



February 12, 2019

# Broker Alert

News for All Segments

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## Spending account transition service update

As we continue to manage the transition to our new spending account platform, Alegeus, and custodian bank, PNC Bank, we want to provide updated service and support directives to help you help your clients moving forward.

### Support available to assist your customers

To assist transitioning customers, changes to the support model have been put in place to help ensure customer needs are addressed in a timely and effective manner.

**Small group employers that have migrated to PNC/Alegeus**

Beginning on 2/11/19, clients and brokers seeking support when internally funding Health Savings Accounts (HSAs) should call the newly created small group HSA start-up team at 833-848-AHNJ, weekdays from 8:30 a.m. until 5 p.m. This team can assist with employer portal access to spending accounts, ensuring that banking for contributions is setup within the system, assisting with the contribution process, and ensuring a smooth hand off to the ongoing HSA support team at Alegeus.

## Large group employers that have migrated

Over the next few months as we work through the remainder of our migration, Alegeus is providing a dedicated resource to directly support large group employer decision-makers and administrators to help them understand the process of entering employer contributions and answer any funding questions. Your dedicated AmeriHealth New Jersey representative will help to coordinate these education sessions.

## Groups with questions directly related to Alegeus/PNC spending account setup

Please submit these questions about issues related to employer portal access, transaction rejections, banking setup or linking bank accounts, and spending account structure via email

to [spendingacctalegeusclientsetup@amerihealth.com](mailto:spendingacctalegeusclientsetup@amerihealth.com).

Brokers who need access to a client's spending account should contact the Group Administrator to be added to the account with employee-level access, using the Group Administrator Employer Portal Access Form.

## Groups with members who have not cleared CIP

The Customer Identification Program (CIP) is a combination of requirements set forth in Section 326 of the USA Patriot Act. During this migration process,

individuals must clear the CIP verification to establish the PNC HSA.

Individuals who do not initially clear CIP will be notified via a letter or email, which clarifies the documentation required to clear CIP as well as the fax number the individual should use to supply the documentation. The first notification is sent approximately 40 days before their renewal date. If the individual does not respond with the appropriate documentation, a second reminder notification is sent approximately 10 days after the renewal date. If the individual fails to provide the information, the HSA is not opened.

For customers with employees who have not cleared CIP:

The AmeriHealth New Jersey spending account team will continue to provide account executives with a list of employees, by customer, who have not cleared CIP, as well as the information needed.

The account executives will share this information with impacted customers. Customers should work with their employees to obtain the information needed.

Customers should then fax completed forms to PNC/Alegeus on behalf of the individual.

## VIA Benefits

Individuals with HSA balances at VIA Benefits, Acclaris' retail arm, who wish to move their HSA funds to their PNC HSA must complete a [Trustee-to-Transfer Form](#). Employees must complete and sign the form and provide it to their employer, who should send it to the Spending Account Product Team at [hsaemployercontributionsupport@amerihealth.com](mailto:hsaemployercontributionsupport@amerihealth.com). If the form is sent directly to VIA benefits, the account holder will incur a \$25 account closure fee.

Note that the PNC/Alegeus HSA must be opened prior to the submitting the Trustee-to-Trustee Transfer form. If the individual failed CIP and the account is

not opened, the form cannot be processed, and the funds cannot be transferred.

## Additional customer support resources

The [PNC HSA Funding & Contribution Guide for Employees](#) is available to support the administrators in accessing and leveraging the WCA system. The reporting section of the Guide provides an overview of self-serve reports to support customers in reviewing the status of their employees' HSAs as well as determining who from their employee population may be stuck in CIP.

A Spending Account Toolkit is available on our employer portal that contains the PNC Funding & Contribution Guide, HSA User Guide, and other useful information to support Group Administrators with spending accounts.

For groups that are still on the Acclaris platform, questions from employers about Acclaris accounts should continue to be directed to the Highmark HSA Employer Contribution Health Desk, where employers can convey issues directly to a spending account specialist via email at [HSASA@highmark.com](mailto:HSASA@highmark.com).

If your customer has an issue that does not fall within the parameters listed above, please email the Spending Account Product Team at [hsaemployercontributionsupport@amerihealth.com](mailto:hsaemployercontributionsupport@amerihealth.com).

## Proactive outreach to AmeriHealth New Jersey sales teams

Effective immediately, the spending account team will provide AmeriHealth New Jersey sales representatives with notification of critical milestones and required actions to facilitate the necessary steps to complete migration.

Proactive communications will contain:

A list of individuals who have funds at VIA Benefits, and so many want to complete the Trustee-to-Trustee transfer form to move their funds into their PNC HSA. Please note: to level-set expectations, the typical timeframe to complete a Trustee-to-Trustee transfer is four weeks.

A list of individuals who have failed CIP, by client, including instructions for expediting next steps to successfully complete the process.

A list of clients for whom banking information for HSA funding has been entered, alleviating the need for the employer to enter the banking information.

If you have any questions, please contact your AmeriHealth New Jersey broker representative.