

How to Set Up Personal Spending Accounts

Administered through Further

Further is the personal spending account administrator that works with Blue Cross Blue Shield of Minnesota, Cigna and UMR. With Further you can choose for your organization three types of PSAs – health savings account, health reimbursement account and flexible spending account.

Monthly Administrative Fees

Further Value HSA Standalone	\$1.00	Paid by employer or worker*
Further Premium HSA Standalone	\$3.30	Paid by employer or worker*
HSA with FSA	\$3.90	Paid by employer or worker*
HRA Standalone	\$3.90	Paid by employer
HRA with FSA	\$3.90	Paid by employer
FSA with Medical Standalone	\$3.90	Paid by employer
FSA with Dependent Care Standalone	\$3.90	Paid by employer
FSA with Medical and Dependent Care	\$3.90	Paid by employer
Investment Account Fee	\$1.50	Paid by worker
Cafeteria Plan Document Administration (for HSA or FSA pre-tax payroll deductions and Concordia Health Plan contribution rate payroll deductions)	Paid by Concordia Plan Services	

*The most common practice is for employers to pay these fees.

Accessing Funds

Employers offering an HSA or FSA need to indicate whether they're offering their workers debit cards or the crossover automatic payment feature. If an employer elects debit cards and a worker prefers crossover, he/she can opt in to crossover by logging into his/her account at hellofurther.com.

The crossover feature means the claim information is submitted directly to Further without the worker having to file a claim or proof of expense. Debit cards offer real-time access to account dollars at the point of service or point of sale. (Debit cards are available only with HSAs or FSAs, not HRAs.)

Enrollment

Concordia Plan Services will send the applicable Design Guide that employers are to complete when opening a new PSA through Further or changing a PSA election. (**NOTE:** Employers making a change to the PSA option(s) must return the Design Guide and Renewal Notice to Further **by September 6**, otherwise employers will be automatically re-enrolled in their current PSA option(s).)

Within 10 business days of receipt of renewal, Further will send an email with next steps, as well as any applicable worker enrollment forms. If employers prefer to receive enrollment packets via US Mail, contact the Further Employer Spending Account Help Line at **866-309-8916**.

Employers must collect the completed FSA and HSA enrollment information from their workers and load it through Further's online portal **no later than November 15**. Generally, employers do not need to submit HRA enrollment information. This is typically sent by Concordia Plan Services.

Resources for Questions

Further Employer Spending Account Help Line

Employers who would like more detailed information about PSAs should call the Further Employer Spending Account Help Line at **866-309-8916**. Hours are 8 a.m. to 4:30 p.m. CT, Monday-Friday.