Your Guide to Using Contribution Manager

WealthCare Administration System

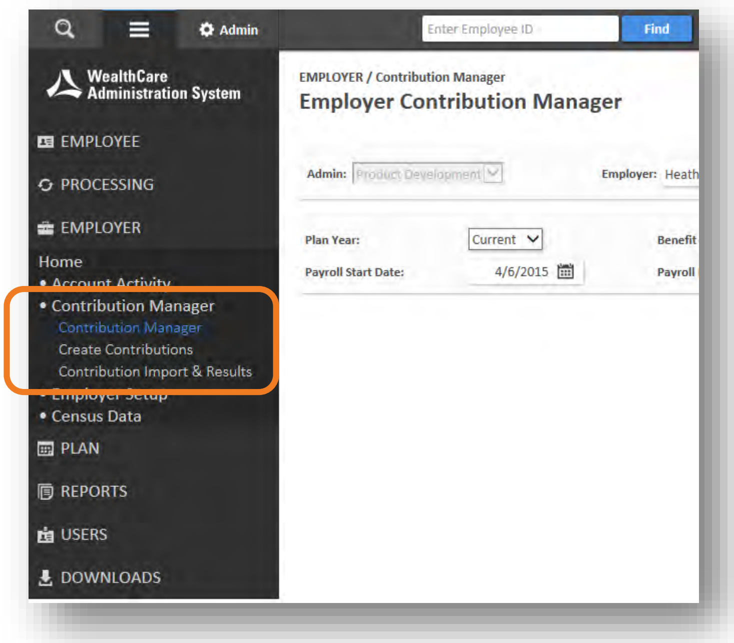
Your Guide to Using Contribution Manager

Overview

Contribution manager is a powerful tool for assisting administrators and employer groups in managing participant contributions within the WealthCare Administration system. Recent enhancements to the workflow of *contribution manager* have made it easier to maximize the benefits of this important functionality. This guide serves as an overview on how to use *contribution manager*.

Contribution manager layout

In the WealthCare Administration system user interface, *contribution manager* and its related pages can be found in the employer section of the *main menu*.

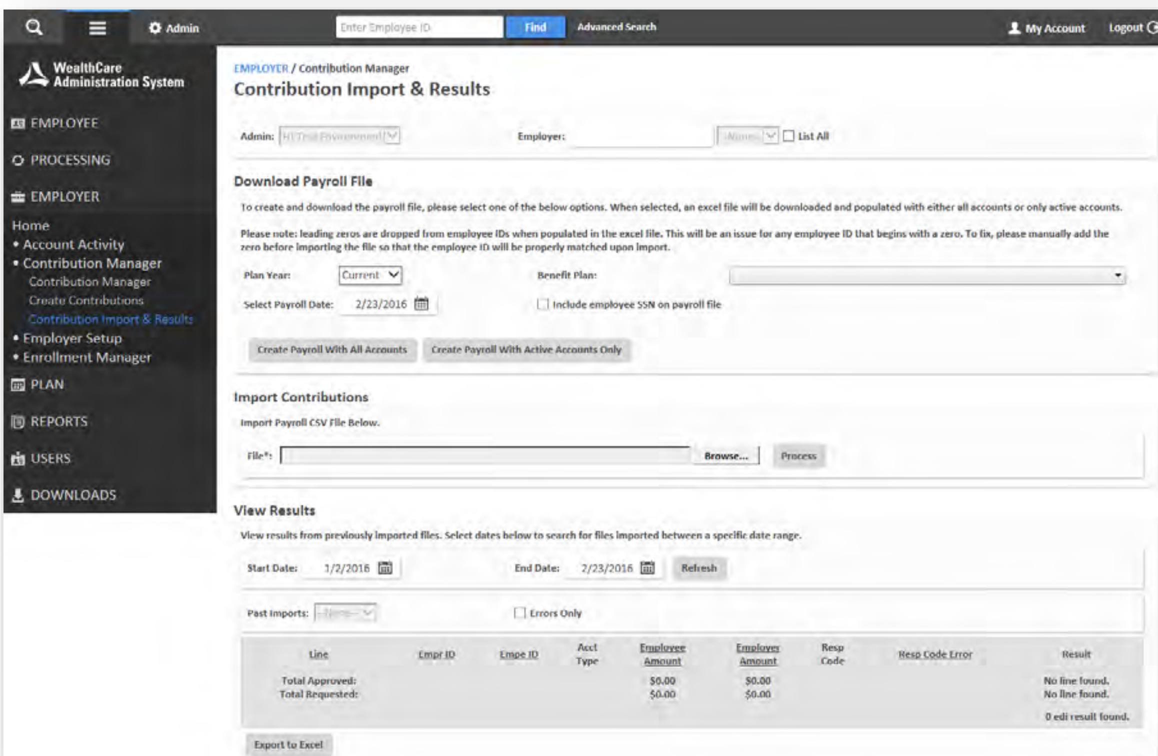


Create contributions page

The *create contributions* page contains helpful instructional text and an intuitive workflow. This design makes it easy for administrators and employers to quickly understand where to go and what to do to load contributions.

Contribution import & results page

For ease of navigation, functionality surrounding the export, import, and results of payroll files are combined on one page.

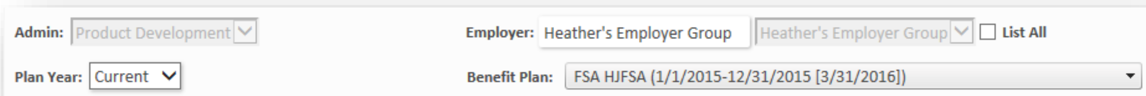


Creating contributions

Contributions can be made within the user interface from the *create contributions* page or via a payroll file from the *contributions import & results* page.

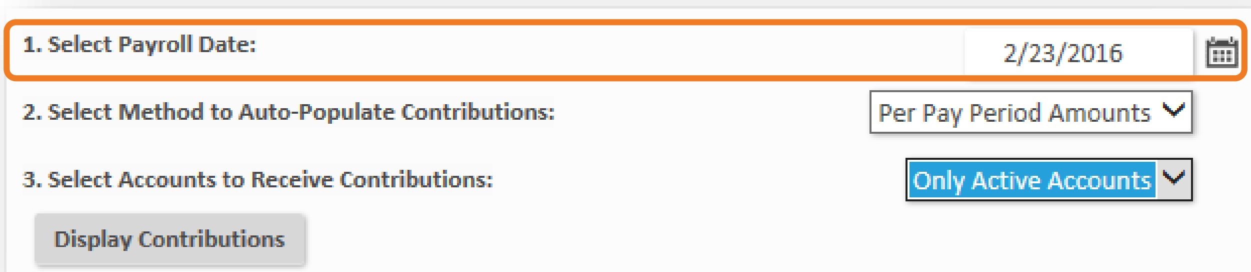
Load contribution via the user interface

Navigate to the *create contributions* page within the WCA user interface (*main menu* > *employer* > *contribution manager* > *create contributions*). Once you are on this page, be sure the correct employer group, plan year, and benefit plan are selected in the top section.



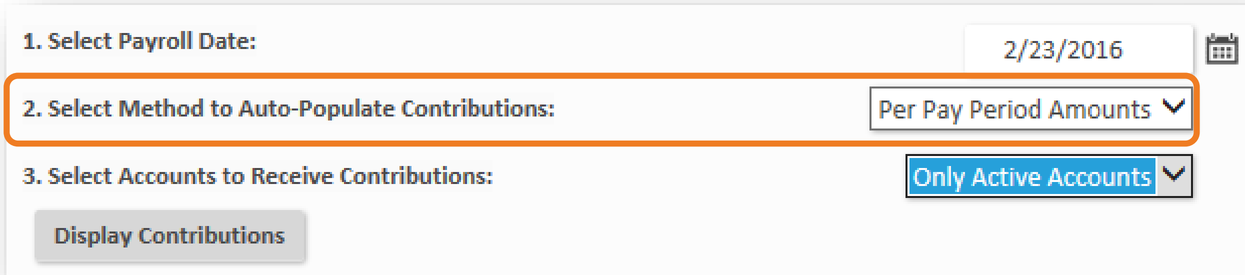
Step 1. Select payroll date.

Enter the date that the contribution will be posted to the participants' accounts.

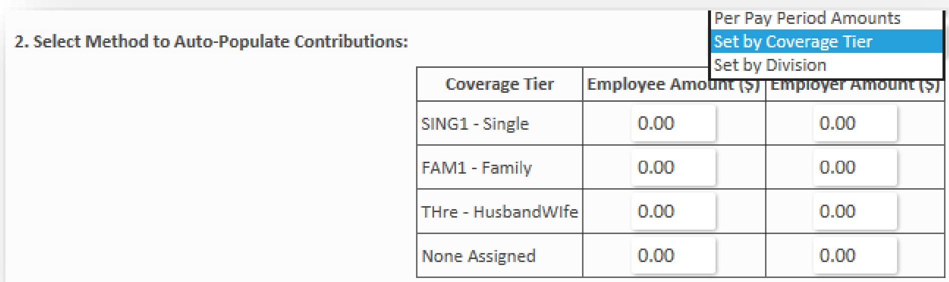


Step 2. Select method to auto-populate contributions.

In this step, you can choose to have the system automatically load the amount of each contribution by **coverage tier** or **division**, if the plan is set up with either of those features. If not, you can choose to load by **pay period amount**. If necessary, any individual contribution can be edited once the contributions have been loaded.

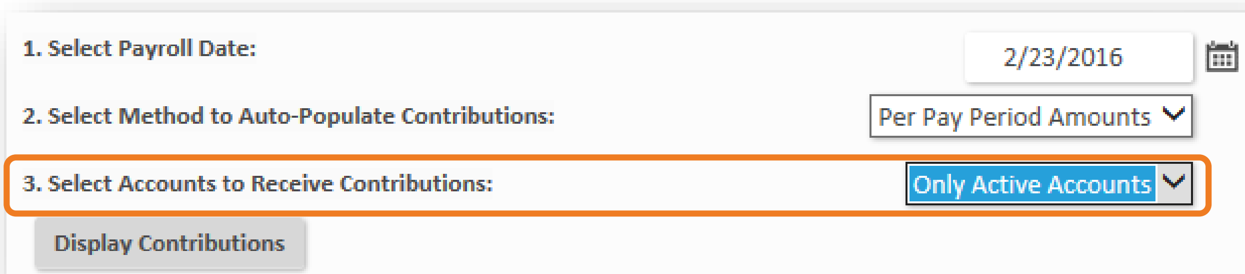


Below is an example of what users see when the 'set by coverage tier' option is selected.



Step 3. Select accounts to receive contributions.

In this step, you can choose to load only **active accounts**, or **all accounts**.

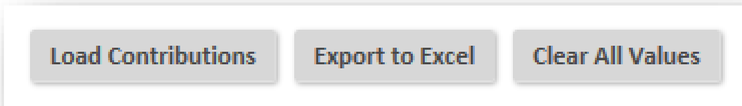


When you are done with these three steps, click the *display contributions* button, and based on your selections, a contribution table populates below. From here you can manually edit any contributions in the table if necessary.

You may notice that either a *division or coverage* tier column appears in the contribution table. These columns only appear if they have been chosen as the method to auto-populate contributions in step 2.

Employee ID	Employee Status	Account Status	Last Name	First Name	Coverage Tier	Current or Prior Year	Employee Amount ($)	Employer Amount ($)	Total Amount ($)
222222222	New	New	Reynolds	Lara	SING1 - Single	Current Year	50.00	25.00	75.00
333333333	New	New	Hall	Kerry	THre - HusbandWife	Current Year	75.00	60.00	135.00
444444444	New	New	Osborne	Ryan	FAM1 - Family	Current Year	100.00	50.00	150.00
555555555	New	New	Stanton	Carl	SING1 - Single	Current Year	50.00	25.00	75.00
Total:							$275.00	$160.00	$435.00
									4 contributions found.

Below the contribution table are three buttons:



- **Load contributions –** Loads all contributions in the table above as pending contributions; you can review the pending contributions once more, before they are submitted for processing
- **Export to Excel** – Exports the contributions in the table above as an Excel spreadsheet
- **Clear all values** – Zeroes-out all currently-populated contribution amounts in the table above, so that they may be manually entered

Note: For easy reference, hovering your cursor over each of these buttons in the user interface provides helpful reminders on their functions. Many of the buttons throughout *contribution manager* now include instructional hover-text.

Step 4. Load contributions.

After clicking *load contributions* a results table appears, showing all of the contributions that were just loaded.

Note: All newly-loaded contributions begin in a pending status.

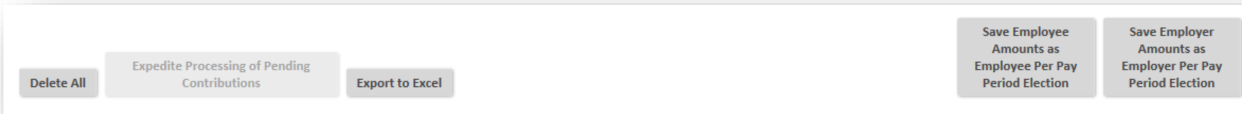
Contribution Results

The table below lists the contributions pending for the payroll date above, including payroll contributions previoiusly loaded. To load additional contributions, please click reload the 'Create Contributions'

Employee ID	Name	Display Date	Account Type	Deposit Type	Status	Employee Amount	Employer Amount	Action
222222222	Reynolds, Lara	5/7/2015	HRA	Payroll	Pending - Future Deposit	$50.00	$25.00	Edit Delete
333333333	Hall, Kerry	5/7/2015	HRA	Payroll	Pending - Future Deposit	$75.00	$60.00	Edit Delete
444444444	Osborne, Ryan	5/7/2015	HRA	Payroll	Pending - Future Deposit	$100.00	$50.00	Edit Delete
555555555	Stanton, Carl	5/7/2015	HRA	Payroll	Pending - Future Deposit	$50.00	$25.00	Edit Delete
Total:						$275.00	$160.00	
								4 pending contributions found.

From this page, you can use the *edit* or *delete* buttons in the action column to make any additional changes to the now-pending deposits.

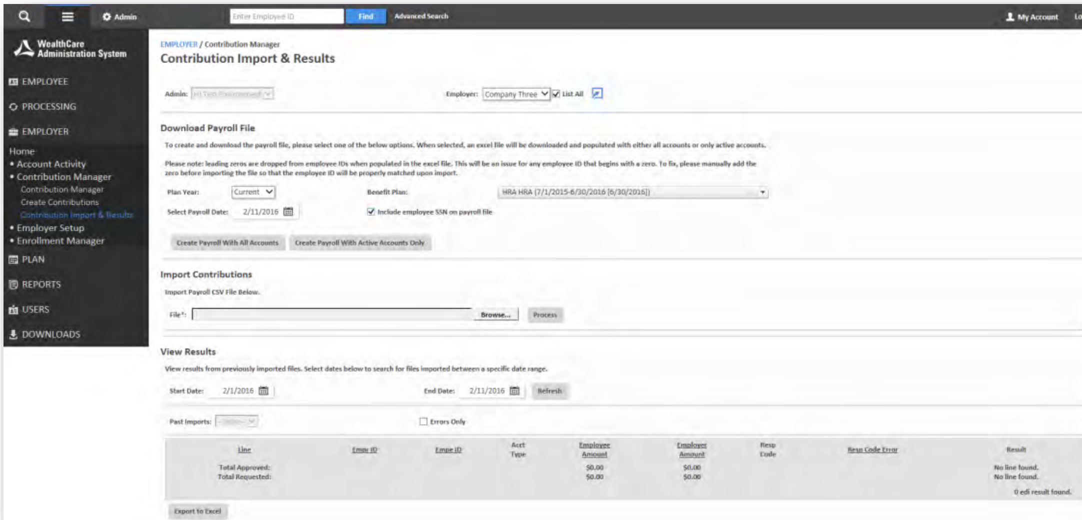
Below the results table are five buttons:



- **Delete all** – Similar to the *delete* button in the action column, which deletes an individual contribution, this button deletes all contributions that were just saved
- **Expedite processing of pending contributions** – Allows any payroll-funded product partner HSA contributions that are within 2 days of their payroll date to bypass the regular timeframe and begin processing immediately. If none of the currently-displayed contributions are eligible to be expedited, this button will be disabled, as shown above.
- **Export to excel** – Exports the contributions in the table above as an Excel spreadsheet
- **Save employee amounts as employee per pay period election** – Saves the currently-loaded employee amounts as the employee per-pay-period election. Next time contributions are loaded using 'per-pay-period amounts' as the method to auto-populate contributions, this amount populates as the employee amount.
- **Save employer amounts as employer per pay period election** – Saves the currently-loaded employer amounts as the employer per-pay-period election. Next time contributions are loaded using 'per-pay-period amounts' as the method to auto-populate contributions, this amount populates as the employer amount.

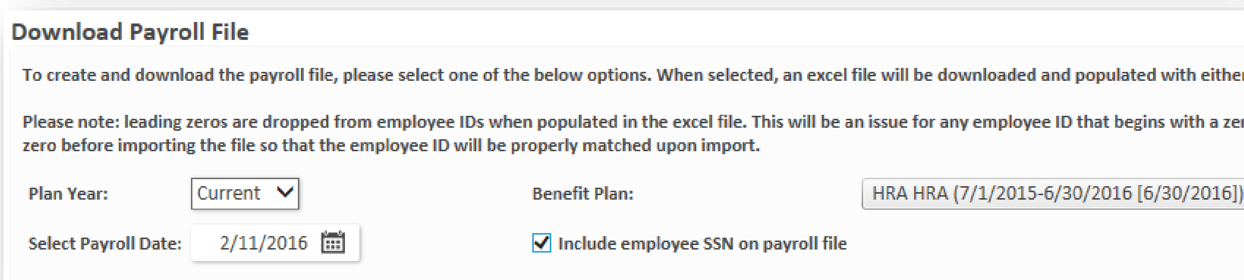
Load contributions via payroll files

Some administrator or employer users may prefer working with payroll files offline, as opposed to loading contributions within the WCA user interface. This can be done on the *contribution import & results* page (*main menu* > *employer* > *contribution manager* > *contributions import & results*). Users can download a payroll file in .CSV format from this page, manipulate the contribution amounts as needed in excel, and then load the completed file back into WealthCare Administration for processing.



Step 1. Download payroll file.

Once the correct employer group is selected at the top of the page, choose the correct plan year, benefit plan, and enter the payroll date. If desired, enable the checkbox to include employee SSNs on the payroll file, as shown below. More information on this feature is included in the next section.



Below these fields are two buttons that initiate the creation and download of the payroll file, one for all accounts, and one for active accounts only. Click the applicable button, and the payroll file starts downloading.

Payroll Date	Account Type Code	Plan Start Date	Plan End Date	Last Name	First Name	Employee ID	Employee Contributions Per Pay Period	Employer Contributions Per Pay Period
20150508	HRA	20150101	20151231	Reynolds	Lara	222222222	50	50
20150508	HRA	20150101	20151231	Hall	Kerry	333333333	75	75
20150508	HRA	20150101	20151231	Osborne	Ryan	444444444	100	100
20150508	HRA	20150101	20151231	Stanton	Carl	555555555	50	50

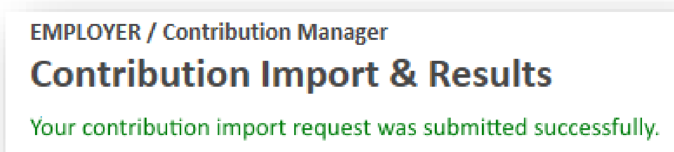
The employee and employer contribution columns can be edited right from the .CSV file, as shown above. When the amounts have been entered and saved, the next step is loading the file back into WCA for processing.

Note: Leading zeroes are dropped from employee IDs when the file is populated in Excel. You need to manually add any missing zeroes back onto the file before importing it into the user interface. If any missing zeroes are not added back to the file, the system will be unable to properly match the contribution to the participant.

Step 2. Import contributions.

On the *contributions import & results* page, click the *'browse…'* button and find your saved payroll file. Click the *process* button.

If the submission was successful, a green confirmation message appears at the top of the page:

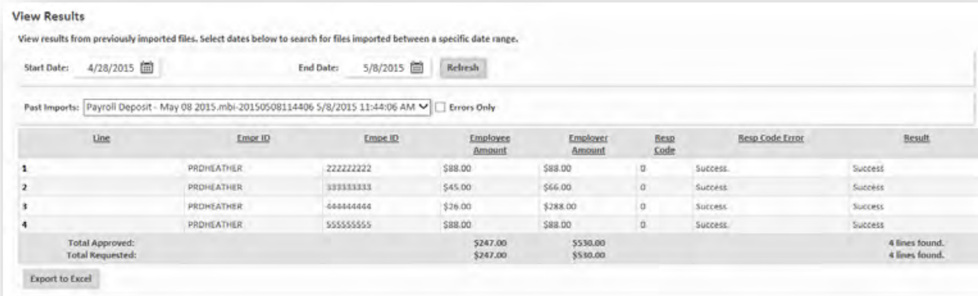


Note: Once the contribution file is successfully submitted, it may take a few moments for it to complete processing and appear in *view results*.

Step 3. View results.

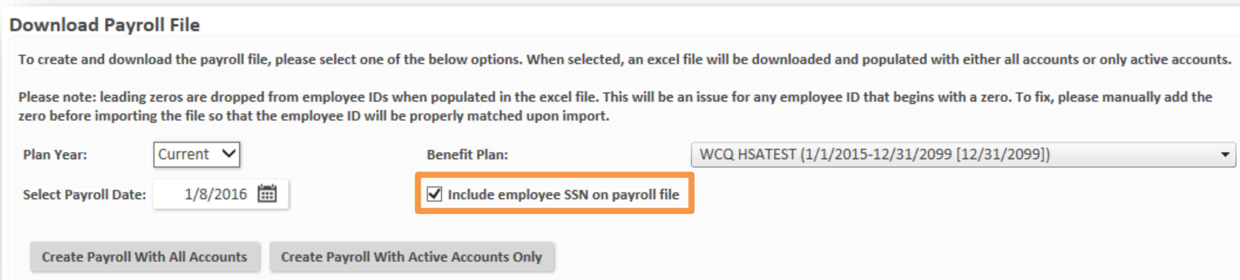
Click the *refresh* button after a few moments, and when the system has finished loading your file, a results table appears in the *view results* section near the bottom of the page.

This table indicates success or failure for each line of your uploaded file. Successful contributions are placed in a pending status, and can be viewed and edited in the *pending contributions* section of the main *contribution manager* page, until they have been processed.



INCLUDING SSN ON PAYROLL FILE DOWNLOAD

The main participant identifier included in the downloaded payroll file is the employee ID. Some employers and their payroll systems have difficulty processing these files, as they often require the employee SSN as the main participant identifier. Users may now opt to include the 'employee SSN' field value on the file, unlocking the convenience and speed of the existing payroll file import process for a much wider range of users.

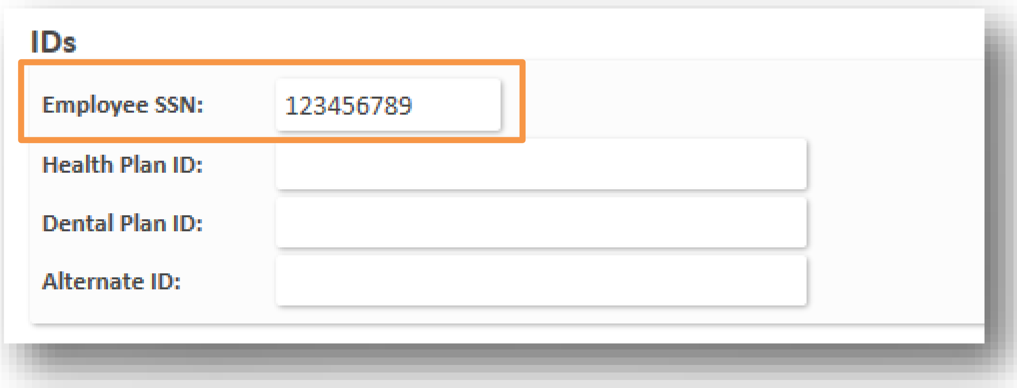


When this option is enabled, as shown above, the downloaded file will include an additional SSN column, as displayed in the example below. All other columns in the file remain the same.

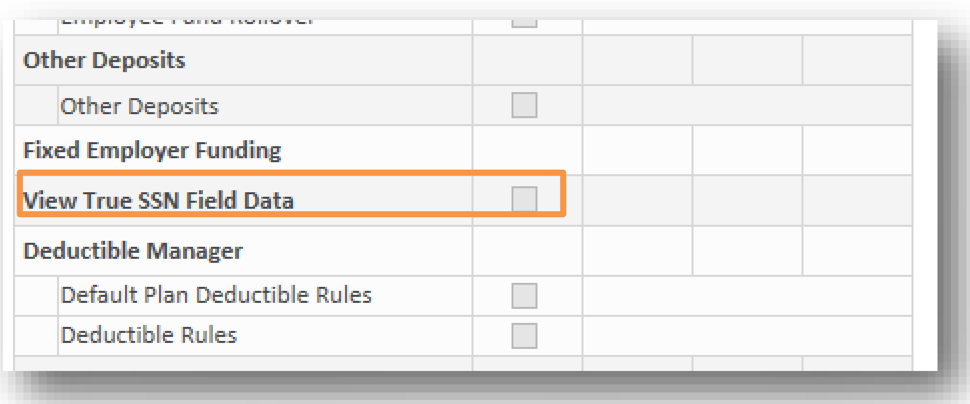
Payroll Date	Account Type Code	Plan Start Date	Plan End Date	Last Name	First Name	Employee ID	SSN	Employee Contributions Per Pay Period	Employer Contributions Per Pay Period
20160108	WCQ	20150101	20991231	Reynolds	Lara	222222222	222222222	50	25
20160108	WCQ	20150101	20991231	Hall	Kerry	333333333	333333333	20	25

- The addition of the SSN column does not affect the process of uploading the file back into the user interface, as it will be disregarded if it is included. In other words, whether the SSN column is included or excluded, the file's upload process and results will be the same.

- The field values for the SSN column are generated directly from the employee SSN field value found on the employee demographics screen. Aside from HSA enrollments, this is not a required field, and is not validated by WCA. To get the most out of this feature, **be sure that the employee SSN field is populated accurately for all participants**. **NOTE:** If the administrator uses participant SSNs as the employee ID, enabling this feature when downloading payroll files is not necessary.



- The ability to see full or masked SSNs is controlled by the user profile assigned to the user. This profile restriction has previously been available for administrator-level user profiles, but is now also available to employer-level profiles. We recommend verifying that only administrator and employer users who require the ability to access the full, unmasked SSN have been assigned a profile with this option enabled.



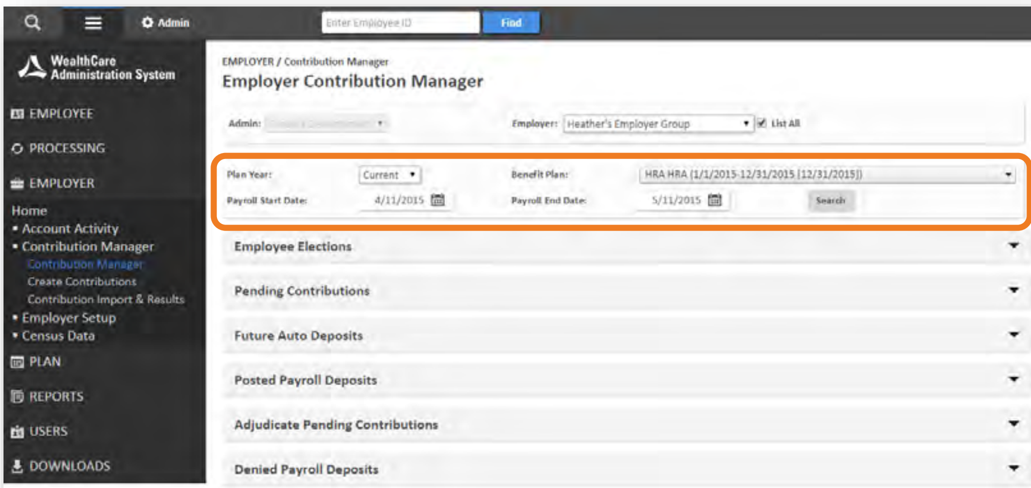
If this profile option is disabled, the ability to add the SSN to payroll files will still be available to the user, but the SSN column values will display with all but the last 4 characters masked.

Main *contribution manager* page

The main *contribution manager* page is where you can view all pending, posted, and denied deposits in one place. This page also shows elections, future auto deposits, and pending contributions submitted by employers awaiting adjudication by administrators. Each of these sections are expandable by clicking the arrow icon on the right-hand side.

To view contributions, select the employer group, plan year, benefit plan, and payroll start and end dates at the top of the page, and click the *search* button. Applicable contribution data flows into the various sections below.

Note: Payroll start and end dates cannot be a range greater than 90 days.



Employee elections

This section lists the currently-saved employee and employer per-pay-period elections and annual elections.

Note: Clicking the blue hyperlinked participant's name in each section throughout *contribution manager* takes you to the participant's employee home page.

Employee Elections

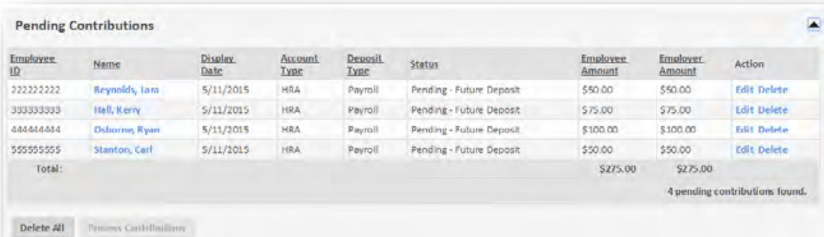
Employee ID	Name	Contributions YTD	Account Type	Employee per pay Period	Employer per pay Period	Annual Election	Disb. Bal
222222222	Reynolds, Lara	$351.00	HRA	$50.00	$50.00	$2,000.00	$2,000.00
333333333	Hall, Kerry	$396.00	HRA	$75.00	$75.00	$2,000.00	$2,000.00
444444444	Osborne, Ryan	$664.00	HRA	$100.00	$100.00	$2,000.00	$2,000.00
555555555	Stanton, Carl	$351.00	HRA	$50.00	$50.00	$1,000.00	$1,000.00
Total:		$1,762.00		$275.00	$275.00	$7,000.00	

4 employee elections found.

Pending contributions

Any contributions that have been initiated, but are still awaiting processing and posting, can be found here. Until the contribution has been posted, you can use the right-hand action column to edit the amount of the contribution, or delete it completely.

When applicable product partner HSA payroll-funded contributions are pending, you can also use the process contributions button from this location to speed up the processing time, just as you can from the contributions results table on the create contributions page.



Pending Contributions

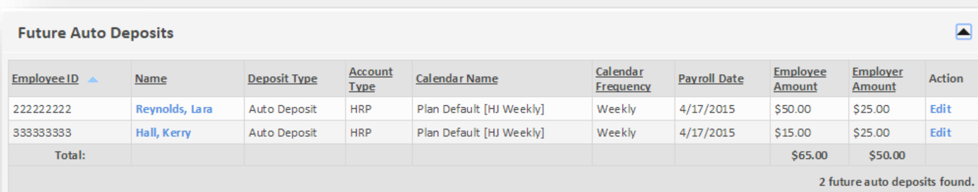
Employee ID	Name	Display Date	Account Type	Deposit Type	Status	Employee Amount	Employer Amount	Action
222222222	Reynolds, Lara	5/11/2015	HRA	Payroll	Pending - Future Deposit	$50.00	$50.00	Edit Delete
333333333	Hall, Kerry	5/11/2015	HRA	Payroll	Pending - Future Deposit	$75.00	$75.00	Edit Delete
444444444	Osborne, Ryan	5/11/2015	HRA	Payroll	Pending - Future Deposit	$100.00	$100.00	Edit Delete
555555555	Stanton, Carl	5/11/2015	HRA	Payroll	Pending - Future Deposit	$50.00	$50.00	Edit Delete
Total:						$275.00	$275.00	

4 pending contributions found.

Delete All

Future auto deposits

If a plan is linked to a payroll calendar, information on future auto deposits generated by that calendar appears here.

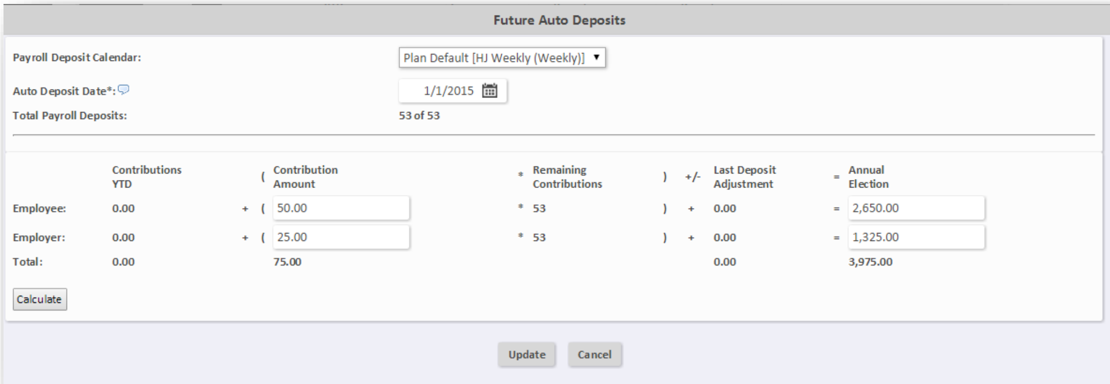


Future Auto Deposits

Employee ID	Name	Deposit Type	Account Type	Calendar Name	Calendar Frequency	Payroll Date	Employee Amount	Employer Amount	Action
222222222	Reynolds, Lara	Auto Deposit	HRP	Plan Default [HJ Weekly]	Weekly	4/17/2015	$50.00	$25.00	Edit
333333333	Hall, Kerry	Auto Deposit	HRP	Plan Default [HJ Weekly]	Weekly	4/17/2015	$15.00	$25.00	Edit
Total:							$65.00	$50.00	

2 future auto deposits found.

Clicking the edit link in the action column opens up a separate box that allows you to easily update future contribution amounts without having to exit *contribution manager* and navigate to the individual's edit benefit account page.



Future Auto Deposits

Payroll Deposit Calendar: Plan Default [HJ Weekly (Weekly)]

Auto Deposit Date*: 1/1/2015

Total Payroll Deposits: 53 of 53

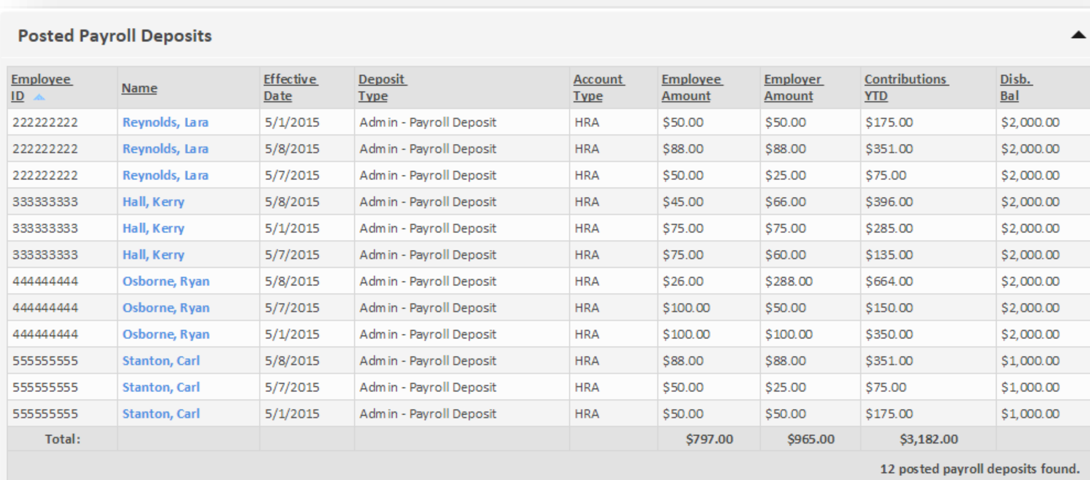
	Contributions YTD	+ (Contribution Amount	* Remaining Contributions)	+/- Last Deposit Adjustment	= Annual Election
Employee:	0.00	50.00	53	0.00	2,650.00
Employer:	0.00	25.00	53	0.00	1,325.00
Total:	0.00	75.00		0.00	3,975.00

Calculate

Update Cancel

Posted payroll deposits

This section shows all posted payroll deposits for the chosen plan and timeframe.



Posted Payroll Deposits

Employee ID	Name	Effective Date	Deposit Type	Account Type	Employee Amount	Employer Amount	Contributions YTD	Disb. Bal
222222222	Reynolds, Lara	5/1/2015	Admin - Payroll Deposit	HRA	$50.00	$50.00	$175.00	$2,000.00
222222222	Reynolds, Lara	5/8/2015	Admin - Payroll Deposit	HRA	$88.00	$88.00	$351.00	$2,000.00
222222222	Reynolds, Lara	5/7/2015	Admin - Payroll Deposit	HRA	$50.00	$25.00	$75.00	$2,000.00
333333333	Hall, Kerry	5/8/2015	Admin - Payroll Deposit	HRA	$45.00	$66.00	$396.00	$2,000.00
333333333	Hall, Kerry	5/1/2015	Admin - Payroll Deposit	HRA	$75.00	$75.00	$285.00	$2,000.00
333333333	Hall, Kerry	5/7/2015	Admin - Payroll Deposit	HRA	$75.00	$60.00	$135.00	$2,000.00
444444444	Osborne, Ryan	5/8/2015	Admin - Payroll Deposit	HRA	$26.00	$288.00	$664.00	$2,000.00
444444444	Osborne, Ryan	5/7/2015	Admin - Payroll Deposit	HRA	$100.00	$50.00	$150.00	$2,000.00
444444444	Osborne, Ryan	5/1/2015	Admin - Payroll Deposit	HRA	$100.00	$100.00	$350.00	$2,000.00
555555555	Stanton, Carl	5/8/2015	Admin - Payroll Deposit	HRA	$88.00	$88.00	$351.00	$1,000.00
555555555	Stanton, Carl	5/7/2015	Admin - Payroll Deposit	HRA	$50.00	$25.00	$75.00	$1,000.00
555555555	Stanton, Carl	5/1/2015	Admin - Payroll Deposit	HRA	$50.00	$50.00	$175.00	$1,000.00
Total:					$797.00	$965.00	$3,182.00	

12 posted payroll deposits found.

Adjudicate pending contributions

Some administrators may require that employer-entered contributions must be approved by an admin user before they are processed (a feature that can be enabled either at the calendar or employer level). This section displays any contributions that are awaiting this step in the contribution workflow.

Deposits are displayed on this page with a combined total by payroll date instead of by participant. In the example below, this employer group has deposits totaling $550 for the payroll date 5/26/2015 pending approval by the administrator.

Adjudicate Pending Contributions

Employer Name	Account Type	Payroll Date	Pending Approval Deposits	Pending Deposits	Total Payroll Posted
Heather's Employer Group	HRA	5/26/2015	$550.00	$0.00	$2,862.00
Total			$550.00	$0.00	$2,862.00

1 pending contribution found.

Clicking on the blue hyperlinked *pending approval deposits* amount displays the individual participant deposits that make up the total shown in the *adjudicate pending contributions* section.

Contributions Pending Approval

If you select all deposits for approval, the system will approve all deposits, even those on pages not shown. Please make sure you view all deposits prior to adjudicating all transactions at once

☐	Employee	Payroll Date	Employee Amt	Employer Amt
☐	Hall, Kerry	5/26/2015	75.00	75.00
☐	Osborne, Ryan	5/26/2015	100.00	100.00
☐	Reynolds, Lara	5/26/2015	50.00	50.00
☐	Stanton, Carl	5/26/2015	50.00	50.00

Approve Delete Cancel

From here, administrators can approve or delete the individual contributions submitted by employer groups. Any deposits approved from this page moves into a *pending* status, and any that have not been adjudicated remain in the list of deposits pending approval. Using the example above, if only the top two participants' deposits are approved, and the bottom two deposits are left as is (not approved or deleted), the *adjudicate pending contributions* section looks like this:

Adjudicate Pending Contributions

Employer Name	Account Type	Payroll Date	Pending Approval Deposits	Pending Deposits	Total Payroll Posted
Heather's Employer Group	HRA	5/26/2015	$200.00	$350.00	$2,862.00
Total			$200.00	$350.00	$2,862.00

1 pending contribution found.

Pending approval deposits is now showing as $200, and the $350 in deposits that have been approved move into the *pending deposits* field.

Meanwhile, all four deposits appear in the *pending contributions* section of *contribution manager*. Deposits that have been approved show with a *pending – future deposit* status, and deposits that are still awaiting approval show as *pending approval*.

Pending Contributions

Employee ID	Name	Display Date	Account Type	Deposit Type	Status	Employee Amount	Employer Amount	Action
222222222	Reynolds, Lara	5/26/2015	HRA	Payroll	Pending Approval	$50.00	$50.00	Edit Delete
333333333	Hall, Kerry	5/26/2015	HRA	Payroll	Pending - Future Deposit	$75.00	$75.00	Edit Delete
444444444	Osborne, Ryan	5/26/2015	HRA	Payroll	Pending - Future Deposit	$100.00	$100.00	Edit Delete
555555555	Stanton, Carl	5/26/2015	HRA	Payroll	Pending Approval	$50.00	$50.00	Edit Delete
Total:						$275.00	$275.00	

4 pending contributions found.

Denied payroll deposits

Any payroll deposits denied by the administrator or employer are displayed in this section. Also displayed are any deposits that failed, along with information on why the deposit could not be posted.

Denied Payroll Deposits

Employee ID	Name	Effective Date	Deposit Type	Account Type	Employee Amount ($)	Employer Amount ($)	Failure Reason	Error Code
222222222	Reynolds,Lara	5/8/2015	Admin - Payroll Deposit	WCQ	$50.00	$25.00	The service start date must not be prior to the account open date. Service date must be on or after the account open date.	485
222222222	Reynolds,Lara	5/8/2015	Admin - Payroll Deposit	WCQ	$50.00	$25.00	The service start date must not be prior to the account open date. Service date must be on or after the account open date.	485
333333333	Hall,Kerry	5/8/2015	Admin - Payroll Deposit	WCQ	$20.00	$25.00	The service start date must not be prior to the account open date. Service date must be on or after the account open date.	485
333333333	Hall,Kerry	5/8/2015	Admin - Payroll Deposit	WCQ	$20.00	$25.00	The service start date must not be prior to the account open date. Service date must be on or after the account open date.	485
Total:					$140.00	$100.00		

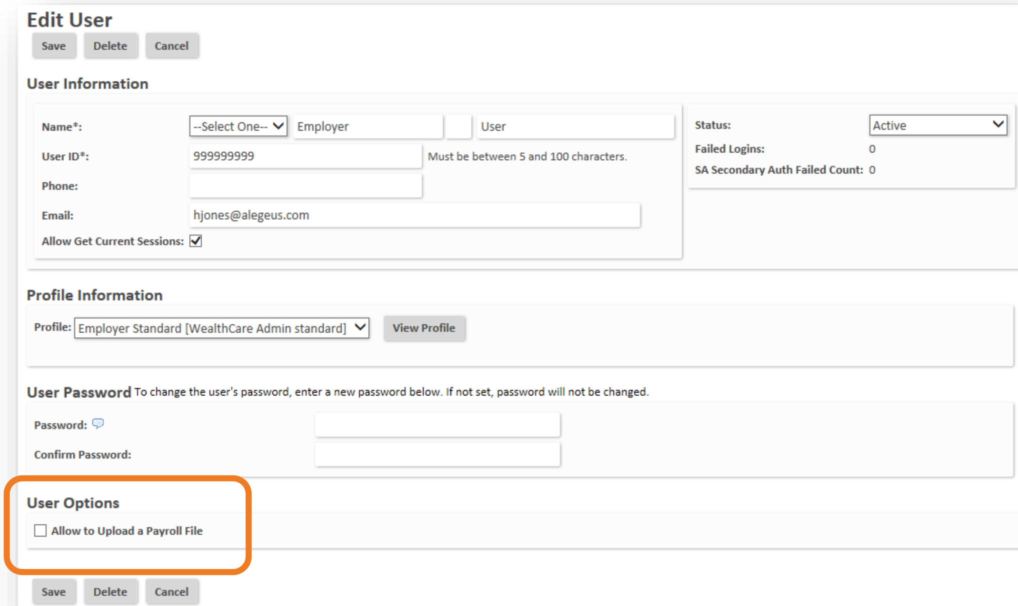
4 Denied Deposits found.

Contribution manager for employer users

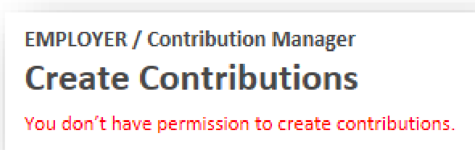
Contribution manager is designed to be used by both administrator and employer users. Administrators can control the access individual employer users have to the features within *contribution manager*.

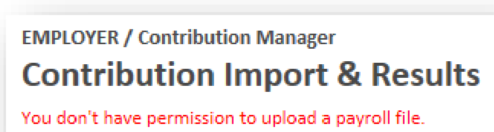
Enabling an employer user to load contributions

Administrators must enable each employer user that needs access to load contributions using *contribution manager*. The option for this can be found in the user options section of the individual's new/edit user page (*main menu* > *users* > *employer users*).



If this option is not enabled, the employer user is able to view existing contributions in *contribution manager*, but encounters the following red error messages when they attempt to access the *create contributions* or *contribution import & results* pages:

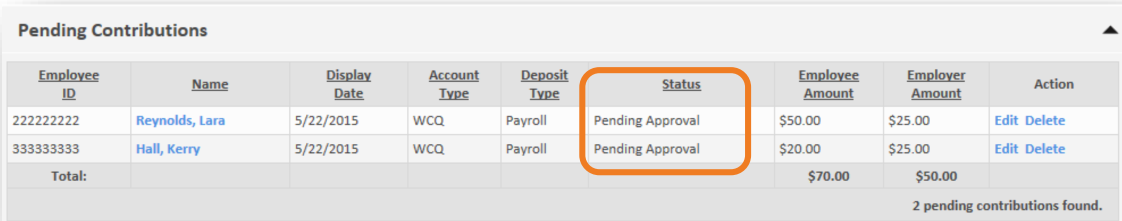




Requiring administrator approval for contributions

As stated previously in the *adjudicate pending contributions* section, administrators can configure specific employer groups or payroll calendars to require administrative approval before contributions are processed. Contributions that are flagged for requiring approval appear in the *adjudicate pending contributions* section of the *contribution manager* main page until an administrator user approves them.

Employer users do not have access to the *adjudicate pending contributions* section in their view of *contribution manager*. However, they can see contributions that are awaiting adjudication in the *pending contributions* section. The contribution's status shows as *pending approval* until it is approved by the administrator.


Pending Contributions

Employee ID	Name	Display Date	Account Type	Deposit Type	Status	Employee Amount	Employer Amount	Action
222222222	Reynolds, Lara	5/22/2015	WCQ	Payroll	Pending Approval	$50.00	$25.00	Edit Delete
333333333	Hall, Kerry	5/22/2015	WCQ	Payroll	Pending Approval	$20.00	$25.00	Edit Delete
Total:						$70.00	$50.00	

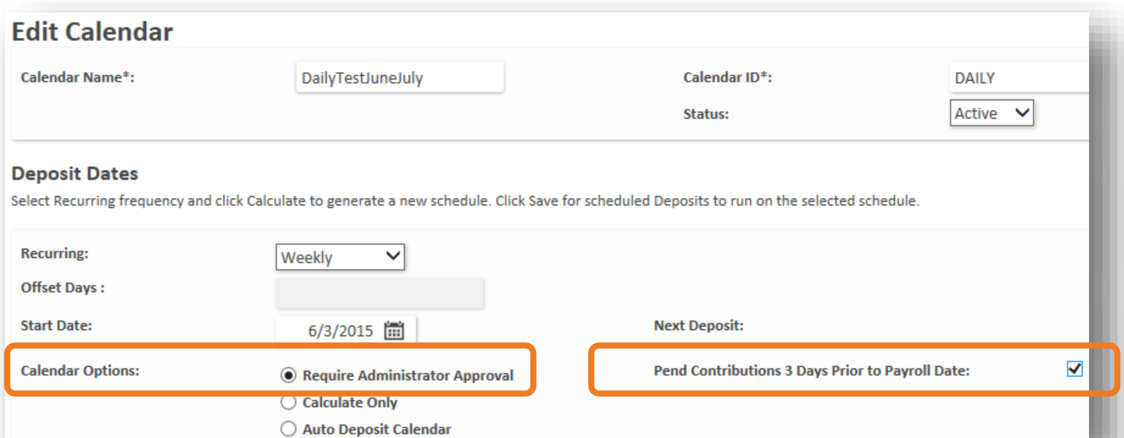
2 pending contributions found.

Note: The payroll calendar setting and the employer setting can be used independently from each other. You may choose to have calendar deposits go into a pending status, but continue to have manually entered deposits automatically post to accounts.

Payroll calendar level

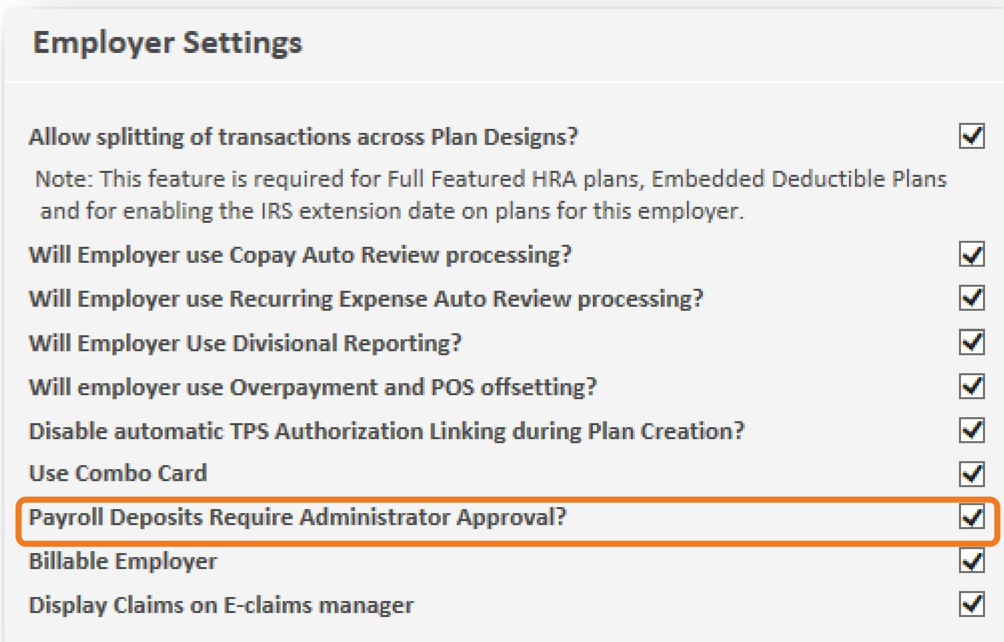
To enable this feature at the payroll calendar level, select the *require administrative approval* option from the *edit/new calendar* page (*admin main menu* > *processing* > *calendars*).

There is an additional option to *pend contributions 3 days prior to payroll date*. If this is enabled, contributions appear in the queue awaiting approval three days prior to the calendar's payroll date, allowing the administrator time prior to the payroll date to collect funds from the employer group prior to approving the contributions for processing.

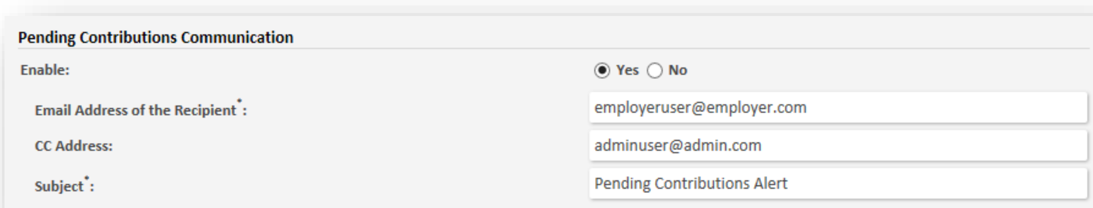


Employer level

To enable an employer to require administrator approval for contributions, navigate to the *employer options* page (*main menu* > *employer* > *employer setup* > *employer options*). The option to enable can be found in the *employer settings* section.



Also on the *employer options* page, is a notification option to alert an employer that they have contributions awaiting administrator approval. This email is deployed on a daily basis until all contributions for the group have been approved.



Note: Contributions made for an employer group with this option enabled await administrator approval whether they were originally submitted by the employer or the administrator.