

EAP training for SoGA final 10.24.25

0:01

Hello and welcome to the Optimbank Employer Portal demonstration.

0:06

My name is Kurt and I'm from Optimbank and I'll be leading today's discussion on the HSA program and the admin portal that you'll have access to manage that program.

0:18

On the call today, we're going to cover 3 topics.

0:22

The first is some basics about HSAS and how to get started.

0:25

Then we'll dive into the portal and show a step by step guide on how you can complete frequently used tasks and certain functionality.

0:34

And last, we'll wrap up by covering a few common member enrollment scenarios.

0:39

Before we dive in, let's first define what an HSA is.

0:45

An HSA is a personal savings account that allows employees to set aside money tax free to cover qualified healthcare expenses.

0:55

In order to qualify for an HSA, an employee must be enrolled in a high Deductible Health plan or sometimes you'll see it abbreviated as HDHP.

1:06

Starting January of 2026, enrolled employees can make pre tax contributions to their HSA through payroll deductions and that is because of Georgia House Bill 422.

1:20

Some of you may be familiar with this House bill.

1:23

During the 2025 legislative session, it passed and it states essentially that each employee who's enrolled in a high deductible health plan will have the ability to make pre tax contributions through an HSA payroll deduction.

1:40

So we're here to talk through how you can easily process these enrollments and deductions to ensure you're staying compliant with this House bill.

1:52

Now you might be thinking to yourself, how will I know who's opted in for these payroll deductions during open enrollment?

1:59

The open enrollment site will include a question to high deductible health plan enrollees asking if they're interested in opening an HSA account that's funded through pre tax payroll deductions.

2:15

After open enrollment, each primary payroll location contact we'll have a file from ADP added to their dedicated folder insert that will allow them to download a file that includes all employees who enrolled in a High Deductible Health Plan for the 2026 year and the response to the High Deductible Health Plan survey question.

2:43

This will give you everything you need to know for processing these contributions and deductions.

2:54

Getting started is a 2 step process.

2:59

The first step is a welcome e-mail and it will include a guide for administrators as well as a custom member enrollment URL.

3:08

Now this custom URL.

3:09

It's really important and it's something that you'll want to retain for future use.

3:13

The URL helps employees during enrollment by pre filling important information like the group name and group ID while they're applying online.

3:23

It's strongly recommended that whenever you're sharing the URL that you hide it behind a hyperlink text rather than listing out the entire URL, that employees will be able to click on some text that says something along the lines of click here to enroll and then they'll be on their way.

3:41

The second step in the process happens within three to five days of the welcome e-mail.

3:46

You'll receive a second e-mail to complete your registration as the program administrator.

3:52

This registration process is simple and straightforward.

3:55

I do want to mention that it leverages the One Healthcare ID or OHID.

4:01

If you're not familiar with this, it is a secure authentication system that allows you to use one set of credentials to access all programs under the UHG umbrella of companies, which includes United Healthcare and Optum programs.

4:18

Now if you are one of these people that manages multiple locations, follow the steps and click through the links to register and to get started.

4:31

And the OHID system on the back end will sync everything together so you'll be able to manage multiple locations with one OHID set of credentials.

4:43

Now once you've completed registration, you'll be able to do various different features and functions in the portal, including add a secondary or backup administrator on the account.

4:55

You can add new employees or terminate old employees.

4:59

You can process pre tax payroll deductions and much more.

5:06

Transitioning over to member enrollment.

5:08

There are two ways that members enroll that I want to cover.

5:12

The 1st is that members can enroll online by reviewing the terms and conditions and using E signature to accept and agree.

5:21

The second is driven more with the Payroll location contact, so a member can enroll with their Payroll Location contact in person.

5:32

In this process, the member must review & an Authorized Agent Agreement which must be kept on file for seven years.

5:43

Now, as the admin is entering the enrollment information into the Optum Bank portal, you will agree to the HSA Enrollment and Contribution Agreement, which essentially states that you're authorized to enter enrollment data on this employee's behalf.

5:59

And don't worry, we'll walk through this during the demo portion of our presentation today.

6:07

Lastly, you must maintain safeguards to protect the confidentiality of all employee data.

6:16

With that said, let's transition over to the demonstration.

6:22

This is the Optimbank Employer Admin Portal homepage.

6:26

Once you've logged in with your credentials, this will be your landing page and you can think of this as the jumping off point to manage the HSA program and participants enrolled.

6:38

You'll notice the design is simplified and straightforward with multiple ways to take action.

6:44

Whether you are navigating the tabs at the top to manage contributions or participants or clicking on the links here in the body of the page, there are multiple ways to take action.

6:59

The first functionality we're going to explore today is adding additional site location contacts to help administer the program.

7:08

And you do that by clicking the link in the upper right hand corner of the page to manage site users.

7:15

On the Manage Site User page, you'll see information on the current authorized users, including their name, contact information, access privileges, and the ability to edit or delete the contact.

7:30

Now, only the primary administrator will have access to this, and so that's going to be the primary payroll location contact person.

7:40

To add a new administrator or a backup contact at your location, simply click Add a New User.

7:49

Then you'll enter the information for the user who you would like to add.

7:57

So enter name, e-mail address, phone number, and then you'll select their privileges, whether you want them to have read only or read and write access and if you want them to be able to approve and submit contributions and the type of account.

8:12

In this case, we only have the HSA accounts linked.

8:15

Once you're finished, you can click Submit to save or cancel and go back to the previous screen.

8:27

OK, so now you have all your admins and backups and authorized users correctly entered and with the correct privileges.

8:36

Let's look at managing contributions.

8:40

So when you go to the Contributions tab, you'll see the three main action links on the left hand side here with the ability to manually submit contribution details online, to upload a file with the contribution details and managing the associated bank accounts.

8:58

Submitting contributions is a simple four step process.

9:02

The first step is to set the projected effective date as well as a contribution name.

9:08

Now the effective date will auto populate with a minimum of two banking days.

9:14

You can set it further out than that, but two days is the minimum and then a contribution name.

9:19

While this is optional, it's highly recommended and name it something that is going to resonate with you.

9:26

So if you need to come back and look at these contributions later, it'll be easy to decipher which one.

9:32

The second step is selecting a bank account.

9:35

So this you're simply selecting the account that you want the funds to pull from for the contributions.

9:41

The third step is ensuring that all of the contribution amounts are accurate.

9:46

So this table here is going to have all of your active accounts and account information and a column for participant contribution amounts.

9:54

So you'll simply review this, enter the amounts if it's your first time doing it or review the pre populated amounts and make sure it is accurate.

10:03

You can ignore the employer section because this is going to be blank as you all don't have employer contributions.

10:09

So simply review and or enter information for the participant contribution amount and then click this Submit file for approval button to proceed.

10:28

Another method you may use to set contributions is by uploading a file.

10:32

So we're going to click on this second link and it's going to take us to a file upload page.

10:38

Just like manually entering the process we just saw.

10:41

You're going to set a projected date and you're going to give it a contribution name.

10:52

Next you'll select the bank account that you want the funds to pull from and you can add a new bank account with this link here if needed.

11:01

The next step is to provide the contribution amount.

11:05

So this is going to be a sum of all the contributions in the file.

11:11

Next, you'll Click to add your file.

11:15

Once you do that, you'll upload the file.

11:18

Once it uploads, you will click this validate button.

11:20

This is what's going to ensure that your file doesn't have any errors or formatting that's going to produce an error with the next step.

11:29

Once it's validated, a button will pop up that will allow you to submit the contributions.

11:35

Now an important note about files.

11:38

So if you were dazing off, this is a good time to to focus back in 'cause this can save you a lot of time and frustration.

11:45

This active accounts file is something you're gonna want to click on every time you are loading a contribution file because this is gonna use the proper formatting and the proper template and it will pull in all of the active accounts for your location.

12:01

So I highly encourage you to click this link and use this file template every time you're uploading a file.

12:09

And if you have questions, this FAQ section above has some really great information if you are curious about how to upload a file or why we do the validation process.

12:19

So a lot of great information there.

12:23

OK, let's return back to the contribution page and talk about managing the bank accounts.

12:33

Managing the bank accounts is a very straightforward process Here.

12:37

As you enter the screen, you will see all the associated bank accounts for your program.

12:44

There are quick links to edit or delete any bank accounts, and at the bottom there is also a link to add a new account if you need to do that.

12:59

On the Manage Participants tab, you will see front and center the ability to search for an employee by name as well as 3 links to take action on the left hand side here.

13:11

So the first is enroll participants.

13:13

So if you are manually entering a participant to enroll, you will go through this guide to just simply enter first name, last name, Social Security number.

13:24

You'll want to check the account.

13:28

The second screen is going to prompt you for the address.

13:32

So this is a physical address.

13:34

It cannot be APO box, so you'll enter in the physical address.

13:39

If you do have someone who uses the PO Box, you can simply uncheck the mailing address and enter the PO Box here.

13:46

Then you'll enter phone number and e-mail address.

13:50

e-mail address is optional, but we highly recommend it.

13:52

In case there are any issues with the registration, we'll be able to get in touch with the member directly via e-mail.

14:02

As we continue on.

14:03

The medical insurance plan or group number will auto populate for you.

14:08

The high deductible health plan member ID number is optional and then the high deductible health plan start date.

14:16

So you'll just go ahead and enter this commonly.

14:18

We'll see.

14:19

You know, if it's at the beginning of the year, you'll just use 11 and the proper calendar year.

14:28

You can add additional contact for additional debit cards.

14:32

Most of the time our employers don't do this, but you have that ability if needed.

14:38

And lastly, you'll get a review screen.

14:40

So review this section, make sure the name is spelled right, the proper date of birth, the proper address.

14:49

You can add more participants if you are manually entering multiple or you can continue on.

14:55

Lastly, you'll receive this page where you need to click for the terms and conditions.

15:01

We talked about this up front with the slides.

15:03

This is just basically saying that you have permission to enroll this person on their behalf.

15:12

Once you complete this, you'll receive a confirmation screen for the participant that you have added.

15:21

Going back to the Manage Participants page.

15:23

The next option is to terminate participants.

15:27

So here you'll be able to see the participants and you can just select who needs to be termed, select the date, and then you'll proceed in the process and you'll receive this confirmation screen once complete.

15:48

The last section we're going to touch on today is the Reports tab.

15:51

So as you navigate to the Reports tab, you're going to see our most commonly used reports, including the deposit file summary report.

16:00

So this contains the different dates and amounts of the contribution requests that have been made here in the portal.

16:07

The second one you'll see is the account status report.

16:10

So this is a list of employees and their status where they're active, pending, or closed.

16:17

And then the last commonly used report is this tiered balance report.

16:21

So this is going to give you a list of how many current HSA accounts you have and the dollar amounts grouped by ranges.

16:29

So there'll be a range of, you know, 0 to \$500 and it will tell you how many accounts fall in that range and then 501 to 1000, let's say, and how many accounts fall into that range and so on and so forth.

16:44

OK, well, that's a wrap on the live portal demonstration portion of our time today.

16:52

The one thing I do want to mention is that there are several other features and capabilities that we weren't able to cover in the time today.

17:00

So I really encourage you to register for the portal, come in here and explore all that has to offer to help you manage your HSA program.

17:13

Before we wrap up today, let's review some common member enrollment scenarios that you may see.

17:19

The first scenario is fairly straightforward and something we discussed earlier in the presentation.

17:25

When you have an employee who's elected to open a pre tax HSA during open enrollment, a full report of all actively enrolled high high deductible health plan enrollees will be posted by ADP into your cert file folder.

17:45

This report is something that you will need to go in and download and it will include all of the yes no responses to the enrollment question for HSA pre tax deductions.

17:58

The payroll location will e-mail these members with a custom URL we discussed earlier in the presentation and that kicks off the Optum Bank account enrollment process for the member.

18:12

Members will follow those steps.

18:13

They'll enroll and open an account with Optum Bank as well as provide their desired contribution amounts as we discussed earlier.

18:23

The second scenario is if you have an employee with an existing post tax HS account with Optum Bank.

18:31

These members will auto populate in your Optum Bank payroll portal and if they want to transition to a pre tax deductions, they'll need to provide the payroll location with their desired contribution amounts just as others will.

18:48

An important note, you may want to advise these members to consider discontinuing any post tax contributions they're making to ensure they don't unintentionally exceed the IRS limits for HSA contributions.

19:07

And lastly, if you have an employee who has a post tax HSA account with a financial institution outside of Optum Bank, they can begin a pre tax deductions by contacting their payroll location to assist with opening an Optum Bank HSA account.

19:27

As with other scenarios, Payroll location contacts will provide the members a custom URL to initiate enrollment and the member will complete open enrollment and provide the payroll location with their desired pre tax contribution amount.

19:44

As with other post tax scenarios, members should consider discontinuing any existing post tax contributions made elsewhere to ensure they don't inadvertently exceed the IRS thresholds.

19:57

And if your employee is interested in consolidating their accounts, they can contact Optum Bank for assistance with that.

20:06

And as we close out our time today, please know that we are here to support on an ongoing basis.

20:12

As you can see, there is both phone and e-mail support available to you, as well as the ability to request monthly reporting via e-mail.

20:23

Thank you for joining today.

20:24

I hope with this training that you feel confident and fully enabled to easily manage your HSA program from managing admin access and privileges, adding and terminating employees, managing contributions of bank accounts, and accessing commonly used reports with a click of a button.

20:45

Thank you again for your time.