

# MoneyPlus | Employer Payroll User Quick Guide

The MoneyPlus program includes flexible spending accounts and health savings accounts. Participants can enroll in these accounts and make pretax payroll contributions. The accounts are:

- Flexible spending accounts:
  - Medical Spending Accounts;
  - Limited-use Medical Spending Accounts; and
  - Dependent Care Spending Accounts.
- Health Savings Accounts.

Each employer is responsible for sending funds to ASIFlex and for timely reporting of payroll deductions to these accounts to ensure uninterrupted claim processing for employees. This quick guide provides an overview of the process; describes your on-going duties regarding when and how to report deductions; discusses how ASIFlex identifies and reports account discrepancies to you; and tells you how to respond to and resolve discrepancies.

## Enrollment

Each year during open enrollment, employees elect to participate in, or re-enroll in, the MoneyPlus programs for the following year. Mid-year new hires can enroll within 31 days of employment. PEBA reports enrollment to ASIFlex daily and accounts are established for each participant with the plan year election amount. During the plan year, employers will take pretax payroll deductions from each participant to fund the accounts.

As the claims administrator, ASIFlex establishes an expected payroll deduction amount for each participant, which is based on the participant's election and payroll cycle provided by PEBA. These expected amounts can be modified during the year within 31 days of a qualifying change in status event for flexible spending accounts. HSA elections can be changed at any time for any reason, but no more frequently than monthly. Changes must be made through PEBA's enrollment process, and PEBA will provide the updated expected amount and payroll cycle to ASIFlex.

## Payroll deductions

Each employer is responsible for reporting the actual amount of each payroll deduction every payroll cycle to ASIFlex. There are two ways an employer may report deductions to ASIFlex:

1. Use a common file format to transmit data; or,
2. Enter payroll deduction data through a secure ASIFlex employer portal.

Each employer will send the actual funds to ASIFlex via an ACH transaction. Although checks can be accepted for account funding, it is recommended that funds be sent to ASIFlex via ACH transaction, which is secure and fast. Sending a check may delay the process and ultimately impact timely claim reimbursements for participants. Contributions cannot be posted to participant accounts until funding is received.

The expected payroll deduction amounts (provided by PEBA) will be compared to the payroll deduction file sent by the employer each payroll cycle by one of the two methods above. ASIFlex will determine if

there are any discrepancies in the deduction information. If there are no discrepancies between the expected amounts and payroll deduction file, and the payroll deduction file matches the actual funding, the contributions are posted to participant accounts on the payroll date and no discrepancy report is produced.

If the total funding does not match the payroll deduction file, the entire process is stopped and ASIFlex will contact the employer by email (from [scdata@asiflex.com](mailto:scdata@asiflex.com)) to request that the payroll deduction file and funding be reconciled timely so that correct contributions can be posted to participant accounts by the payroll date.

If there are any individual account contributions that do not match the expected amounts, ASIFlex will produce a discrepancy report to identify the individual account discrepancies. The employer is then responsible for reviewing the discrepancy report and informing ASIFlex if the amounts have changed, if there is a new enrollee or if an account has terminated. The employer must also make eligibility and enrollment updates in EBS with PEBA, if needed.

ASIFlex will post the contributions to participant accounts provided funding is received and matches the payroll deduction file, even if there are individual account discrepancies. If the employer reports a \$100 contribution but sends funding of only \$25, this is reported to the employer as a discrepancy. If the employer reports a \$25 contribution but sends funding of \$100, the error is still reported to the employer as a discrepancy.

A flowchart of the process is on Page 7.

## When to report payroll deductions

The reporting date is determined by each employer's pay cycle. The contributions must be posted to the participant accounts no later than the actual payroll date. Therefore, employers should report deductions to ASIFlex at least three business days prior to the actual payroll date. Late payroll deduction files or funding may directly impact claim reimbursements and cause delays in reimbursements to participants.

## How to report payroll deductions

Employers will report payroll deduction data through ASIFlex's secure employer portal. ASIFlex will provide secure login credentials to each employer by third quarter 2018. There are two ways to report payroll deductions to ASIFlex.

- 1. Transmit via common file format**

Use one of four common file formats to upload the data file to the secure employer portal prior to each pay date.

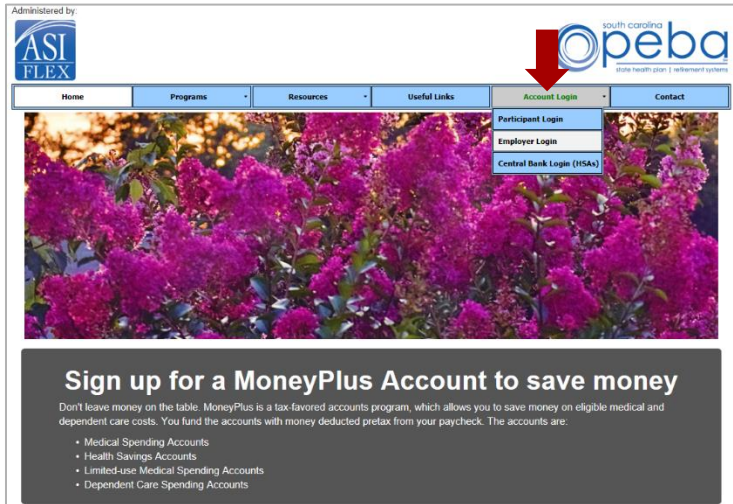
- 2. Enter payroll deduction data**

Enter the payroll deduction data online through the secure employer portal.

*Details of how to enter payroll deduction data will be provided in October 2018. The online reporting will include a pre-populated template that will be created by ASIFlex each pay cycle based on the elections in force at that time. Employers will not have to re-enter the deduction data for each pay date.*

## How to transmit via common file format

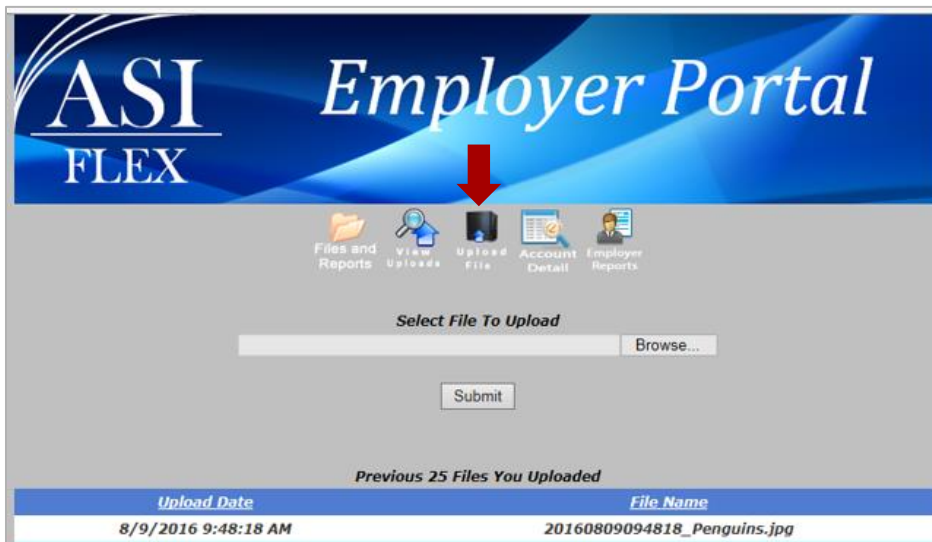
1. To access the portal, go to [ASIFlex.com/SCMoneyPlus](http://ASIFlex.com/SCMoneyPlus), select the Account Detail tab, then select Employer Login.



2. Enter your user ID and password to sign in.



3. Select Upload File. Select Browse to locate and select your file to upload. Then, click Submit.



## How to manually enter payroll deduction data

1. To access the portal, go to [ASIFlex.com/SCMoneyPlus](https://ASIFlex.com/SCMoneyPlus), select the Account Detail tab, then select Employer Login.
2. Enter your user ID and password to sign in.
3. Select Payroll Data Entry from the top menu.

F	SSN	Name	Total Deduction amount	Deduction Amount	ASI Adjustment	Address	Suite Number	City	State	Zip	Country	Category	Comment
Full	55445556	CARSON, CHRISTOPHER	\$100.00	\$100.00	\$0.00	1234 Street		Columbia	MD	21055	US		HSA
Full	22246668	CARSON, CHRISTOPHER	\$100.00	\$100.00	\$0.00	1234 Street		Columbia	MD	21055	US	Dependent Care Assistance Account	HSA
Full	33347770	Carson, Christopher	\$0.22	\$0.22	\$0.00	1234 Street		Columbia	MD	21055	US		HRA
Full	767123456	REBECH, DANIE	\$100.00	\$100.00	\$0.00	PO BOX 0044		COLUMBIA	MD	05205 6044	US		HSA
Full	767123456	REBECH, DANIE	\$50.00	\$50.00	\$0.00	PO BOX 0044		COLUMBIA	MD	05205 6044	US		HCFSA

When you are finished with modifications click the Submit button to send your data to ASIFlex for processing.

Submit

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4. Select the issue date and a location.
5. Review the current employee information details and contributions. If the deduction amount shown is correct and there are no changes, click Submit. To edit deduction for this payroll cycle, click Edit and modify the appropriate amount for each employee. If the change is beyond a more than \$0.01 (either up or down), you must also add a comment to explain the reason for the change. Add this information in the last column, which is labeled Comment. Once you've made all changes, click Submit.
6. View the employee's current deduction amount

After the payroll cycle has been processed, you cannot make edits.

## How to submit funding

In order to post contributions to participant accounts, ASIFlex must receive the funding from each employer in a timely manner. The employer should send actual funds via ACH to ASIFlex three days prior to the actual pay date.

Funds should be sent to ASIFlex via ACH transaction to the designated bank accounts. Participant contributions and administrative fees must be sent in two separate transactions. **Please include your employer group number on the memo/invoice line.** Below is the bank name and account number for each transaction.

## Participant contributions

Bank name: Central Bank of Boone County  
Routing number: 081500859  
Account number: 128608478

## Administrative fees

Bank name: Central Bank of Boone County  
Routing number: 081500859  
Account number: 128613463

If your employer requires you to complete a vendor form to send payment, use the information below:

Central Bank of Boone County  
Attn: Government Affairs Division  
P.O. Box 779  
Columbia, MO 65102

Funds should be sent to ASIFlex via ACH transaction, but if you must mail a check, use the mailing address below include your employer group number on the memo line of the check. Make the check payable to ASIFlex. Note that sending a check may cause a delay in contributions being posted to participants' accounts.

ASIFlex  
Attn: Accounting Department  
P.O. Box 6044  
Columbia, MO 65205-6044

*Physical address for delivery other than via USPS:*

ASIFlex  
Attn: Accounting Department  
201 West Broadway, Suite 4C  
Columbia, MO 65205

## Processing the payroll deduction file

Once each employer submits its payroll deduction file and funds, ASIFlex will compare the payroll deduction file and funds. If funds do not match the file, the process stops and ASIFlex will contact the employer. If funds match the file, contributions will be posted to individual participant accounts. ASIFlex will then compare the expected deduction amounts from PEBA to the actual contributions reported on the file and funding that is received. Contributions that do not match for individual participants will be identified as a discrepancy and reported to the employer for review and resolution.

ASIFlex will post contributions to each participant's account within one business day of receipt or on the actual payroll date, whichever is later. Contributions to Health Savings Accounts (HSA) in 2019 cannot be posted to a participant's account until such time the employee has actually opened the HSA through Central Bank.

At any point in time, ASIFlex's record of each employee's year-to-date contributions should agree with the employer's year-to-date record of participant contributions.

## Types of discrepancies

There are three types of discrepancies that can occur:

1. The contribution sent for a participant is different than the expected amount provided by PEBA.
2. A record is missing on the payroll deduction file for a participant for whom ASIFlex expects to receive a contribution.
3. A record is received on the payroll deduction file for an employee for whom ASIFlex does not have enrollment information on file.

ASIFlex's system will identify these errors as discrepancies. A discrepancy report will be posted to the secure employer portal after the payroll deduction file is processed. The employer will receive an email to indicate the discrepancy report has been posted to the portal and is ready for review. Each employer will need to review the discrepancy report and provide resolution to ASIFlex timely so that accounts can be updated by the actual payroll date. This discrepancy report can also be used as a communication tool to identify coverage changes and terminations, which need to be updated with PEBA.

### Financial discrepancies

Some discrepancies may only be financial in nature. This could be because of a keying error or because a participant is on unpaid leave. In these instances, the employer will respond directly to ASIFlex to resolve the discrepancy.

### Enrollment and eligibility discrepancies

Some discrepancies may be due to an enrollment or eligibility change, which include new hires, terminations and qualifying changes in status. In these instances, the employer will respond to ASIFlex to notify them of the reason for the discrepancy. The employer must also update enrollment information in EBS with PEBA. If the employer does not update information in EBS, the discrepancy will continue to appear in subsequent payroll cycles.

## Responding to discrepancy reports

It is critical that each employer carefully review the discrepancies and respond to ASIFlex within two business days or before the payroll date. The employer can respond through the secure employer portal or send a secure email to ASIFlex at [scdata@asiflex.com](mailto:scdata@asiflex.com). The employer must also make eligibility and enrollment updates in EBS with PEBA, if needed.

Dependent Care Spending Accounts and Health Savings Accounts rely on reported funds in order for ASIFlex to make timely reimbursements to participants. If the payroll deduction file or funding is late, or if discrepancies are not resolved timely, reimbursements to participants may be delayed.

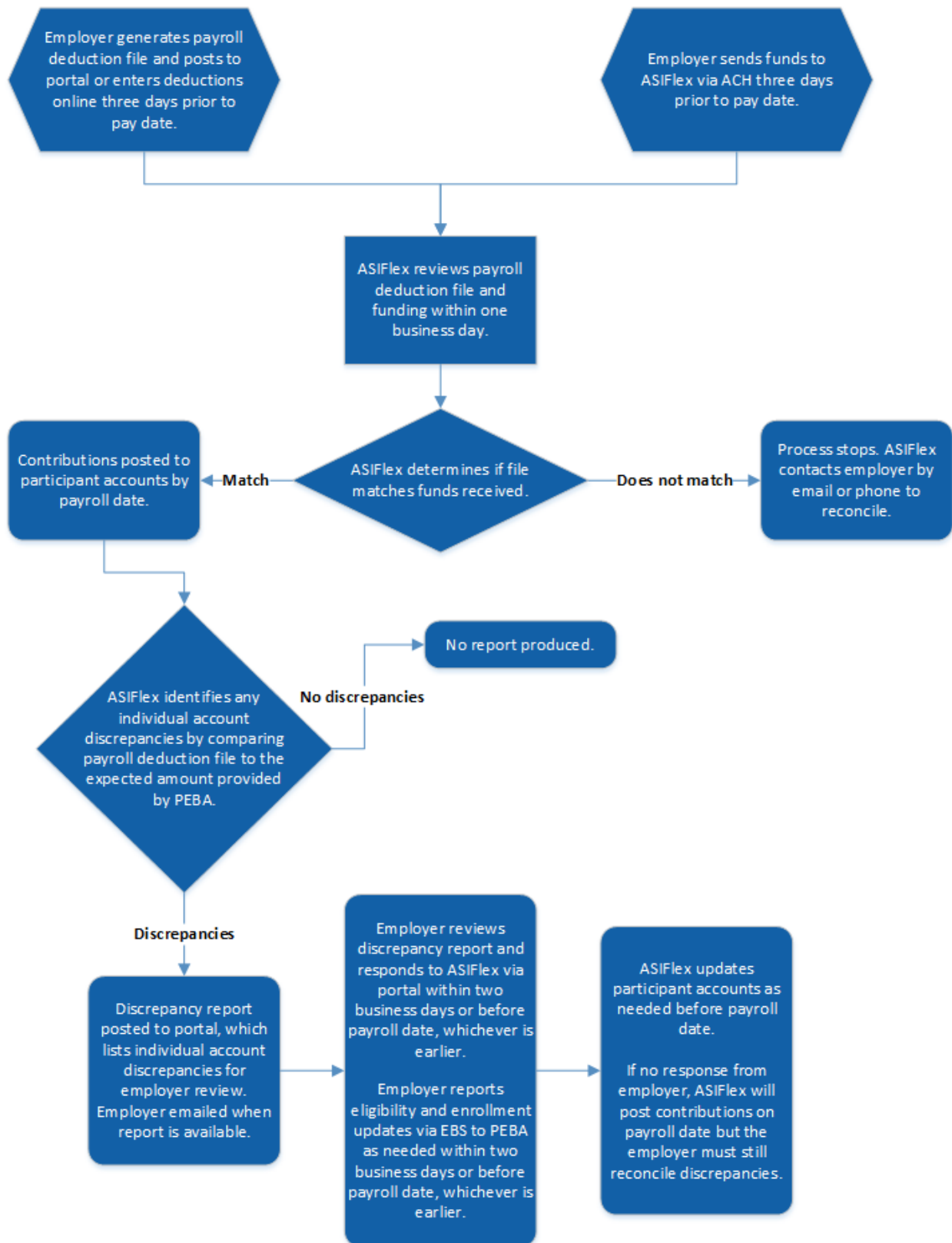
## Sample discrepancy report

7/19/2018		FSA PR issue 7/19/18								
Soc-Sec-Num	Employee Name	Pay Cyc	-Employee ID-	LocDept	Agency	OrgID	Sent	Expected		
999999999	SMITH, JOHN	26		0			\$96.15	\$192.30	Dependent	Amount you sent not as expected
888888888	JAMES, JESSE	26		0			\$0.00	\$80.00	Health Care	No data sent for this employee
777777777	JAMES, FRANK	26		0			\$40.00	\$0.00	Health Care	EID/SSAN not found
1162	pay-cycle	26	records							
	3 Errors detected									
1157	Records OK									
1162	Total records									
	Total \$		Correct \$	Error \$						
Health Care	\$55,850.60	\$55,890.40		(\$40.00)						
Dependent Ca	\$30,178.15	\$30,082.00		(\$96.15)						
Total FSA	\$86,028.75	\$86,833.02		(\$136.15)						

### Examples of how to respond to discrepancy report above

- John Smith –The contribution sent for Mr. Smith was different than the expected amount provided by PEBA. The employer would confirm to ASIFlex if the amount sent is actually correct and the reason for the change in the amount. If Mr. Smith had a qualifying status change and his election amount was changed, the employer must also update his election amount in EBS with PEBA.
- Jesse James – ASIFlex was expecting to receive a contribution for Mr. James, but he is missing on the payroll deduction file. The employer would confirm to ASIFlex why no contribution was sent. If Mr. James had a change in eligibility or enrollment, the employer must also update his information in EBS with PEBA.
- Frank James – ASIFlex received data for Mr. James, but does not have enrollment information for him from PEBA. The employer would confirm to ASIFlex if Mr. James is a newly enrolled employee. The employer must also update his enrollment in EBS with PEBA.

For more information about types of discrepancies, refer to Page 6.





## Special handling for participant accounts with carryover funds only

Beginning January 1, 2019, the MoneyPlus MSAs include a provision that allows participants to carry over up to \$500 of unused funds into the next plan year. If a participant doesn't re-enroll in an MSA for the following year, he can still use any carryover funds in that year until the funds are exhausted as long as he remains eligible to participate in MoneyPlus.

## ASIFlex account manager team

Role	Contact
Day-to-day Assistant Account Manager	Maureen "Mo" Willoh 573.777.5635 888.602.4132, ext. 5635 <a href="mailto:SC@asiflex.com">SC@asiflex.com</a>
Account Manager	Gordon Sherard 573.239-9692 <a href="mailto:gsherard@asiflex.com">gsherard@asiflex.com</a>
Backup account manager team	888.602.4132
Data Team Lead (payroll deduction file processing)	Jason House <a href="mailto:SCdata@asiflex.com">SCdata@asiflex.com</a>