

Washington County HSA / FSA RFP Presentation

Company Name	<u>Washington County, main office in Stillwater, MN</u>
Effective Date	<u>January 1, 2027</u>
# of Total Employees	<u>1,532</u>
# of Benefit Eligible Employees	<u>1,444</u>
Does client use Employee Navigator?	<u>No. Highline/Personality, NEOGOV</u>
File Feed?	<u>They do a file feed at open enrollment each year, throughout the year all enrollments/changes are entered manually</u>
Products Interested In?	<u>H.S.A. & F.S.A.</u>
Current Account Participation	<u>See attached spreadsheet for enrollment numbers</u>

1. Current carrier – HealthEquity provides Full Purpose FSA, Limited Scope/Purpose FSA, Dependent Care & HSA
2. Payroll Provider – In-house
3. Ben/Admin Provider – Highline / Personality
4. HSA employer contribution amount (contributed quarterly).

Below is the maximum you can contribute to your HSA account in 2026:

Enrolled in \$3,500/ 90% Perform HDHP	Under Age 55 Employee Only	Age 55+ Employee Only	Under Age 55, Employee + Child(ren), Spouse or Family	Age 55+, Employee + Child(ren), Spouse or Family
2026 Washington County Contribution	\$1,300	\$1,300	\$1,700	\$1,700
Your 2026 Maximum Contribution	\$3,100	\$4,100	\$7,050	\$8,050
2026 IRS Annual Maximum	\$4,400	\$5,400	\$8,750	\$9,750

Enrolled in \$4,500/ 90% Perform or Select HDHP	Under Age 55 Employee Only	Age 55+ Employee Only	Under Age 55, Employee + Child(ren), Spouse or Family	Age 55+, Employee + Child(ren), Spouse or Family
2026 Washington County Contribution	\$1,600	\$1,600	\$2,200	\$2,200
Your 2026 Maximum Contribution	\$2,800	\$3,800	\$6,550	\$7,550
2026 IRS Annual Maximum	\$4,400	\$5,400	\$8,750	\$9,750

5. The County is seeking bids due to a very difficult experience for the client and participants with the current vendor since the transfer from Further to Health Equity. The system was set up incorrectly at the onset with funds being withdrawn from incorrect accounts when someone had more than one account (FSA, LFSA, HSA). There have been multiple issues with incorrect terminations, account balances, etc. Participants also are concerned about the amount of documentation requested for reimbursement.

6. Limited “Scope” means the same as Limited “Purpose”.

7. What are the current FSA and HSA administration fees?
 - \$1.00 HSA only (County Pays)
 - \$4.50 if HSA and DCAP/FSA (NFP Pays)
 - \$3.50 if only DCAP/FSA (NFP Pays)

8. Are the fees paid by the County or the employees?
The County pays for active employee accounts

9. In 3.2 Qualifications and Experience it asks for Sample reporting, the question is do exhibits count towards the 5-page limit?
No

10. On the DCRA average and maximum balance, is that current contributions to date?
If so can we get the average election for the Dependent Care Accounts?

See attached spreadsheet

11. Can you please confirm the total HSA cash balance and total Investment balance?
See attached spreadsheet

12. What additional HSA and FSA fees are assessed by the current provider?

- Check reimbursement fee: \$2.00
- Replacement card fee: \$5.00
- HSA partial transfer or closure fee: \$25.00
- Paper statement fee \$2.00

13. Can the County specify the total assets under management for the County in HSA cash and investment balances?

See attached spreadsheet

14. County Preferred Funding and Claim Payment Questions

- Can the County provide an overview of the process for transferring its HSA and FSA enrollments and contributions to the current provider, including key steps and time before funds are posted?
- What is the County's preferred funding arrangement for FSA reimbursements (e.g., vendor access to a County account or prefunding to the vendor)?
- What is the preferred FSA claim payment schedule (e.g. daily, weekly)?

HSA employer contributions for the rest of the year:

On the first payroll of every subsequent quarter, the county uploads a csv/Excel file with **Employer** HSA contributions that includes **Employer** contribution amount, name and SS#. These amounts are 20% of total yearly contribution. (40% + 20% + 20% +20%)

HSA employee contributions:

Twice a month (bi-weekly payroll), the county uploads a csv/Excel file with **employee** HSA contributions that includes **Employee** contribution amount, name, and SS#. There is a total of 24 **employee** HSA contributions a year. The county chooses the pay date of each payroll as the date vendor funds employee accounts.

For each HSA employer and employee contribution, the county notifies the vendor, via vender portal, the amount and date to pull the funds from county bank account.

County FSA overview

After open enrollment ends each year, the county sends initial csv/Excel file to vendor that shows the total FSA day care and FSA medical amounts that each employee elects for the upcoming year. The file includes Employee name, total FSA contribution for the following year, and SS#.

Vendor creates invoices for initial FSA day care and FSA medical funding at the beginning of the year (prefunding).

After each payroll (twice a month), the county then sends a csv/Excel file that includes all the FSA day care and FSA medical contributions that were deducted for that payroll.

Throughout the year the vendor creates pre-funding invoices to ensure proper balance available for employees.

County's Preferred funding arrangement for FSA

We prefund the accounts now.

Weekly reserve account invoices from vendor. We maintain a 15% balance of annual plan liability with a debit card.

Preferred FSA claim payment schedule is weekly.

15. Is the County planning to offer a debit card for the HSA and/or FSA?

Yes

16. Is vendor attendance at benefit fairs or open enrollment meetings requested?
Periodically at open enrollment? Especially the 2027 open enrollment 10 – 12 virtual meetings, one on-site.

As of 1/13/2026 10:25:07 AM CST

Account	Employees	0 Balance	≥ 2500 Balance	Average Balance	Maximum	\$1-\$500 Balance	\$501-\$1000 Balance	\$1001-\$2500 Balance	\$2501-\$5000 Balance	> \$5000 Balance
HSA	910	3	455	\$4,607.60	\$57,427.50	27	173	254	187	266
Investment	99	9	76	\$14,083.99	\$121,948.06	4	1	9	11	65
Account	Employees	0 Balance	≥ 2500 Balance	Average Balance	Maximum	\$1-\$500 Balance	\$501-\$1000 Balance	\$1001-\$2500 Balance	\$2501-\$5000 Balance	> \$5000 Balance
2026 DCRA	92	1	0	\$212.89	\$312.50	91	0	0	0	0
2026 FSA	186	1	47	\$1,586.79	\$3,300.00	30	49	66	40	0

*Note: HSA or investment balance visible if at least five or more employees have non-zero account balances.