



## Health Savings Account - HSA Employer Guide

October 2013



## Table of Contents

Welcome.....	3
What Do You Need to Do Now?.....	3
Employer Role With Respect to HSAs .....	4
Security.....	4
Fees and Billing .....	5
Enrollment Process and Account Opening .....	5
Education and Communication .....	6
Payroll Based Contribution Methods .....	8
Lump-Sum Funding Options .....	11
Maximum Contribution Limits .....	13
Website.....	13
Reporting .....	14
Holiday Schedule.....	15

## Welcome

BenefitWallet™ welcomes you and your employees. The Bank of New York Mellon is the custodian of the BenefitWallet HSA. We are the leading administrator for Health Savings Accounts (HSAs) providing administrative services and support to our employer and accountholder customers. As an employer, this guide is prepared for you to summarize the steps completed and next steps. Our Employer Support Team is available to you and our Web provides information and application tools to assist you in administering your plan and payroll processes.

Thank you for selecting BenefitWallet.

## What Do You Need to Do Now?

1. Review this Employer Guide.
2. Discuss deposit funding options with your health plan contact or the Employer Support Team.
3. A 3-digit Employer ID has been assigned to your group. The individual designated as Primary Business Contact has been sent several emails providing: (1) funding information based on the payroll process your firm has selected; (2) security challenge form; and (3) web logon instructions (including your 14-digit sub-account number and temporary password). If you need this information resent contact our Employer Support Team.
4. Logon to [www.hsamember.com](http://www.hsamember.com); review the tabs for Web Reporting and Payroll on the Web (as appropriate to your payroll processing). User guides are available for download and weekly training sessions are conducted.
5. Your health plan has or shortly will submit your group's eligibility information to BenefitWallet HSA. You may verify the processing of this by reviewing Web Reporting/Account Profile.
6. Once eligibility information is received and processed at BenefitWallet HSA, an HSA account will be created and an HSA Welcome Kit will be sent to the employee's address on file. The employees will need to provide a signature (either electronic and/or paper) to open the account.
7. If you selected *POW!*, or funding text file methods, your employer setup is complete. You can begin funding as soon as your employees open their HSA accounts. You may view the employee's and their account status on the Web Reporting tab under Account Profile.
8. If you selected the Flat File funding method, you will need to obtain the file layout and set up the transmission for your files. Both communications and file format verification need to be completed to use this method.
9. If you selected the ACH Direct Deposit funding method, you need to work with your corporation's bank and provide them with the employee account numbers. (The account numbers are available on the Web Reporting tab under Account Profile after enrollment has been processed.) Funding may post to the account as soon as your employees open their HSA accounts.

## Employer Role With Respect to HSAs

To assist in the establishment and administration of HSAs for your employees, you will be required to provide certain documents, instructions and information, as more fully described below. Any delay in providing such documents, instructions and/or information may result in a delay or preclude BenefitWallet from being able to provide HSA services. Additionally, you may be responsible for fees, expenses and liabilities arising from your failure to provide such documents, instructions or information.

HSA accounts are individually owned by the employee-accountholder. Employees must provide the employer and/or the health plan with the necessary authorization that will enable you to have access to the HSA custodial account, to provide information to BenefitWallet regarding the HSA custodial account, to receive information from BenefitWallet regarding the HSA custodial account, and to pay contributions to the HSA custodial account, as necessary to allow BenefitWallet to perform the HSA account services or as required under applicable law. Such authorization includes, but is not limited to: documentation of enrollment; documentation/consent for payroll deduction.

## Security

Security of accountholders and employers is of paramount concern to BenefitWallet and The Bank of New York Mellon. Each call to our service center is authenticated to ensure information is provided only to account holders and authorized employer contacts. Employer authentication is based on the contact listing provided during setup, and as amended, coupled with the responses to selected security challenge questions. Only indicated, authorized contacts who respond to the recorded responses may discuss employer information.

An integral part of security concerns email communications/transmissions, submission of data and shipment of materials.

- ✓ Initial enrollment as well as updates should be transmitted via FTP by the health plan/TPA.
- ✓ Payroll submissions should be either via the secure applications, Payroll on the Web, Funding Text File or Alternate Payroll or through Individual ACH initiated by your bank
- ✓ Excel-to-text files or Payroll Flat files should be submitted over secure FTP connections.
- ✓ In the rare instance when email communication containing personal information regarding the employer or accountholder (including name, address, zip code, email address, telephone number, dates including date of birth or effective date, account number and Tax ID or Social Security Number) is required, the email should be sent over a secure link (i.e. Tumbleweed, Secure Message) or with a PGP encrypted email. Employers may obtain a PGP encrypted email valid for six weeks from the employer support team.
- ✓ When it is necessary to ship materials containing personal information (i.e. tape, CD, DVD) contact the Employer Support Team for the specific requirements to follow.

## Fees and Billing

As an employer participating in the HSA program, there may be charges billed to you from your health plan – refer to your health plan contact regarding these charges.

Fees pertaining to the individual participant accounts are detailed in the member Welcome Kit and may be explained to you by your health plan contact. Such fees are deducted from account balances either on a periodic basis or when incurred, depending upon the fee.

## Enrollment Process and Account Opening

The HSA process begins when your employee elects the High Deductible Health Plan (HDHP) coverage offered by your firm. Through the normal health plan enrollment process, you will provide your health plan with the data for employees who elect the HDHP. Your health plan will then transmit enrollment data to BenefitWallet. Equally important to the selection of the HDHP plan is the individual's acceptance of the account terms and conditions of the HSA. This is a key component to the establishment of the account, which provides for tax-free use of funds for qualified medical expenses as well as allow for funds to post to the account.

Individuals can complete the signature processing electronically during their enrollment as well electronically or via paper post enrollment processing. Our experiences indicate both increased employee satisfaction and enhanced employer payroll processing when signature processing is available during enrollment. To make signature processing available during enrollment contact Employer Support or your client implementation lead and request your ADVANTAGE Direct link and flyer.

Following the processing of enrollment, BenefitWallet will communicate with each enrolled member. The specific communication will vary depending on the status of the individual's signature processing. For those with signatures matching the enrollment, the communication will welcome the individual, provide web login credentials and information about account management. For those enrollments processed for which a signature has not yet been provided, an HSA Welcome Kit will be issued providing an HSA overview, signature processing instructions for electronic or signature card, account terms and conditions, disclosures, privacy notice and beneficiary designation form. Welcome Kits are mailed to addresses provided during the enrollment period and should reach your employee mailboxes within 10 business days of enrollment data processing.

Funding may post only to open accounts. The Bank of New York Mellon must have the account holder's signature in order to process HSA withdrawals and deposits. The debit cards will be issued after completion of either electronic or paper signature. Checkbooks will be issued after processing of the account holder's paper signature (signature card). Funds cannot post to accounts that are not in open status. Employers may review the status of accounts online under the "Reports" tab, then select "Account Profile"

It is imperative that you provide new enrollment information as well as status changes to your health plan throughout the year. In turn, your health plan will transmit this information to update our systems. **The BenefitWallet HSA Service Center cannot process indicative change requests (which include address, name, or social security changes) for an employee currently employed and active in the HDHP.** In addition, employment and/or coverage status changes CANNOT be processed by the HSA Service Center. These changes must be submitted to BenefitWallet by your Health Plan.



## US Patriot Act

The information collected during the enrollment process will be used by The Bank of New York Mellon to fulfill its obligations to establish and maintain a Customer Identification Program (“CIP”) pursuant to the USA Patriot Act, the Bank Secrecy Act, the Money Laundering Control Act and all other applicable anti-money laundering laws. A certain percentage of enrollments will be identified for further identity verification during this screening. Identified accountholders will receive a request for additional information at their supplied mailing address. Information requested typically includes items such as the following: copy of current driver’s license, copy of utility bill or passport. Failure to respond to requests for additional information will result in account closure and return of any funds posted to the account.

## Reminder Letters and Posting Timing on Frozen Accounts

Reminders are mailed to participants if the individual has not yet provided a signature to open his/her account, either electronically or through return of the signature card, 30 days after their effective date.

For employers using Funding Text File or Payroll Flat File with FTP, reminders are mailed to participants with unopened accounts within 14 days after a contribution has been received. The contribution will be held for up to 60 days. If after 60 days, still no signature has been processed, BenefitWallet will return any “pending contributions” back to the employer subaccount and will not post the funds without new allocation instructions from the employer.

## Electronic Signature

Enrolled participants are able to access BenefitWallet website at [www.hsamember.com](http://www.hsamember.com) to activate their account. They should click on “FIRST TIME USER” and follow the prompts to open their account.

**Please note:** the paper Master Signature Card process remains available for designation of beneficiaries, for those participants who prefer the paper method of account opening and for participants who used e-signature and would like a checkbook. The Master Signature Card is included in the Welcome Kit mailing and is downloadable online under Accountholder Services/Downloadable forms. **Note: these forms are individually bar-coded; they should not be photocopied for use by individuals other than the accountholder.**

## Education and Communication

We offer a full array of education and communication materials. Most are readily available online at [www.hsamember.com](http://www.hsamember.com). Select “RESOURCES” to obtain PDF materials that you may post, print or distribute. We also provide employee online video education as follows:

General information - [http://www.brainshark.com/acs-inc/A\\_Smart\\_Choice](http://www.brainshark.com/acs-inc/A_Smart_Choice)

Tax information - [http://www.brainshark.com/acs-inc/its\\_tax\\_time\\_1](http://www.brainshark.com/acs-inc/its_tax_time_1) and  
[http://www.brainshark.com/acs-inc/its\\_tax\\_time\\_2](http://www.brainshark.com/acs-inc/its_tax_time_2)

We provide information and communication directly to the members including account statements, tax forms, and emails regarding account information or use of the HSA product.

As an employer you have access to the information listed above and to employer-specific education including:

Employer web overview - [http://www.brainshark.com/acs-inc/Employer\\_Web\\_Site](http://www.brainshark.com/acs-inc/Employer_Web_Site)

Payroll on the Web – an online education regarding the use of Payroll on the Web, one of our most popular payroll processing options. It is available at [http://www.brainshark.com/acs-inc/Payroll\\_on\\_the\\_Web](http://www.brainshark.com/acs-inc/Payroll_on_the_Web).

Periodically we will provide employer emails regarding scheduling and product features. As an employer contact, be sure to accept email from HSAMassEmail.

## Payroll Based Contribution Methods

Employer payroll contributions can be submitted through five contribution methods: Payroll on the Web, Funding Text File, Payroll Flat File with FTP Connectivity, Alternate Payroll Process or Individual ACH. Funding may post to only to open accounts. Funds cannot post to accounts that are not in open status. Employers may review the status of accounts online under the Reports tab/Account Profile.

Additional information regarding these methods is provided below.

1. **Payroll on the Web (POW!) Method-** A lump sum transfer of funds accompanied by allocation instructions entered and submitted via *POW!* (Payroll on the Web) application at [www.hsamember.com](http://www.hsamember.com). Only available for groups with less than 150 HSA accounts.
2. **Funding Text File** - A lump sum transfer of funds accompanied by allocation instructions entered and submitted Funding Text File link available on [www.hsamember.com](http://www.hsamember.com).
3. **Payroll Flat File with FTP Connectivity** - A lump sum transfer of funds accompanied by allocation instructions in our HSA Payroll Distribution File format. (This approach requires FTP connectivity setup.)
4. **Alternate Payroll Processing** – A lump sum transfer of funds accompanied by allocation instructions entered and submitted via Alternate Payroll Processing application at [www.hsamember.com](http://www.hsamember.com). A limit of 25 transactions may be submitted at a time.
5. **ACH Direct Deposit (via Individual ACH)-** Direct deposit into individual accounts via the ACH network. BenefitWallet is not able to support reconciliation of contributions under this approach

\* For the first four methods you may execute the lump sum transfers in any of 3 ways - wire, ACH credit, or sending a check. When using ACH Direct Deposit, the individual ACH deposits accompany ACH information.

**Please Note:** Employers will not be entitled to recoup any contributions made to an employee's HSA, except for limited exceptions as outlined in the IRS HSA regulations.

## Funding and Former Employees

Contributions can post to open employee accounts; they cannot post into employees' accounts until the individual has opened their account via electronic or paper signature. In addition, you cannot submit funding using Payroll on the Web for accounts of employees who have terminated from your company. You may use the Alternate Payroll Processing application or submit an Individual ACH contribution to post funds to open accounts of former employees. Funding submitted for closed accounts will reject.

## POW! (Payroll on the Web) Method

*POW!* is a secure, online application that allows you to easily provide us with contribution instructions to post both employee and employer contributions to the individual employee accounts. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts. **This method is only available for groups who have less than 150 enrolled HSA accounts.**



## Funding Text File

Funding Text File is a secure, online application that allows you to easily provide us with contribution instructions to post both employee and employer contributions to the individual employee accounts. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts. The link to download the excel file and upload the text file is available via the Funding Text File link.

Submission of multiple files on the same processing date can occur. In this instance we recommend the following: (1) uniquely identify each file submission. This can readily be accomplished by sequentially numbering the submissions in the file control number. (2) Wait a minimum of ten (10) minutes between file submissions to ensure the previous file has been fully transmitted and received prior to submitting the subsequent file.

## Payroll Flat File with FTP Connectivity

Payroll Flat File with FTP Connectivity requires FTP connectivity setup and coding of the specified file layout. Funding is then submitted as a lump sum transfer of funds via either wire, ACH or check. Typically this method is used by employers with enrollments over 100. Contact your client implementation lead for more information as necessary.

## Alternate Payroll Processing

Alternate Payroll Processing is available online under the Payroll Processing tab. Distribution information is input using the online screens which also calculate the total funding requirement. A limit of 25 transactions may be submitted at a time. Funding is then submitted as a lump sum transfer of funds via either wire, ACH or check.

## ACH Direct Deposit

An employer, or its 3<sup>rd</sup>-party payroll administrator, may initiate direct deposits into participant accounts via the ACH (Automated Clearing House) Network.

- ✓ Your company's payroll should create a NACHA file specific for HSA contributions for your bank. This file should be provided to the bank to initiate movement of funds.

Upon successful pre-note, proceed with deposits into the accounts. Please note, your company account will be debited and the individual's HSA account will be credited for the amount of each transaction. In addition, your financial institution may impose a service fee for this processing.

Specifics for routing ACH direct deposits are:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	PO Box 535416
	Pittsburgh, PA 15253
Bank Transit Routing number:	011001234
Receiving Bank Accounts:	[Employee Name]
Receiving Bank Account Numbers	[see specs below]

Under this approach, you obtain the participant's 14-digit account number online from Web Reporting under Account Profile. Funding may post to the account as soon as your employees open their HSA accounts.

- The ACH file account number is a 17-byte field. The three-digit number that designates whether the monies are employee or employer should be added as a prefix to the 14-digit account number. **951**XXXXXXXXXXXXXXXXX represents employee contributions, and **952**XXXXXXXXXXXXXXXXX represents employer contributions. This then becomes the 17-byte field.
- ACH credits for employee accounts must be originated two business days before the date they will be reflected in the participants' accounts. You should initiate the items as two-day credits with your originating bank and should be directed to a checking (not savings) account.
- Deposits made for the prior calendar year must indicate the Effective Entry Date for the contribution to post as Prior Year. This should be confirmed via the website or IVR tax information.

## Lump-Sum Funding Options

In each of the three funding options, the monies should be directed to the employer sub-account. This 14-digit number will be established during the initial set up period and provided to you by the Employer Support Team. All employer sub-account numbers begin with 9500998.

### Wire transfer

Employers should wire funds directly to their HSA payroll sub-account as follows:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Beneficiary Name:	Employer Name (as established for HSA)
Beneficiary Account Number:	(INSERT 14 digit Employer Sub-Account number)
	** These are accts beginning with 9500998
Reference Information:	NA

*Wires must be received by 5:00 PM EST one day before payroll effective date for employers transmitting files in order for funds to be available in the participants account on the payroll date (provided distribution instructions are also submitted in time). Wires can only be submitted to employer "998" sub-accounts; our systems cannot support wires to individual's accounts. **Do not mail anything to One Boston Place.***

### ACH Origination

Employers should direct ACH funding to:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Receiving Bank Account:	Mellon HR&IS HSA Custodial Account
Receiving Bank Account Number:	9500998XXXXXXX
Addendum Information:	(Provide Employer Name)

*ACH credits must be originated two days before payroll effective date in order for funds to be deposited into the participants account on the payroll date and should be directed to a checking (not savings) account. **Do not mail anything to One Boston Place.***

### Check

Employers should mail a check, payable to The Bank of New York Mellon. a/c 9500998XXXXXXX. The employer account number should be indicated on the check. When remitting multiple checks, employers may wish to include an Employer Deposit Slip, located at [www.hsamember.com](http://www.hsamember.com) under Employer Services. Checks may be mailed to:

BenefitWallet HSA  
PO Box 535161  
Pittsburgh, PA 15253-5161

HSA Operations  
500 Ross Street Suite 154-0510  
Pittsburgh, PA 15262-0001

*Checks must be received one day before payroll effective date.*

### **ACH Direct Deposit**

An employer, or its 3<sup>rd</sup>-party payroll administrator, may initiate direct deposits into participant accounts via the ACH (Automated Clearing House) Network.

Your company's payroll should create a NACHA file specific for HSA contributions for your bank. This file should be provided to the bank to initiate movement of funds.

Upon successful pre-note, proceed with deposits into the accounts. Please note, your company account will be debited and the individual's HSA account will be credited for the amount of each transaction. In addition, your financial institution may impose a service fee for this processing.

Specifics for routing ACH direct deposits are:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing number:	011001234
Receiving Bank Accounts:	[Employee Name]
Receiving Bank Account Numbers	[see specs below]

Under this approach, you obtain the participant's 14-digit account number from Web Reporting using the Account Profile report. Funding may post to the account as soon as your employees open their HSA accounts.

- The ACH file account number is a 17-byte field. The three-digit number that designates whether the monies are employee or employer should be added as a prefix to the 14-digit account number. **951**XXXXXXXXXXXXXXXXX represents employee contributions, and **952**XXXXXXXXXXXXXXXXX represents employer contributions. This then becomes the 17-byte field.
- ACH credits for employee accounts must be originated two business days before the date they will be reflected in the participants' accounts. You should initiate the items as two-day credits with your originating bank and should be directed to a checking (not savings) account.

**Deposits made for the prior calendar year must indicate the Effective Entry Date for the contribution to post as Prior Year. This should be confirmed via the web site or IVR tax information. Alternatively you may use POW! or Funding File Upload for processing of Prior Year contributions. Note, Prior Year contributions post only during the period January – April 15<sup>th</sup> of each year.**

### **Direct Employee Contributions (not payroll-based)**

The employee may send additional deposits directly by check or ACH. The accountholder's checkbook contains a supply of deposit slips and they are downloadable online under Account Holder Services/ Downloadable Forms. Employee individual deposits with prepared deposit slips should be forwarded for processing to:

BenefitWallet HSA  
PO Box 535161  
Pittsburgh, PA 15253-5161

HSA Operations  
500 Ross Street Suite 154-0510  
Pittsburgh, PA 15262-0001

## Maximum Contribution Limits

The 2013 and 2014 limits with respect to maximum contribution, catch-up contribution, minimum deductible, and maximum out of pocket are listed below:

IRS HSA Limits	2013	2014	Change from 2013
HSA Contribution Limits:			
Individual Coverage	\$3,250	\$3,300*	+ \$50
Family Coverage	\$6,450*	\$6,550*	+ \$100
HDHP Minimum Required Deductibles:			
Individual Coverage	\$1,250	\$1,250	+ \$50
Family Coverage	\$2,500	\$2,500	+ \$100
HDHP Out-of-Pocket Maximum:			
Individual Coverage	\$6,250	\$6,250	+ \$200
Family Coverage	\$12,500	\$12,500	+ \$400

\* Persons age 55 or older may make additional "catch-up" contributions of up to \$1,000 in 2013.

HSA owners are responsible for ensuring that they do not contribute more than they are allowed under IRS rules. As the HSA custodian it is our responsibility ensure that contributions do not exceed the statutory maximum contribution (\$7,450 in 2013 and \$7,550 in 2014). This includes the funding from all sources (employee payroll, employer payroll contributions as well as individual account holder personal contributions).

## Website

We maintain and regularly update our comprehensive BenefitWallet website at: [www.hsamember.com](http://www.hsamember.com). Employers and accountholders can sign-in to the secure area through the navigation on the right-hand of the screen. The Web site facilitates self-service activities for participants such as checking account balances, reviewing recent transactions, making investment elections, ordering debit cards (standard only) and downloading forms. Members needing assistance with their password should contact the service center.

Employers can link to the secure site to obtain information regarding transactions posting to the employer sub-account and various reports detailing their account activity. . The employer web site is accessed via [www.hsamember.com](http://www.hsamember.com).. The Web site facilitates employer submission of payroll through various online methods available through the Payroll Processing tab. The Reports tab provides details for each payroll submission, aggregate YTD information for payroll reconciliation and monthly reports at the employer aggregate level. The Employer Services tab serves as a key resource point as all user guides as well forms for employers and employees are available here.

The individual designated as Primary Business Contact will be provided with logon information for this site. This person may then setup Sub User IDs for other business contacts and designate access (Payroll on the Web, Reports or both). Additional Sub User Ids are setup directly on [www.hsamember.com](http://www.hsamember.com). using the Manage Access tab. These updates take effect upon completion of "Save Changes."

Employers needing assistance with their password should contact the Employer Support Team at 866-712-4551.

The public site includes FAQs, educational brochures and videos, contribution and tax savings calculators. Prospective participants may use the site to learn more and understand how HSAs work, the potential advantages, and how their expenses might compare under a traditional plan vs. a high deductible health plan with an HSA.

## Reporting

BenefitWallet HSA offers you several reports to assist in your HSA administration. These reports are designed to show you payroll file statuses, detailed participant information, and aggregate account information at the group level. The different reports you have access to are:

**File Status Report** - provides summary information for all files processed by the employer for the selected date range. Any individual file can be selected to view processing details

**Payroll Repost Report** - provides details regarding daily reposting attempts into participants' frozen accounts.

**Account Profile Report** - provides details at the participant level regarding the receipt and processing of payroll files

**Monthly Summary Report** (available for groups with more than 25 HSA accounts) - provides a summarized report of monthly transactions including contributions, withdrawals, fees, rollovers and investment activity of the accounts affiliated with the employer code

**Payroll Reconciliation Compare** – provides online support to verify consistency of payroll records to year to date posted payroll contributions for the current or prior year. In addition, the payroll reconciliation compare will identify discrepancies for further review.

Web training sessions are regularly scheduled on Wednesdays from 2pm – 3pm (EST). To participate in a session, send the name and email address of participants to [HSAWebTraining@ACS-hro.com](mailto:HSAWebTraining@ACS-hro.com). Participants sharing one connection need only submit one name and email address.

## Contacts

### Employer Support Team (employer contacts only)

Phone:	866-712-4551
E-Mail:	<a href="mailto:HSAEmployerSetup@benefitwallet.com">HSAEmployerSetup@benefitwallet.com</a>
Hours of Operation:	8:00 am – 8:00 pm EST, Monday - Friday



## Holiday Schedule

Employer Support hours of operation are Monday – Friday 8:00 a.m. to 8:00 p.m. EST. Account holders Customer Service hours of operation are Monday – Friday 8:00 a.m. to 11:00 p.m. EST. Both teams have the following holiday schedules for the remainder of 2013 and for 2014.

Monday, September 2, 2013 – Closed, Labor Day  
 Thursday, November 28, 2013 – Closed, Thanksgiving Day  
 Wednesday, December 25, 2013 - Closed, Christmas Day  
 Wednesday, January 1, 2014 - Closed, New Year's Day  
 Monday, May 26, 2014 – Closed, Memorial Day  
 Friday July 4, 2014 – Closed Fourth of July  
 Monday, September 1, 2014 – Closed, Labor Day  
 Thursday, November 27, 2014 – Closed, Thanksgiving Day  
 Thursday, December 25, 2014 - Closed, Christmas Day

The following are Bank and/or Market Holidays for the remainder of 2013 and for 2014. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transaction (Investment, Redemption) will post on these days. For both bank and market holidays, neither payroll nor investment transactions will post.

Day	Date	Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
Monday	9/2/2013	Labor Day	X	X	X
Monday	10/14/2013	Columbus Day		X	
Monday	11/11/2013	Veteran's Day		X	
Thursday	11/28/2013	Thanksgiving Day	X	X	X
Friday	11/29/2013	Day After Thanksgiving			market closes 1pm
Monday	12/24/2013	Christmas Eve			market closes 1pm
Wednesday	12/25/2013	Christmas Day	X	X	X
Wednesday	1/1/2014	New Year's Day	X		X
Monday	1/20/2014	Martin Luther King Day		X	
Monday	2/17/2014	Washington's Birthday		X	X
Friday	4/18/2014	Good Friday			X
Monday	5/26/2014	Memorial Day	X	X	X
Thursday	7/3/2014	Day before Fourth of July			market closes 1pm
Friday	7/4/2014	Fourth of July	X	X	X
Monday	9/1/2014	Labor Day	X	X	X
Monday	10/13/2014	Columbus Day		X	
Monday	11/11/2014	Veteran's Day		X	
Thursday	11/27/2014	Thanksgiving Day	X	X	X
Friday	11/28/2014	Day After Thanksgiving			market closes 1pm
Wednesday	12/24/2014	Christmas Eve			market closes 1pm
Thursday	12/25/2014	Christmas Day	X	X	X