OPTUM®

Health Advantage

Employer Portal Guide

optum.com

Introduction to Your Employer Website Guide

You can use this document to guide you when using the Employer Website.

In this guide, you will learn how to:

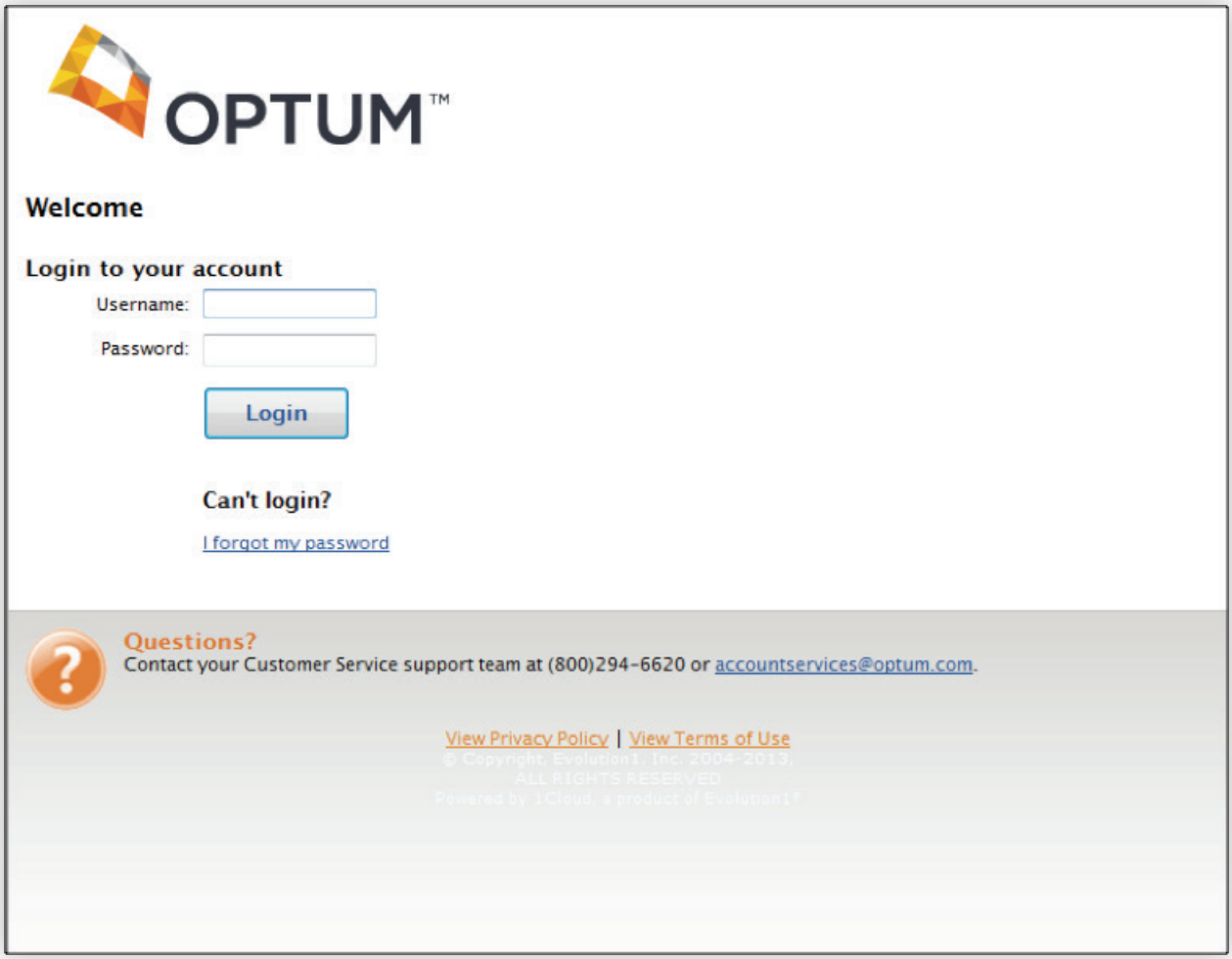
- Log in, change your password, and navigate the website
- Add an active employee, add new election and update current elections
- View and update employee details including changing their address, terminating status
- Import and upload a file
- Run reports

For product information, please visit: Advantageenrollment123.com

Getting Started

Logging into the Website

Go to https://employers.optumhealthfinancial.com and enter the username and temporary password you received via email.



Resetting your Password

Once you have entered your username and temporary password, the system will bring you to the **Change Password** page to reset your password. Your new password must meet the below requirements:

- minimum of 8 characters
- cannot match one of your last 3 passwords
- contain upper and lowercase letters
- contain at least one number

You will also need to select a security question and answer. Once completed, you can click **Update Password**.

User Access

You are assigned one or more roles that determine what features you have access to. If you require access to one of the roles below that you do not currently have, please submit a request to your administrator.

Employee Administrator

Manage individual employee data via an online form, may include adding new employees, updating employee profiles, enrolling employees, adding and updating employee enrollments.

Employee Reviewer

Search for employees and view employee details.

Import Administrator

Import new files, view the import queue, take action on files in the import queue and access the exception log to view errors within import files or updated errors and resubmit new files. Schedule recurring contributions.

Import Monitor

View the import queue and access the exception log to view errors within import files.

Informer

View plans and access resources tabs.

Report Manager

Request, view and remove reports.

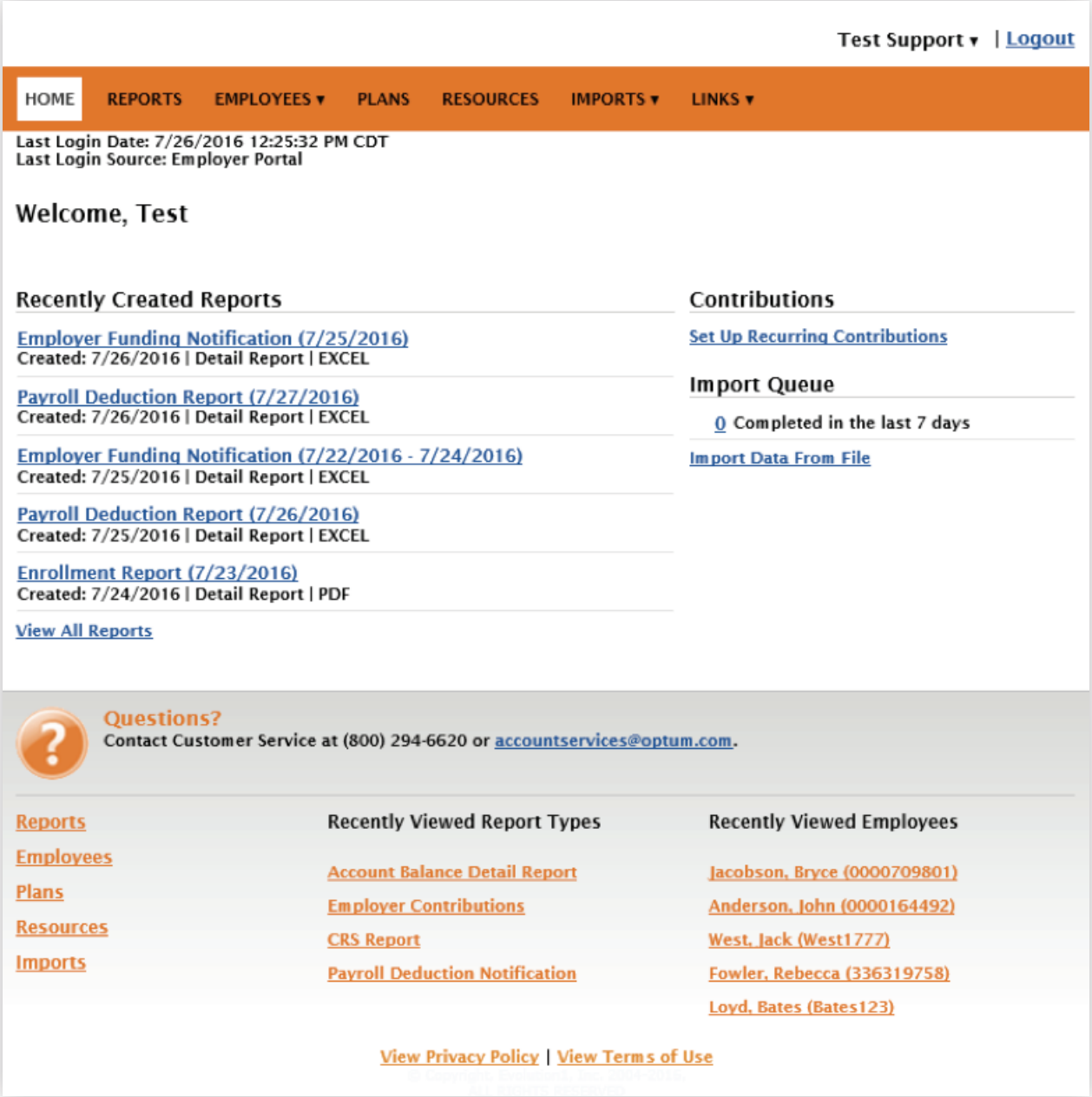
Report Reviewer

View scheduled reports.

Navigating the Website

Navigating the Home Page

Once logged in, the first visible page will be the **Home** page. Some or all of the items shown on the below **Home** page may not be visible depending on your user access.

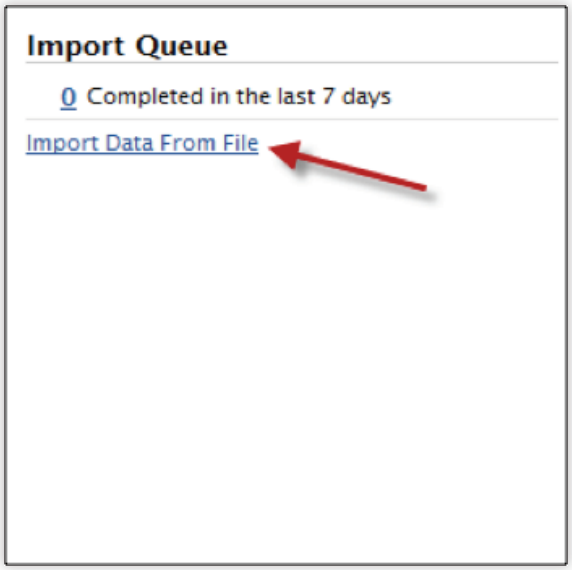


From the **Home** page, you are able to access your **Recently Created Reports** by clicking on the blue hyperlinked name of each visible report. The reports are created in either PDF or EXCEL; this is indicated below each report name.

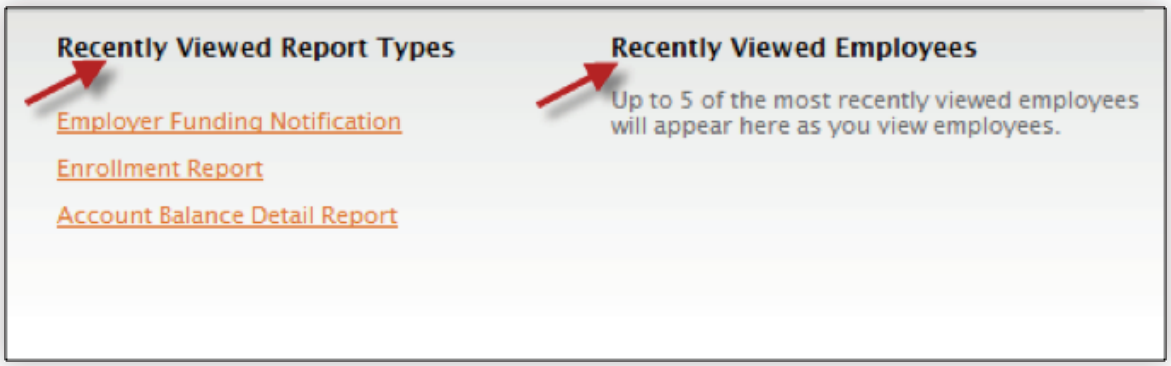
You can go to the **Reports** page by clicking on **View All Reports** which appears below the list of reports (see section **Navigating the Reports Page** for more information).

To view all reports available, please visit: Advantageenrollment123.com

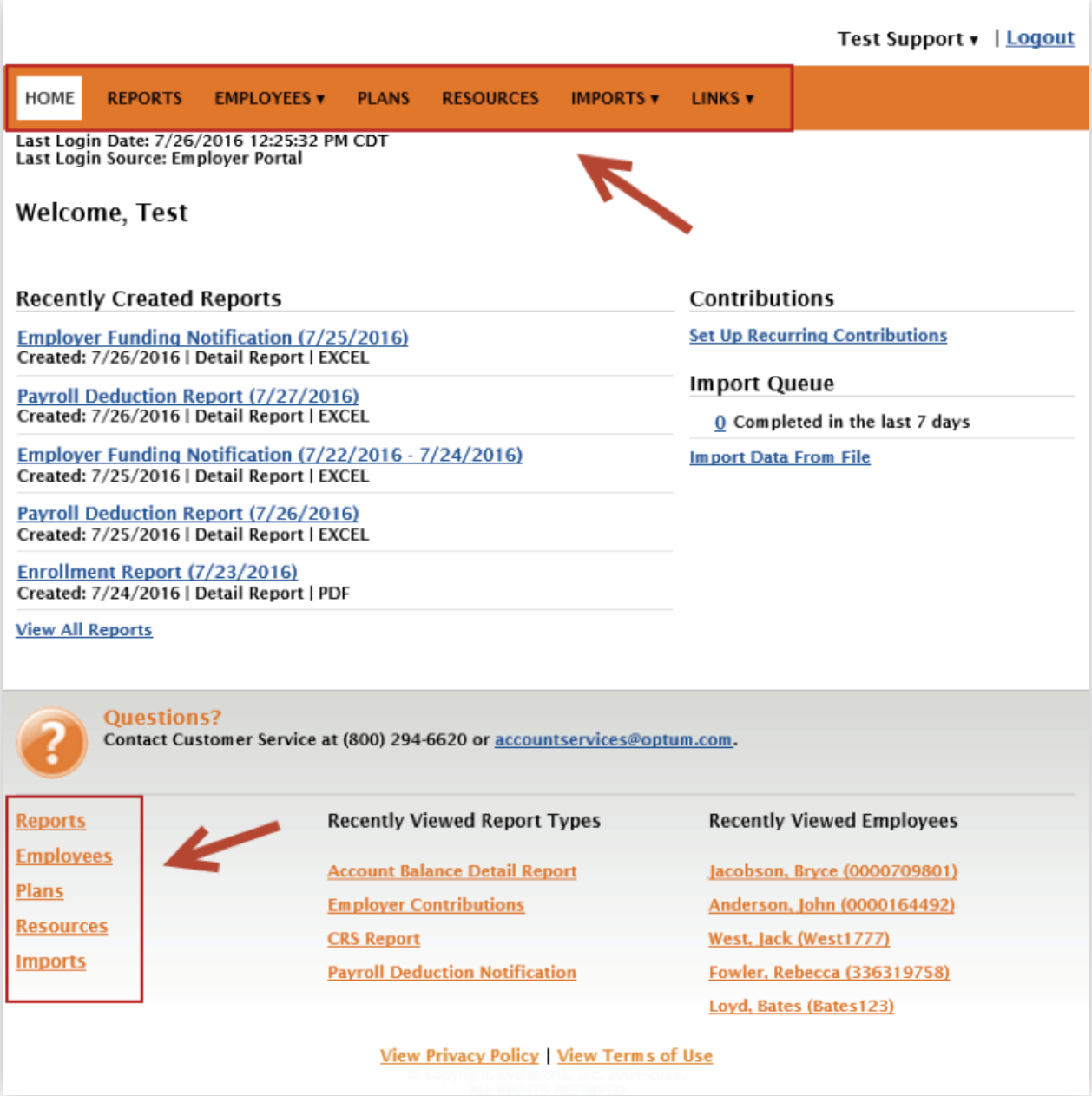
You can also view the **Import Queue** from the **Home** page. You can see the number of files imported in the last 7 days and access the **Import** page by clicking the link **Import Data From File** (see **Navigating the Imports Page** for more information).



From the **Home** page, at the bottom of the screen, you can also view your **Recently Viewed Report Types** and **Recently Viewed Employees**.



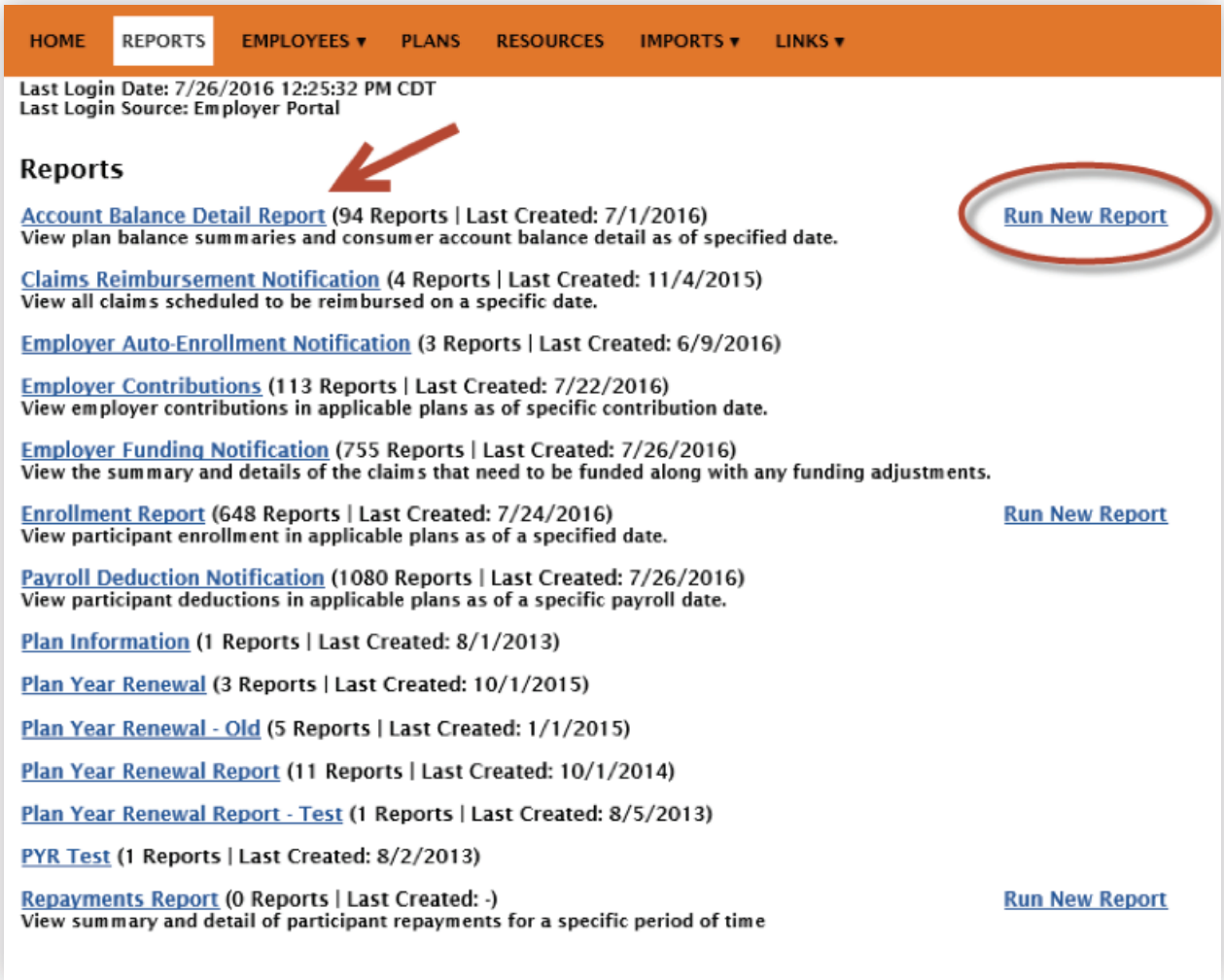
From this view, there are two ways to access the other pages. You can use the navigation panel that appears across the top of the **Home** page or by clicking the links on the bottom left of the screen. These will appear in the same location of each page.



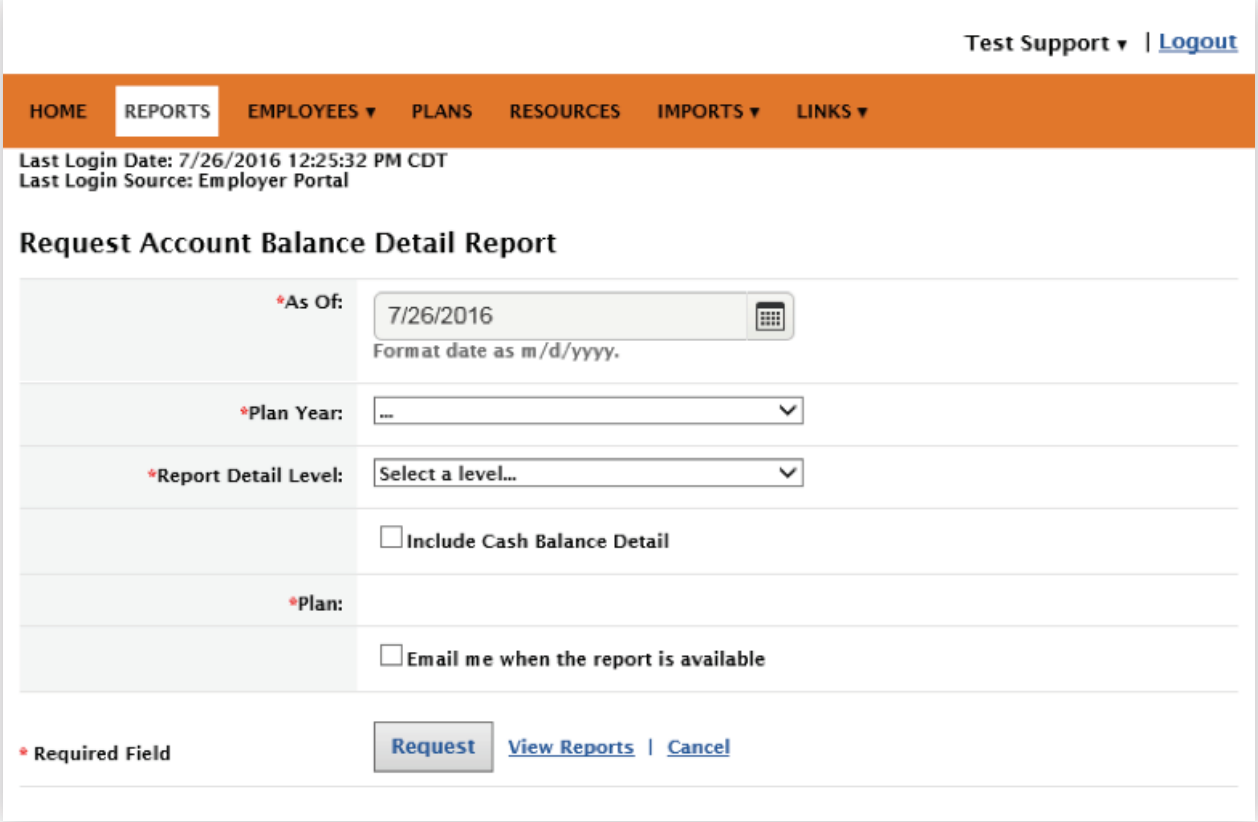
Navigating the Reports Page

From the **Reports** page, you can view all available reports. You can access these reports by clicking on the blue hyperlinked name of each report. You can also run a new report by clicking **Run New Report** to the right of the report name.

You must have **Report Manager** and **Report Reviewer** to view and run reports.



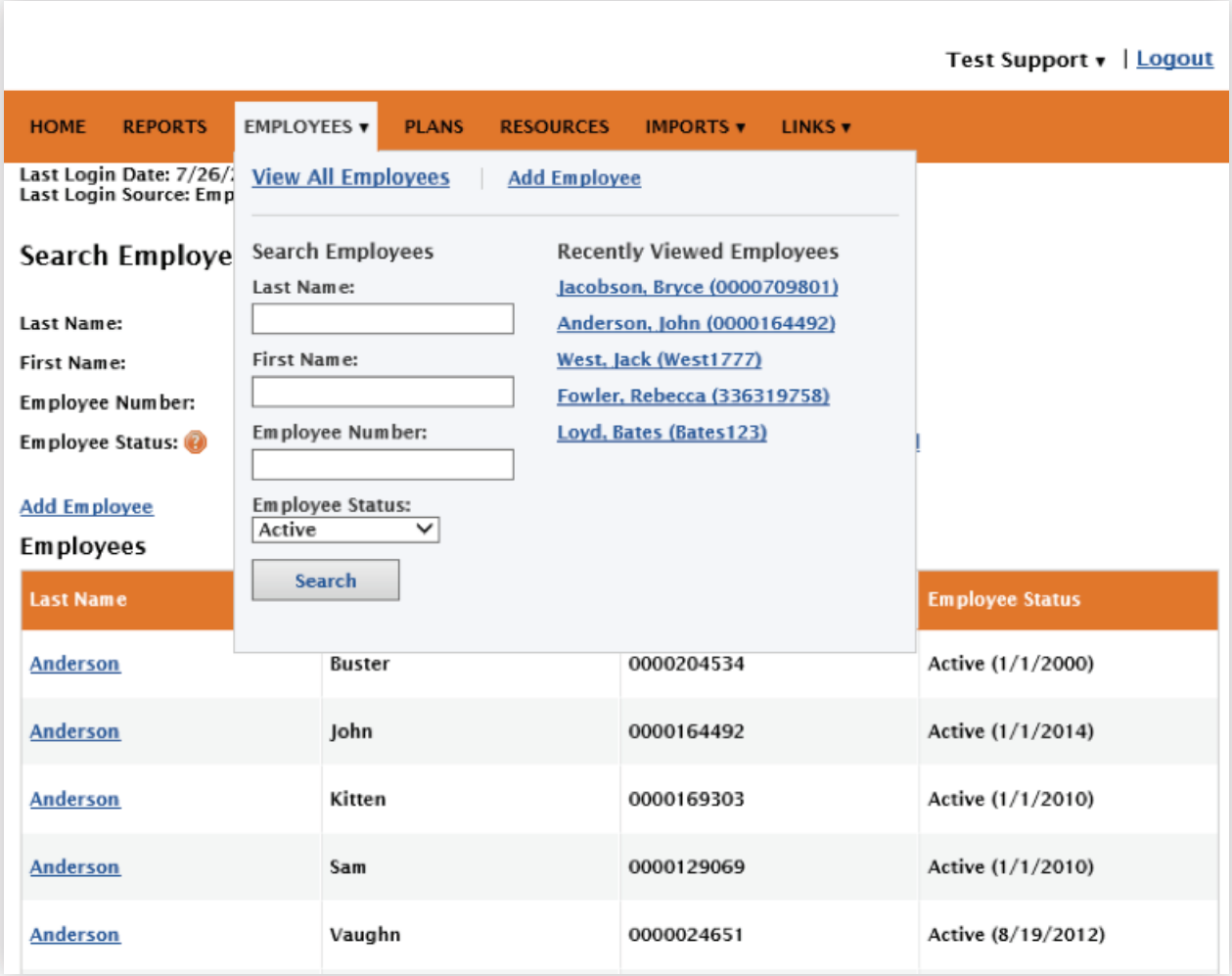
Once you have clicked **Run New Report**, you will complete the below information based on your need and click **Request**. The system will notify you via email when the report is ready to be viewed if you check the email me box.



Navigating the Employees Page

When you scroll over the **Employees** tab in the navigation panel you will see several shortcuts to the available actions in the **Employees** page. Some or all of the items shown on the below **Employees** page may not be visible depending on your user access.

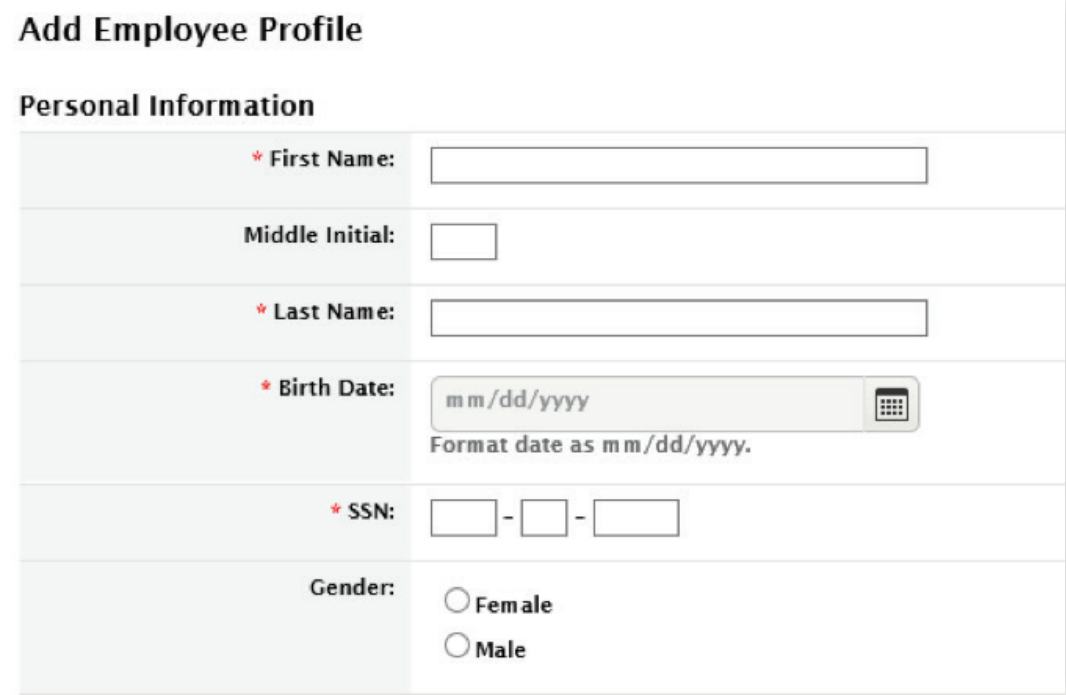
From this shortcut you can click links to **View All Employees**, **Add Employee**, **Search Employees**, and select any **Recently View Employees**.

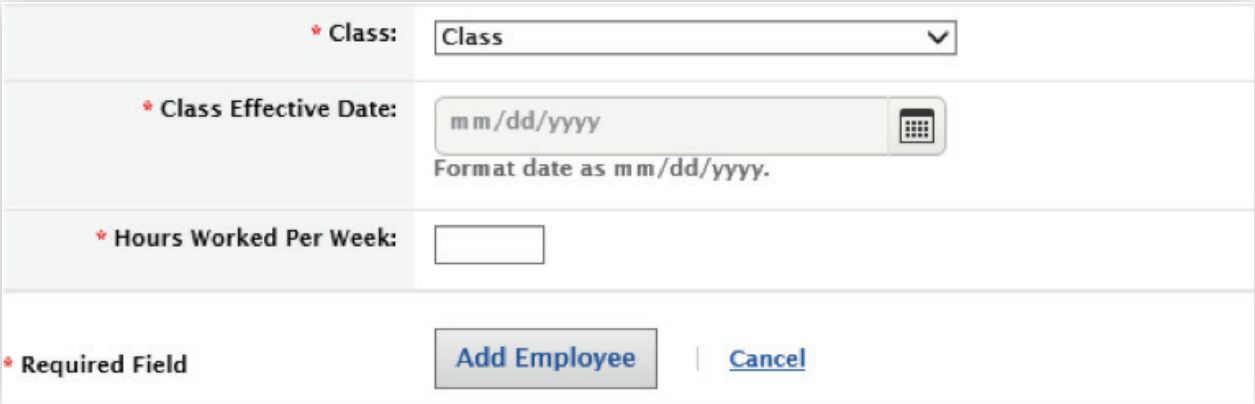


You have three options for adding, enrolling and contributing to your employees' accounts. They are:

1. Enter directly via the Website—Use this option if you have a small number of items to enter, since you need to enter each individually in the Employer Website. See page 12
2. Self-service file upload—Use this option to upload a completed spreadsheet template to the Employer Portal. See page 19
3. Automated file transfer process—Use this option to automatically transmit demographic, enrollment or contribution files by utilizing our sFTP (secure file transfer protocol) site. We recommend having an IT resource or vendor available for the build and set up of this file. Please contact your Optum representative to use this option.

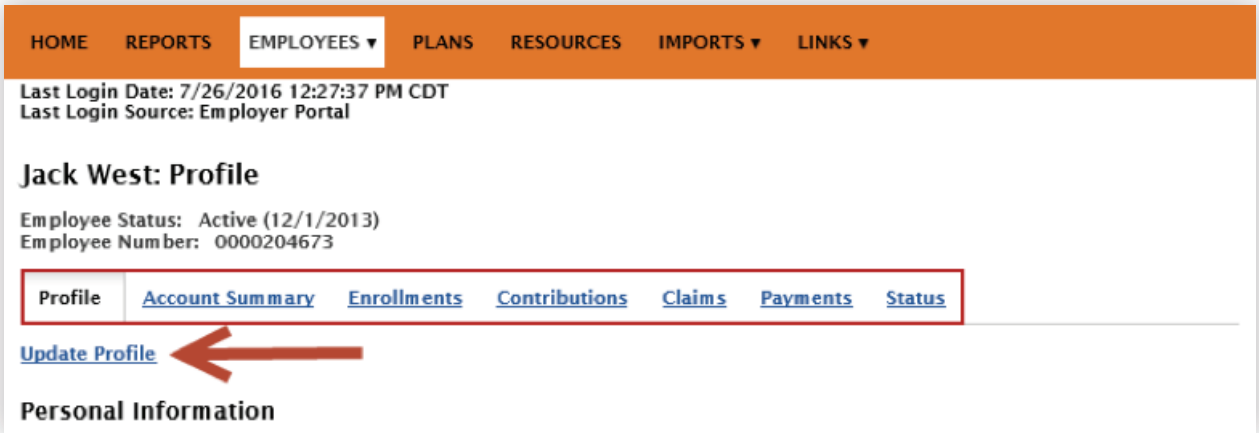
To add a new employee, click **Add Employee** and fill in the employee profile shown below. To submit the new employee's profile click the **Add Employee** button at the bottom of the screen.





Tip! Optum generates and send debit cards (if applicable) to your employees within 10 – 14 business days after you successfully enroll the employees. Enrollment Welcome email notification is also sent. If we do not have an email address, we mail a paper Welcome letter.

When viewing an individual employee's record you can see the employee's **Profile, Account Summary, Enrollments, Contributions, Claims, Payments, and Status**.



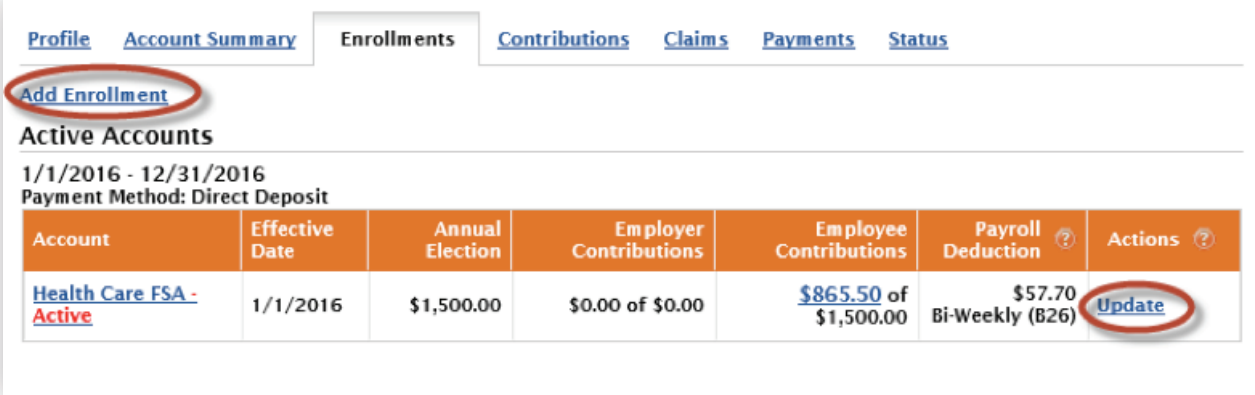
Profile Tab – Update / change participants' demographic information such as first / last name, address, etc. by simply clicking on "update profile".

Account Summary Tab – View what plans the participant is enrolled in, their annual election, a summary of claims submitted and the balance.

*Available balance is what participants actually have for a balance left to use.

1. **Plan year balance** = only pertains to Daycare plans. Election minus paid minus pending = plan year balance.
2. **Available balance** = Daycare= consumer deposits (contributions) minus paid minus pending. Medical = election minus paid minus pending minus pending repayments minus debit card preauthorization.
3. **Cash balance** = Consumer deposits (contributions) minus paid.

Enrollments Tab – *Add Enrollments*, update an enrollment or add an election to an existing enrollment due to a qualifying event. View annual election, effective date, plan enrolled in, contributions and payroll deduction amount.



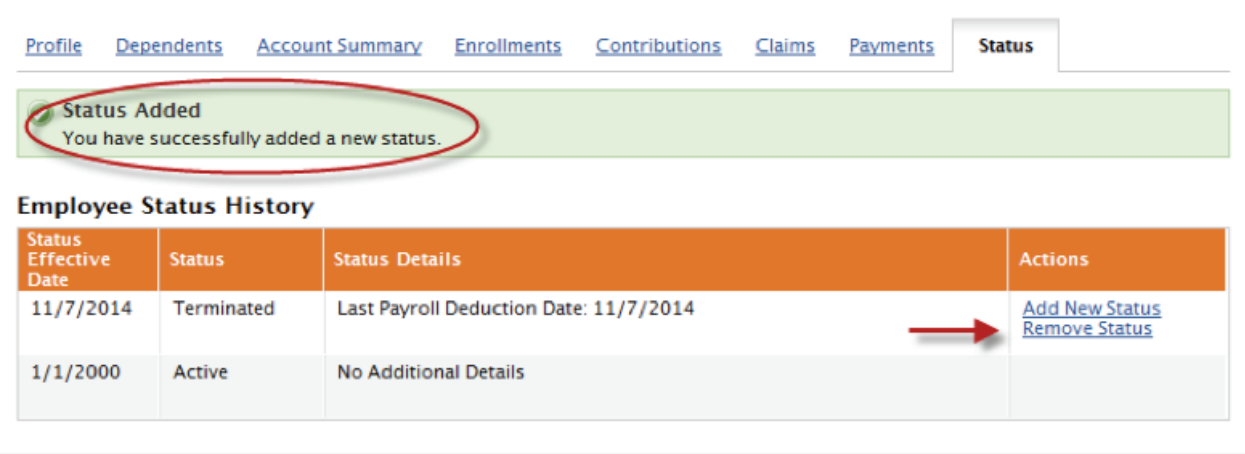
Contributions Tab – View the scheduled payroll deductions and the payroll date for the plan year.

Claims Tab – View basic information on all / any claims submitted for that participant. The employer can sort them by account, submitted within or method filed.

Payments Tab – View reimbursements made to the participant and whether it was reimbursed via direct deposit, check or debit card transaction (if applicable).

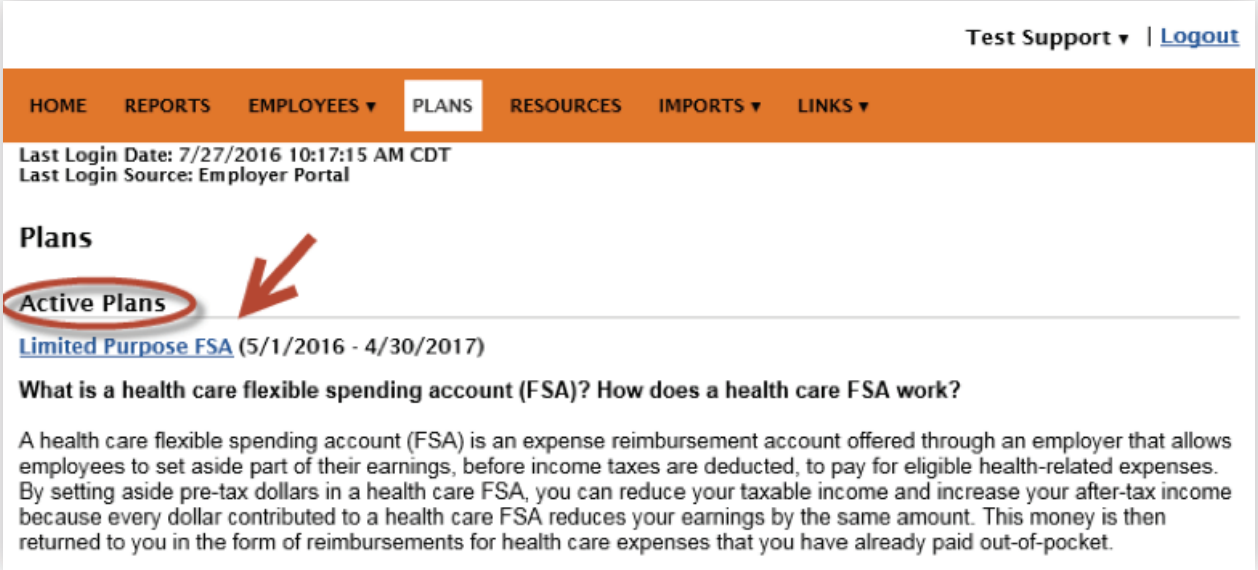
Status Tab – View the status of the participant, whether they are active, terminated, on COBRA or Leave of Absence (LOA). To change status click on "add new status", update the status with the drop down box and put in the effective date, then add the applicable status.

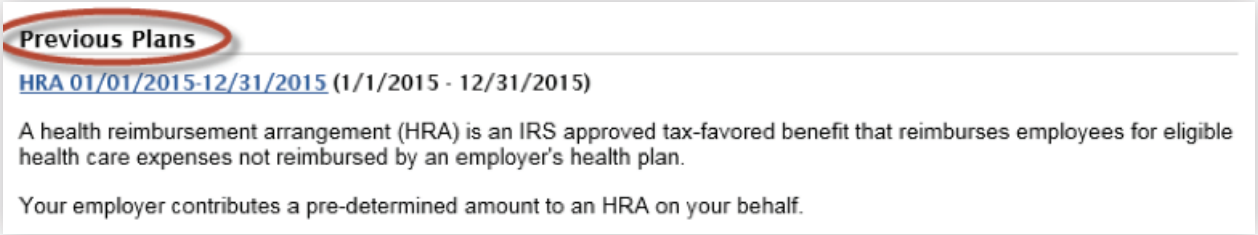
TIP! If the participants' status is on LOA and they come back from LOA or the participant was terminated in error, you can remove the status by clicking on remove status.



Navigating the Plans Page

Navigating to the **Plans** page will allow you to view any active and previous plans including the effective dates and a basic description. To open one plan specifically, you can click on the blue hyperlinked plan name. Some or all of the items shown on the below **Plans** page may not be visible depending on your user access.

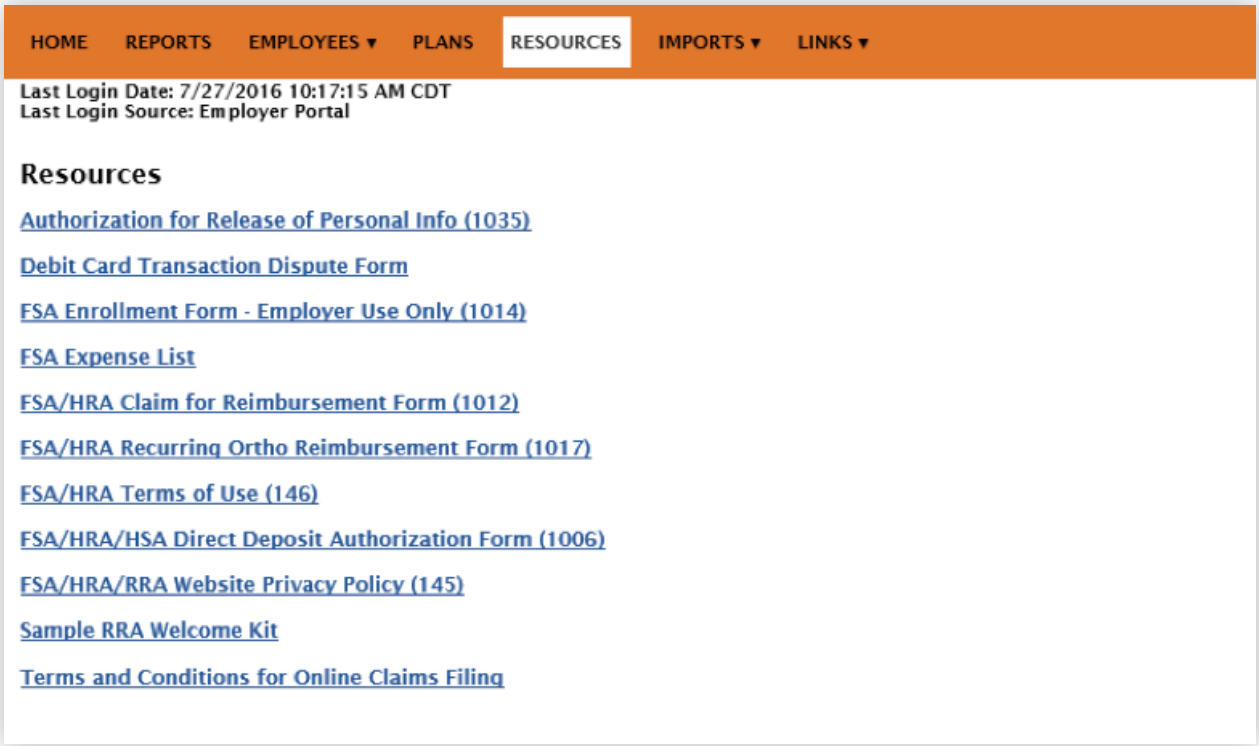




Navigating the Resources Page

On the **Resources** page you will see a list of forms that can be accessed by the employer and the participant from the consumer website.

Some or all of the items shown on the below **Resources** page may not be visible depending on your user access.



Navigating the Imports Page

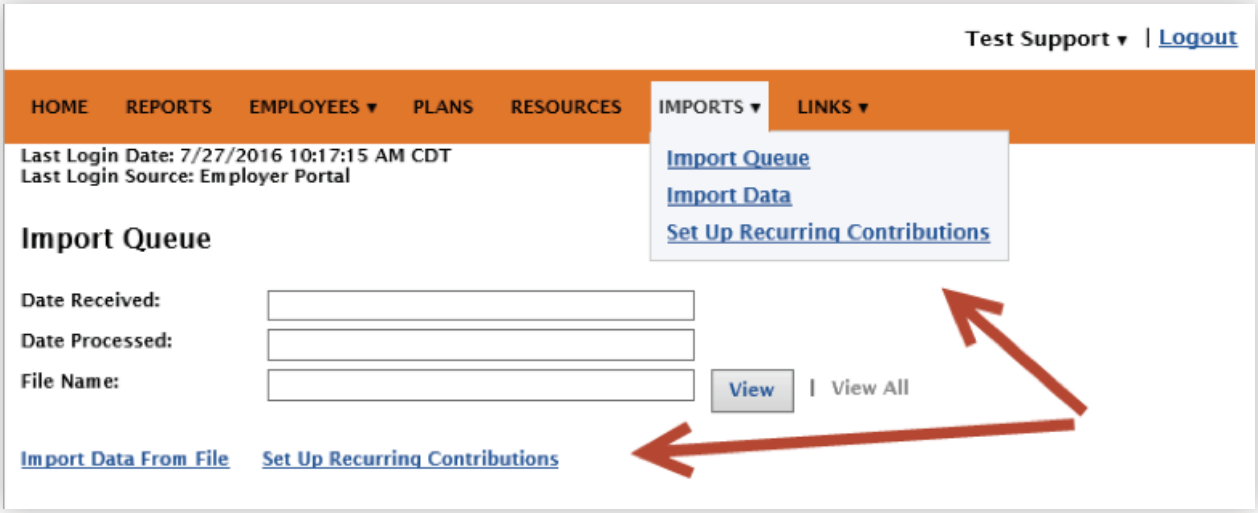
Use self-service file upload

For this option, you need to prepare and upload three files, in order:

- **Step 1:** Demographic file. This file contains basic employee demographic information including name, date of birth, ad¬dress, date of hire, etc.
- **Step 2:** Enrollment file. After you successfully upload the demographic file, you can prepare and upload the enrollment file. This file contains plan name, effective date and annual election (for FSAs) and employer contribution total (for HRAs).
- **Step 3:** Contribution file.

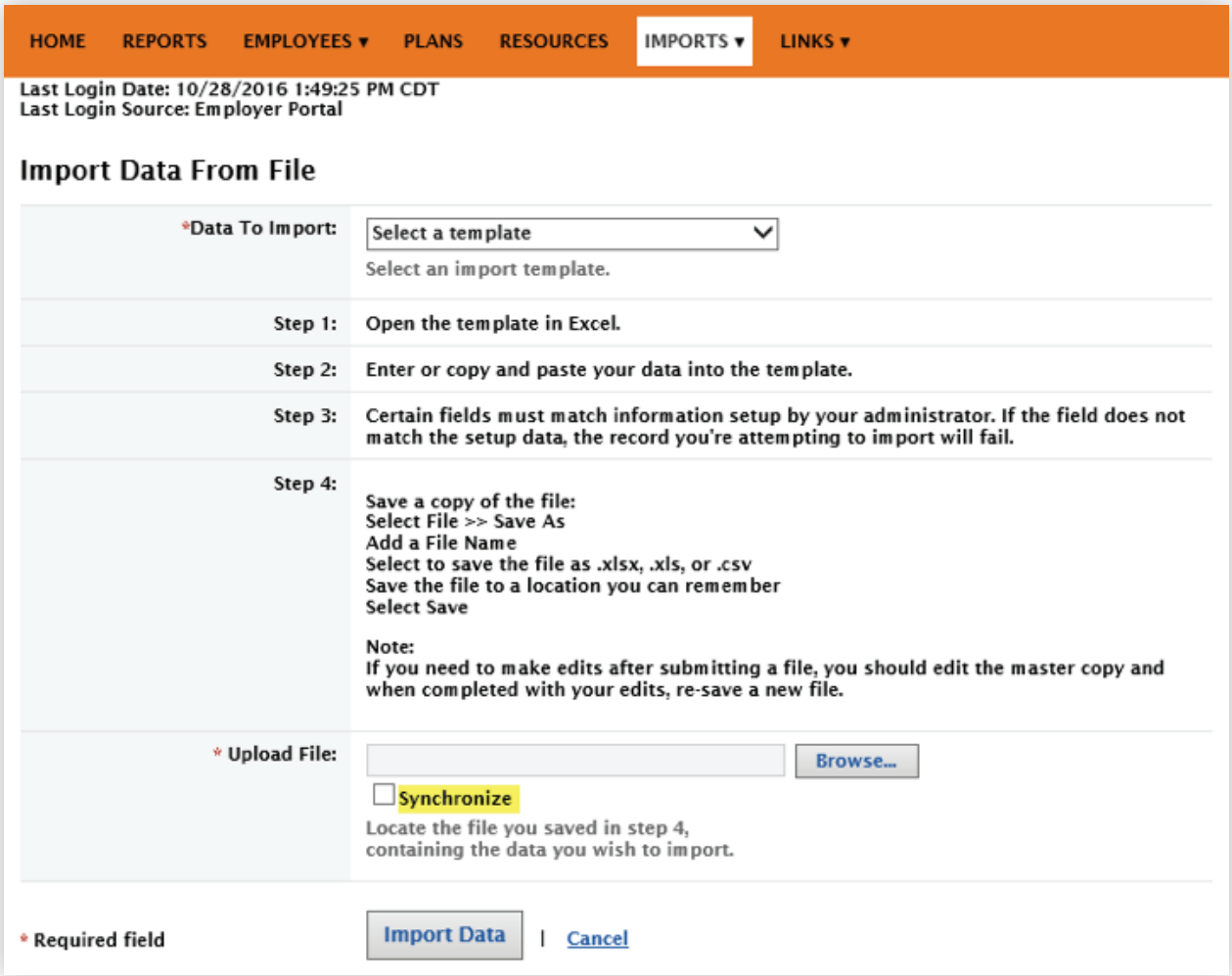
Tip! Optum generates and sends debit cards (if applicable) to your employees within 10 – 14 business days after you successfully enroll the employees. Enrollment Welcome email notification is also sent. If we do not have an email address, we mail a paper Welcome letter.

By hovering over the **Imports** tab at the top of the screen, you will see shortcuts to access your **Import Queue, Import Data** and **Set Up Recurring Contributions**. Some or all of the items shown on the below **Imports** page may not be visible depending on your user access.



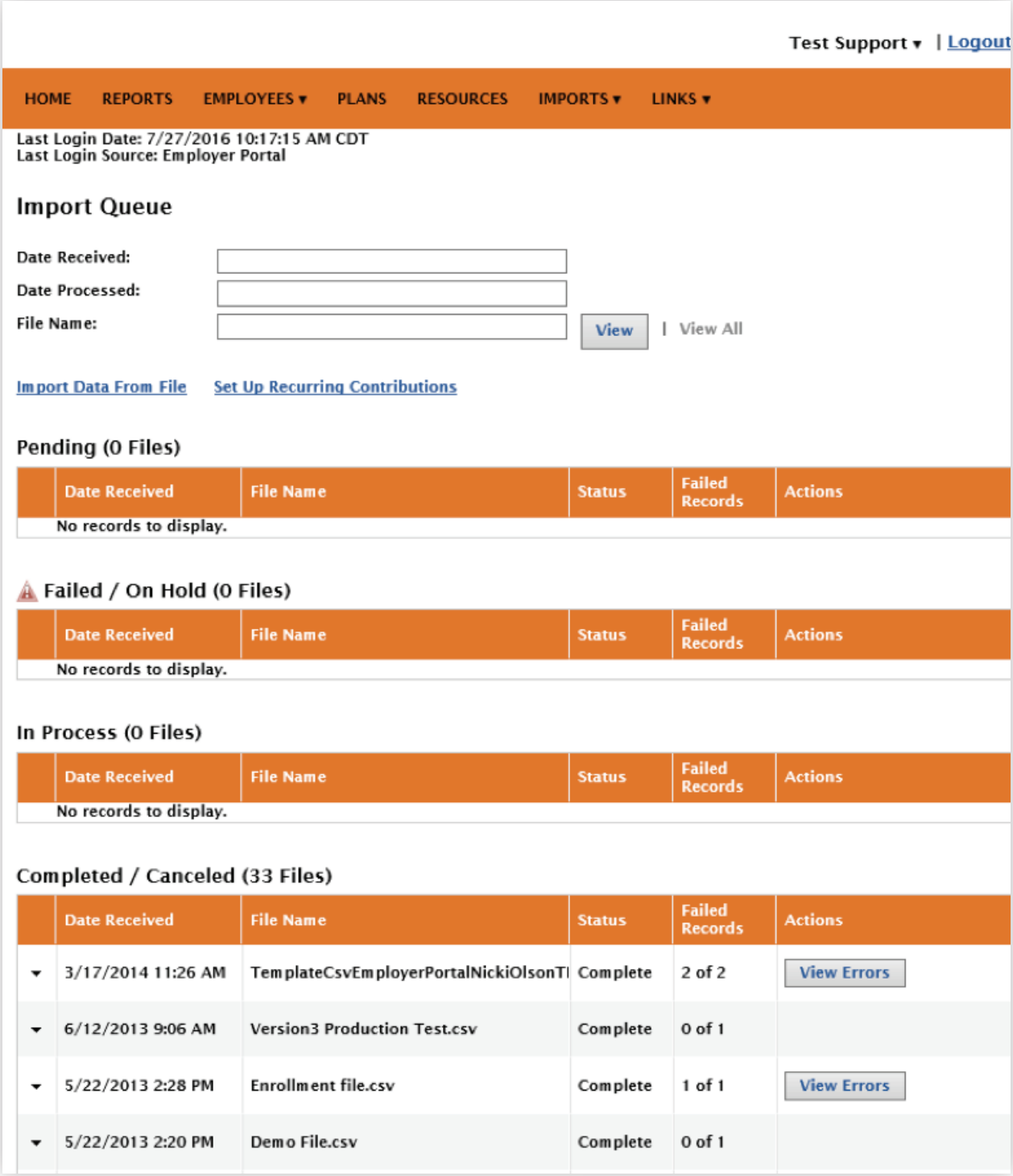
If you select **Import Data** or **Import Data from File**, you can upload a file directly. You will first select a template for the type of file you want to upload then follow the steps listed to open the template, enter your relevant data, save a master copy of the file as .xlsx, .xls, or .csv.

You will then browse to your file and select **Import Data**.



Please note if you check the synchronize box address updates can be made if the consumer updated their preferred mailing address via the website for receiving account information.

If you click on **Imports** or **Import Queue** you can search your imported file by date or file name and view your **Pending** imports, **Failed** imports, **In Process** imports, or **Completed/ Canceled** imports.



You can click on the filename to view basic information regarding the upload.

Completed / Canceled (33 Files)

	Date Received	File Name	Status	Failed Records	Actions
	3/17/2014 11:26 AM	TemplateCsvEmployerPortalNickiOlsonTEST	Complete	2 of 2	View Errors
	6/12/2013 9:06 AM	Version3 Production Test.csv	Complete	0 of 1	
	5/22/2013 2:28 PM	Enrollment file.csv	Complete	1 of 1	View Errors
	5/22/2013 2:20 PM	Demo File.csv	Complete	0 of 1	
	4/8/2013 7:51 AM	Test Employer Demo test_prod.csv	Complete	0 of 1	
	12/14/2012 4:26 PM	Transportation Enrollment.csv	Complete	0 of 3	

Date Received:	12/14/2012 4:26:27 PM (Version 1) View History
File Name:	Transportation Enrollment.csv
Date Processed:	12/14/2012 4:28:00 PM

Record Type	Total Records	Added	Updated	Pending	Errored
Wired Commute	3	0	3	0	0
Total:	3	0	3	0	0

You can also **View Errors**, if any, that are associated to a completed file.

Completed / Canceled (33 Files)

	Date Received	File Name	Status	Failed Records	Actions
	3/17/2014 11:26 AM	TemplateCsvEmployerPortalNickiOlsonTEST	Complete	2 of 2	View Errors
	6/12/2013 9:06 AM	Version3 Production Test.csv	Complete	0 of 1	
	5/22/2013 2:28 PM	Enrollment file.csv	Complete	1 of 1	View Errors
	5/22/2013 2:20 PM	Demo File.csv	Complete	0 of 1	
	4/8/2013 7:51 AM	Test Employer Demo test_prod.csv	Complete	0 of 1	
	12/14/2012 4:26 PM	Transportation Enrollment.csv	Complete	0 of 3	
	12/14/2012 4:23 PM	Test Demographic.csv	Complete	0 of 3	

When a file fails you must take action.

If the entire file fails because of a layout issue, the file appears under the **Failed/On Hold** section. Cancel the import and re-upload a new file.

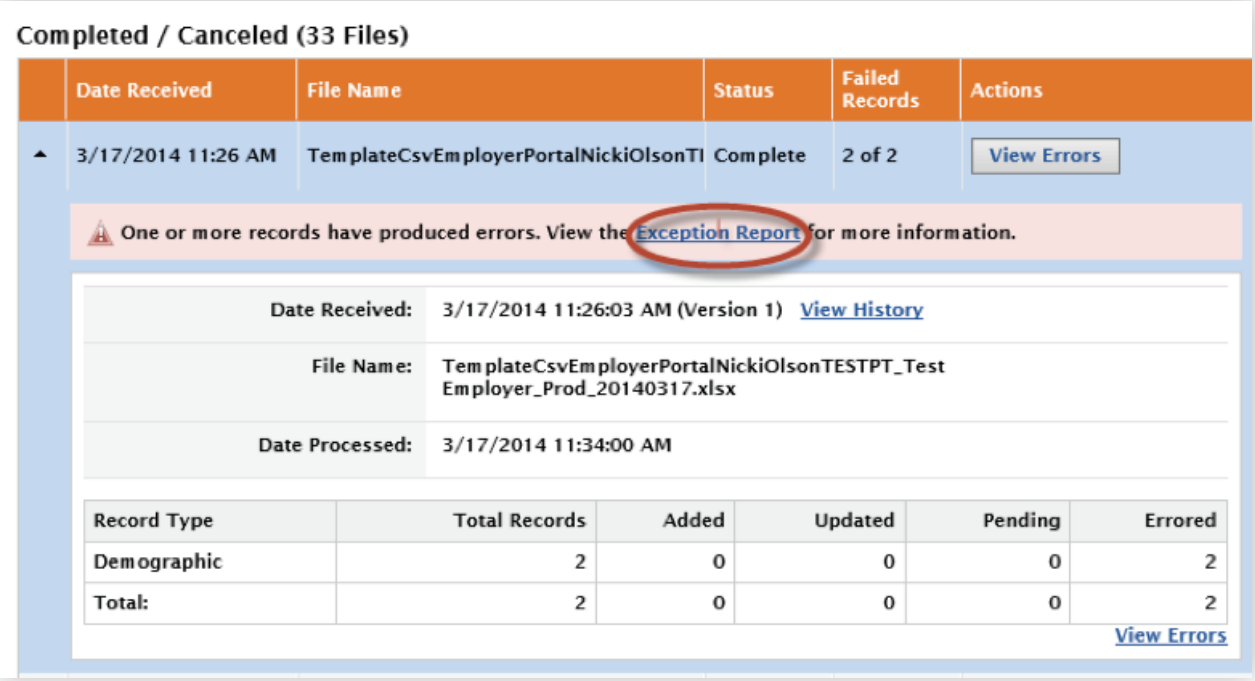
If a record error occurs, the number of failed records displays under the Failed Records field within the Completed/ Canceled section.

Completed / Canceled (8 Files)

	Date Received	File Name	Status	Failed Records	Actions
▾	6/23/2016 12:01 AM	Recurring Contribution	Complete	0 of 4	
▾	6/9/2016 12:02 AM	Recurring Contribution	Complete	0 of 4	
▾	5/26/2016 12:01 AM	Recurring Contribution	Complete	0 of 4	
▾	5/18/2016 1:46 PM	HSACont05182016-2.xlsx	Complete	0 of 20	
▾	5/18/2016 1:41 PM	HSACont05182016.xlsx	Complete	20 of 20	View Errors
▾	5/12/2016 12:05 AM	Recurring Contribution	Complete	0 of 4	

You can manage errors for the following file types:

- Spreadsheet or CSV file. If you imported a spreadsheet or CSV file to the portal, then you can view any errors by clicking the View Errors button in the Actions column in the Completed/Canceled section. After you view the errors, then you can correct the issue and reimport your file.
- Text file. If you imported a pipe-delimited text file, you can view errors by reviewing the exception reports. You can then correct the errors and reimport a new or updated file.



Helpful Hints about files

File	Field
Demographic file	**Fields that need data:** Employee Identifier Last name First name Date of birth Address line 1 City State Zip code SSN Employment Status (Active) Hire date Payroll Frequency Effective date Status Effective date Class
	Employee Identifier field = Must be the same as the SSN, 9 numbers
	Hire Date, Payroll frequency effective date, and Status effective date = Recommend using same date for all fields. If you do not have dates for these fields, recommendation is to use Date of Birth of employee + 1 day.
	Class field= This is a required field, simply type in the word Class and be sure the C is capitalized.

File	Field
Enrollment file	**Fields that need data:** Employee Identifier Election amount Plan name Enrollment effective date If there is data in the Employer Contribution amount field, 0.00 is required in the Election amount field
	Plan Name field: To find out what your plan names are, click on the "Plans" tab on the website and that will list out what your active. Ex: Medical FSA, Dependent Care
	Enrollment effective date = Date employee is effective in the enrollment plan year
Contribution file	**Fields that need data:** Employee Identifier Contribution date (need to be the same dates as your payroll dates MMDDYYYY) Contribution Description (Dropdown) Contribution amount (0.00) Plan name
	Contribution amount format must contain two decimal places. ie: 50.00
	Contributions files= last file received in a business day is the file that loads to the system
Demographic and Enrollment files	File to File compare, not file to system. If you updated a field on the website and did not change the field on the file, the file will not override what you updated on the website
	File will not update the email address or the election effective date without a change in an election amount for an existing employee

Create and Manage Contributions

You can easily **Set Up Contributions**. You can select to set up "One time" or "Recurring" contributions.

Note – Employee must be in "active" status.

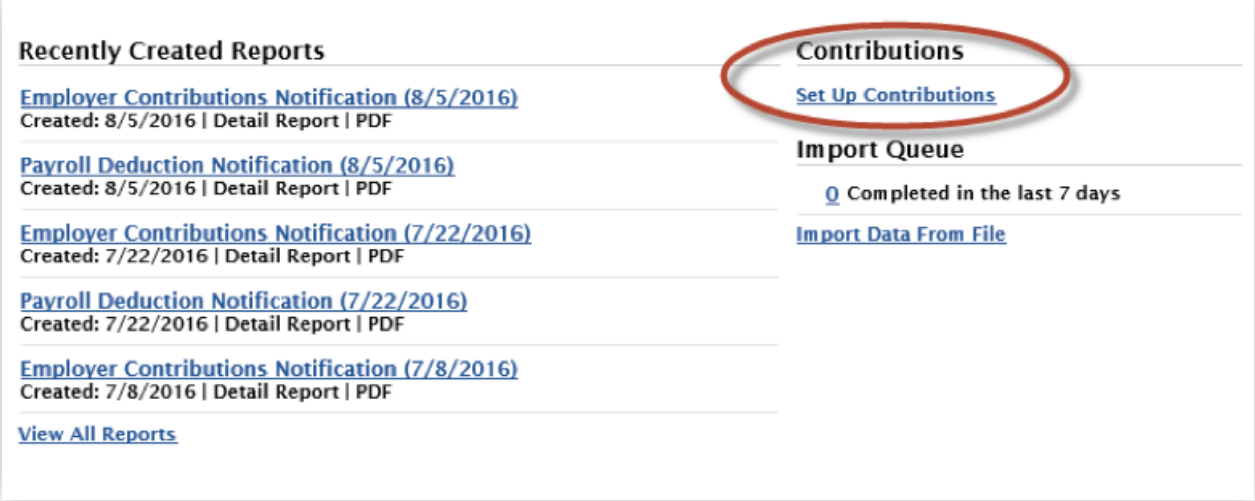
There are two ways to control payroll deduction amounts, set up recurring contributions or import using a contribution file.

Recurring contributions will override the system calculated per pay period payroll deduction amounts.

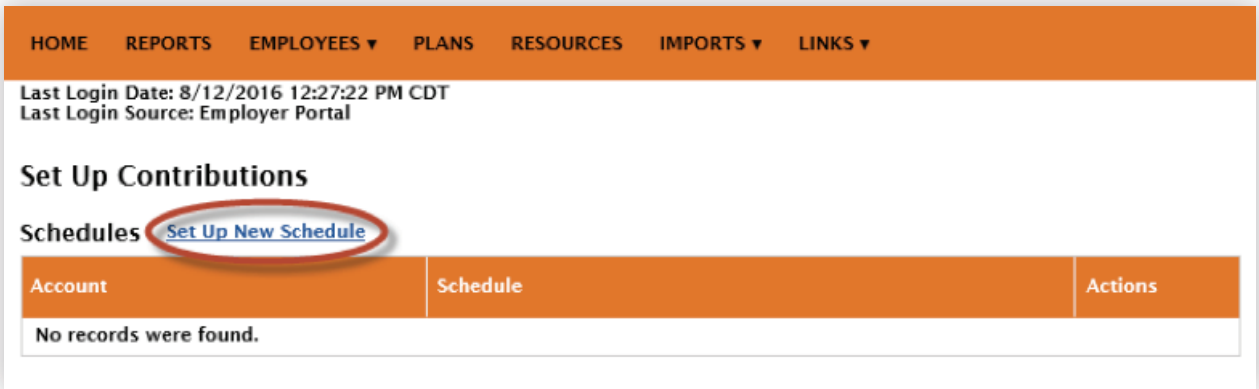
There are two ways to access the recurring contributions:

1. Imports tab

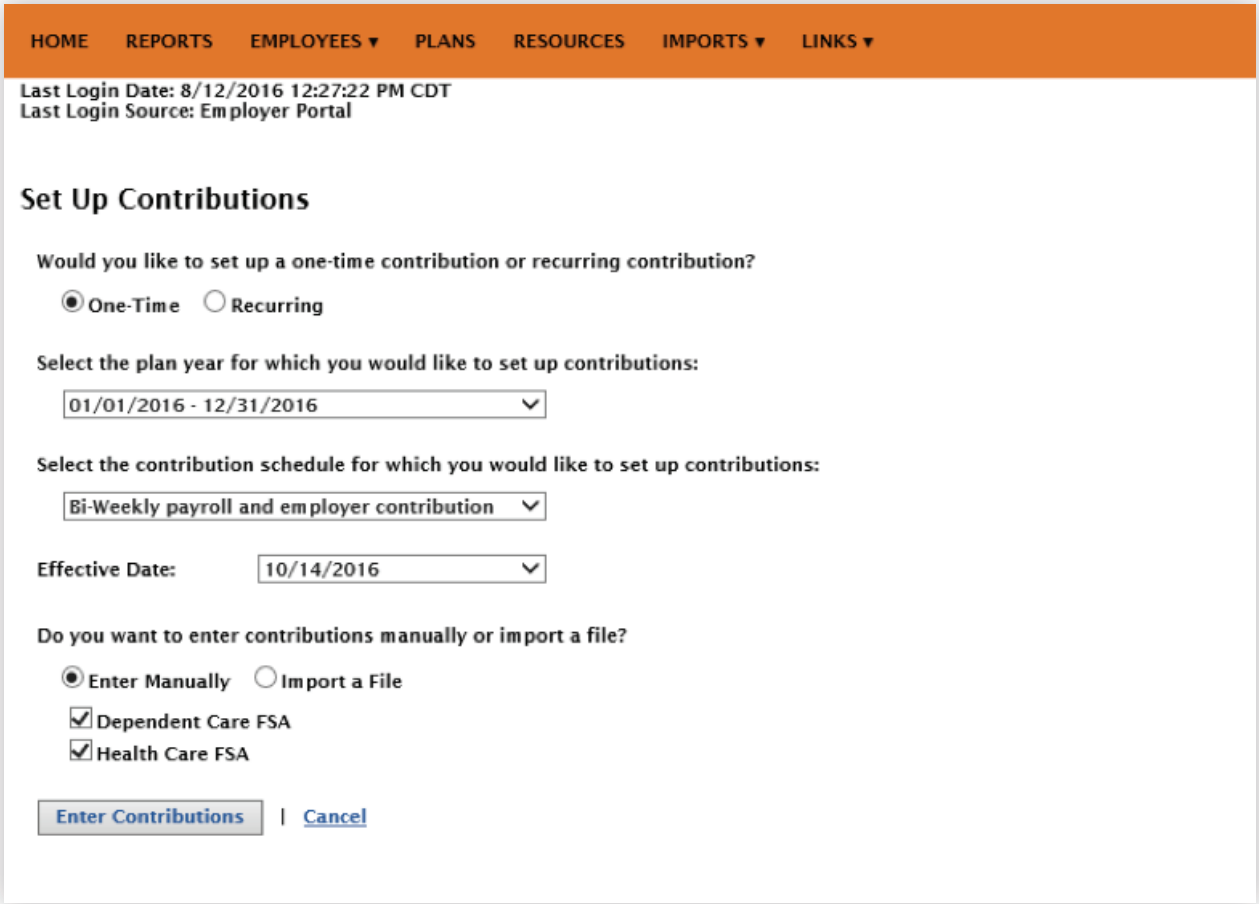
2. Home tab towards the bottom of the page



Click on the blue hyperlink to set up



Fill out the required fields in the schedule and click **Enter Contributions**. Below are the fields for One-Time Contributions.



Note – If you are importing a file, important tips below to remember.

When uploading a contribution file via Set Up Contributions, each field needs to be completed accurately, otherwise the file will fail and the failure does not explain which field needs to be fixed.

1. Employee must be enrolled in the plan to which the contribution is being assigned.
2. Employee Identifier must be 9 numbers
3. Contribution date must be blank
4. Contribution description, use drop down and select "employer" or "payroll"
5. Contribution amount needs to be 0.00, so if contribution is 50 cents, must be entered 0.50
6. Plan name should match exact to what the plan name displays under the "plan" tab

Below are fields for Recurring Contributions

Set Up Contributions

Would you like to set up a one-time contribution or recurring contribution?

○ One-Time ◉ Recurring

Select the plan year for which you would like to set up contributions:

01/01/2016 - 12/31/2016

Select the contribution schedule for which you would like to set up contributions:

Bi-Weekly payroll and employer contribution

Enter the number of business days before the contribution date that you would like your contributions to process:

2

This allows you to review your file results prior to your contribution date and make changes (if applicable).
Funds will not be available to your employees until the contribution date included in your file.

Start On: 10/28/2016 Contribution Date

Select the contribution date that you would like the schedule to begin.

End On: 12/9/2016 Contribution Date

Select the contribution date that you would like the schedule to end.

Do you want to enter contributions manually or import a file?

◉ Enter Manually ○ Import a File

☑ Dependent Care FSA
☑ Health Care FSA

Enter Contributions | Cancel

Note – The number of business days before the contribution date field must be at least 1 or more days.

Once you have established a recurring contribution schedule, do not upload a file with only one-offs because it will override the current recurring contributions that do not have changes.

Best practice when adding/ changing an enrollment is to adjust the recurring contribution manually via website.

Navigating to Links

The Links tab provides a direct link to any websites which may be relevant to you or your employees (e.g., IRS Publication 969 and OptumHealth Financial Services website). You can access these links by scrolling over the Links tab at the top of the page and clicking on the individual links.

Contact Us

If you have any questions, please contact Optum at **1-800-294-6620** or **accountservices@optum.com**

Information in this communication is for general use only, may not be used for guidance purposes, and is not intended as legal, financial or tax advice. Employers and individuals should consult a competent legal, investment or tax advisor for advice based on their individual financial situation, goals and objectives.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account.

Flexible spending accounts (FSAs), retiree reimbursement accounts (RRAs), health incentive accounts (HIAs), and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services® and are subject to eligibility and applicable restrictions.

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