IEBP Offers New & Improved Member Services

November 14, 2017 | 10:00

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MyIEBP Connect
MISSION STATEMENT
To provide excellent service offering competitive health benefits and administrative services to eligible municipalities and other governmental entities in Texas and other states by utilizing innovative, viable, affordable alternatives while maintaining financial integrity.

TRUSTEES AT LARGE
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Richard Browning
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Ex-officio Trustees
Bennett Sandlin
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TRUSTEE SUPPORT
- Direct the organization in the best interests of the members
- Protect the interests of the organization’s membership
- Respect the membership by listening, communicating and understanding their interest
- Reflect on the organization’s performance
- Select talented people to lead the organization
- Inspect the performance of the organization
Innovative Solutions

- Wells Fargo Prescription Pricing
- Pre Sixty-five Pool
- Active Pool
- Network Access
- Post Sixty-five Benefits
- HITECH Sophistication
- UMR/UnitedHealthcare Network Access
- Optum Complex: Centers of Excellence
- OptumInsight: Data Analytics and Pricing Transparency
- Optum Collaborative Care: Claim Integrity Audit
- Reinsurance Expertise
- Regulatory Benefits Compliance
- Prescription Pricing Review
- UMRR
- Medical Consult
- Behavioral Health
- Dermatology Services
- Long Term Care
- AWP comparison over date range to actual cost
- Contract Details
- Therapeutic Alternative
- Utilization Summary

Manage the Chronic Disease
States with some of the highlighted PEBA Effective Employee Benefit Solutions

- Medical Consult
- Behavioral Health
- Dermatology Services
- AWP comparison over date range to actual cost
- Contract Details
- Therapeutic Alternative
- Utilization Summary

- Legacy ER & Urgent Care
- OSSC
- Circle Wellness
- Hms Employer Solutions
- Spohn
- TASC
- American Fidelity
Mission Statement

To provide excellent service offering competitive health benefits and administrative services to eligible municipalities and other governmental entities in Texas and other states by utilizing innovative, viable, affordable alternatives while maintaining financial integrity.

Employees Make the Difference!
Liberty Bank HSAs
Two great options to help drive business.

Liberty HSA
- No Cost
- Earns Interest
- No minimum balance
- Full Alegeus Technology
- Investment Options*

Liberty HSA Plus
$3.00 monthly to account holder
- All Standard HSA features +…
- Earns Higher Interest
- Added Value Features
- Revenue Share Potential
Liberty Bank HSA Plus
Experience the industries leading HSA plan
Devenir Investment Support:

>$2,000 < $5,000 annual percentage yield 0.10%, > $5,000 < $15,000 annual percentage yield 0.15%, >$15,000 annual percentage yield 0.20%

ID Protect
Up to $10,000 Accidental Death and Dismemberment Insurance*
Health Discount Savings*
Cash Back Member Rewards*

*Registration/Activation required
Qualified High Deductible and Liberty Bank Fee Disclosures

- Account Activity Printout $2.00 per page
- Account Opening Fee if applying by paper $25.00
- Account Research/Statement Balancing $15.00 per half hour
- Authorized Signer Card fee (one free) $10.00
- Escheat Fee $150.00
- Non-Sufficient Funds Overdraft $37.00 per item
- Legal Fees/Garnishment $150.00
- Paper Statement Enrollment $2.95 per month
- Photocopies of Account Statement $5.00 per statement
- Photocopies of Checks $5.00 each
- Replacement of Debit Card $10.00
- Authorize Signer Debit Card $10.00
- Expedited Debit Care Request $60.00
- Returned Deposit Item $12.00 per occurrence
- Stop Payment $37.00
- Verification of Deposit/Credit $15.00
- Wire Transfer – Incoming Domestic $15.00
- Wire Transfer – Outgoing Domestic $15.00
- Wire Transfer – International $45.00
- Enrollment in H.S.A. Investment Services a $2.50 monthly service fee will be withdrawn from your account monthly by Devenir
# HSA Bank to Liberty Bank Workflow

<table>
<thead>
<tr>
<th>Anniversary Plan Year Month</th>
<th>IEBP Transfer Form Due Date</th>
<th>HSA Bank Account Closed</th>
<th>HSA Bank Transfer Money to Liberty Health HSA Bank</th>
<th>Blackout Period</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Year Jan. 1&lt;sup&gt;st&lt;/sup&gt;</strong>&lt;br&gt;Jan. 1&lt;sup&gt;st&lt;/sup&gt; thereafter, deposits will go to Liberty</td>
<td>Jan. 19, 2018</td>
<td>Mar. 13, 2018</td>
<td>Mar. 14, 2018</td>
<td>Feb. 21, 2018 - Mar. 14, 2018</td>
</tr>
<tr>
<td><strong>Plan Year Mar. 1&lt;sup&gt;st&lt;/sup&gt;</strong>&lt;br&gt;Jan. 1&lt;sup&gt;st&lt;/sup&gt; thereafter, deposits will go to Liberty</td>
<td>Jan. 19, 2018</td>
<td>Mar. 13, 2018</td>
<td>Mar. 14, 2018</td>
<td>Feb. 21, 2018 - Mar. 14, 2018</td>
</tr>
<tr>
<td><strong>Plan Year May 1&lt;sup&gt;st&lt;/sup&gt;</strong>&lt;br&gt;Jan. 1&lt;sup&gt;st&lt;/sup&gt; thereafter, deposits will go to Liberty</td>
<td>Jan. 19, 2018</td>
<td>Mar. 13, 2018</td>
<td>Mar. 14, 2018</td>
<td>Feb. 21, 2018 - Mar. 14, 2018</td>
</tr>
<tr>
<td><strong>Plan Year July 1&lt;sup&gt;st&lt;/sup&gt;</strong>&lt;br&gt;Jan. 1&lt;sup&gt;st&lt;/sup&gt; thereafter, deposits will go to Liberty</td>
<td>Jan. 19, 2018</td>
<td>Mar. 13, 2018</td>
<td>Mar. 14, 2018</td>
<td>Feb. 21, 2018 - Mar. 14, 2018</td>
</tr>
</tbody>
</table>

Employees must complete and sign the HSA Transfer Form and submit to IEBP by Oct. 20, 2017: **TML MultiState IEBP, PO Box 140167, Austin, TX 78714-0167**. Please note below bulk transfer dates.
Transferring Your Employees’ Health Savings Account to Liberty Health Bank

To give your employees an easy, single experience managing their health savings account (HSA), they can transfer their previous HSA to Liberty Health Bank so all their HSA funds are in one location. Because these are personal individual accounts, employers can’t authorize the transfers and employees must provide this authorization.

There are two options for trustee-to-trustee transfers, individual paper process and bulk transfer.

<table>
<thead>
<tr>
<th>Transfer Options</th>
<th>Bulk Transfers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Employer works with TML MultiState IEBP to process all employee transfer requests at one time. Liberty Health Bank will compile all employee forms and work with the previous custodian on the transfers.</td>
</tr>
<tr>
<td>Submission process</td>
<td>Employees must complete and sign the HSA Transfer Form and submit to TML MultiState IEBP before the submission deadline provided by the employer: TML MultiState IEBP, PO BOX 140167, Austin, TX 78714-0167</td>
</tr>
<tr>
<td>Blackout period</td>
<td>Time to allow for all outstanding transactions and contributions to be applied to the account. Timing determined by the previous custodian, typically 7 to 10 days.</td>
</tr>
<tr>
<td>Processing Times</td>
<td>For funds to be posted in the new HSA at Liberty Health Bank once the form/file is received by previous custodian: Wire received and posted – 1 to 2 business days; ACH received and posted – 3 to 4 business days; Check mailed USPS – up to 12 days (mail time is 7 to 10 days, once received at Liberty Health Bank, it will be posted in 1 to 2 business days).</td>
</tr>
<tr>
<td>Paper form and employee signature required</td>
<td>Yes</td>
</tr>
<tr>
<td>Requires employee to liquidate investments prior to transfer</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Key Steps to Transfer HSA Funds to Liberty Health Bank
1. Determine the transfer request method. The employer determines if the HSA transfers will be processed as individual or bulk transfers (see comparison chart). Note: Transfers should not be initiated until after the new HSAs with Liberty Health Bank are opened.
2. Schedule a meeting with Liberty Health Bank (bulk transfers only): Employer and Liberty Health Bank review the process and determine timing of the bulk transfers.
3. Choose who pays account closure/transfer fees. The previous custodian may charge account closure or transfer fees. In most cases, the employer can determine how the account closure/transfer fees will be paid. Employers have the option of covering the account closure fee for their employees, or the fee amount can be withdrawn from the individual employee’s HSA balance upon transfer. Note: If there are not enough funds to cover the fees, the account could potentially not transfer.
4. Complete transfer request forms. Each individual employee electing to transfer their existing HSA to Liberty Health Bank must complete the HSA Transfer Form and provide a signature. By completing this form, the employee authorizes the transfer of funds and closing of their previous account. Employees can access this form on www.iebp.org.
Note: Employees with investments are required to liquidate the invested funds prior to the trustee to trustee transfer process. It is advisable to check with the previous custodian as they may liquidate the investments for the employees.
5. Submit the transfer request. Employees submit the completed and signed HSA Transfer Form for processing (see submission process of the comparison chart for further details).
6. Transfer of funds. For bulk transfers, the previous custodian will send the final listing (via email) and transfer funds to Liberty Health Bank via ACH, wire, or bulk check after the blackout period has passed (to allow for all outstanding transactions and contributions to be applied to the account). Liberty Health Bank will process the funds into the individual HSAs to complete the process.

Things to Keep in Mind
- Employees do not have to close their previous HSAs, but are responsible for any applicable fees if their account stays open.
- If an employee does not transfer their funds, they can use their previous HSAs for qualified medical expenses. However, employer and employee contributions through payroll deduction will only be deposited into the new HSA at Liberty Health Bank.
- Transferring funds do not count towards the current tax year IRS contribution limit.

For more information, call IEBP at (800) 282-5385
Employer Sign-Up Form Liberty Health HSA Bank

Instructions: All fields are required unless otherwise noted. Please complete this form using your computer or print clearly, then return it to your TML MultiState EBP representative. You can mail or fax it to TML MultiState EBP P.O. Box 140167 | Austin, Texas | 78714-0167 | Fax: (512) 719-6505. Be sure to keep a copy of this form for your records.

Effective Date: __________________

Employer Information

Employer Name: ____________________________ Federal Tax ID#: ____________________________

Fund Contact Name: _________________________ Title: _________________________

Address:

City: __________________ State: __________________ Zip Code: __________________

Phone: __________________ Fax: __________________

E-mail: __________________

Number of Employees: __________________________ Number of Employees electing an HSA: __________________________

I understand that this form is provided for convenience purposes and that Liberty Health Bank will not initiate contributions to employee Health Savings Accounts, but will allow employer or their authorized agent to initiate contributions to employee Health Savings Accounts.

Printed Name: ____________________________ Title: ____________________________

Authorized Signature: ____________________________ Date: ____________________________

Liberty Health Bank is a division of Liberty Savings Bank FSB, Member FDIC.

Confidentiality Notice: The information contained in this transmission, including any attached files, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure or distribution is strictly prohibited by law. If you are not the intended recipient of this message, and are not authorized to receive or disclose this information, please notify the sender and delete this message. If an unauthorized recipient of this transmission may be a violation of criminal law.
Employee Education and Transfer Form
HSA Bank transfer to Liberty Health HSA Bank

Transferring Your HSA
Consolidating your accounts made easy.

Why Transfer My HSA?
If you have more than one Health Savings Account (HSA), consolidating your funds under one account is a good option to consider. TML MultiState is upgrading and providing integration between the Alegreus Section 125 Debit Card vendor with your Health Savings Account Bank. This upgraded integrated service should expedite access to H.S.A. funds upon monthly deposits.

- A single experience. With your funds in one Liberty Health Bank HSA, you will have one login, one statement, one mobile app, one support team, and one debit card.
- Save money by reducing fees. By consolidating funds and closing your other account(s), you can eliminate any administrative fees from your prior custodian.
- Make tax-time easier. By having one HSA, you will only have one set of tax forms to manage during tax-time.

How to Transfer My HSA?
1. Download the HSA Transfer Form at www.lsbtp.org
2. Complete and sign the HSA Transfer Form
3. Submit the form to:
   TML MultiState IBFP
   PO Box 140167 | Austin, TX 78714-0167

What’s Next?
Liberty Health Bank will take care of the rest. We will work with your previous custodian to transfer your balance to your Liberty Health Bank HSA (less any closing fees applied by your previous custodian). The transferred funds will appear in your Liberty Health Bank account within four to six weeks.

Questions? Call us at (800) 282-5305

*Processing times and blackout periods may vary by custodian.
Dear HSA Participant,

Thank you for opening a Health Savings Account (HSA) with Liberty Health Bank! Our goal is to provide an affordable and convenient approach to save for – and manage – your medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.

Welcome Kit | www.iebp.org
Our Welcome Kit will walk you through the next steps toward using your HSA, including online account access, making contributions, qualified expenses, and more!

Access Your Account Online
To access your account online, please visit https://tml.wealthcareportal.com/ and if you are not already registered, follow these steps below:
• In the top right corner of the page, click Register.
• Enter your Employee ID (your Social Security Number with no dashes) and Employer ID when prompted.
• Your Employer ID is: [EmployerID]
• Your Employee ID is: [Masked EEID]
• Choose your own Username and Password.
• Select your challenge questions and answers.

If you have previously registered with the Wealthcare Administration system, you may login using the same username and password that were previously established. You will be prompted to select four challenge questions and answers and verify your e-mail address.

From this portal, you can manage your account, fund your HSA account, view your transaction history, pay your healthcare bills, manage your debit card, obtain your monthly online statement and access tools, calculators, FAQs, and more.

Your HSA Debit Card
If you don’t have a Benefits Card issued from TML MultiState IEBP already, you will receive your HSA Debit Card in the mail in a plain white envelope. To activate your card, log into the WealthCare Portal, hover over My Info and select Debit Card Management. You may also obtain your PIN for the card through this same process. If you already have an active benefits card, you will not receive a new one. Your HSA account will be added to your existing card.

If you have any questions regarding your new HSA account, please contact your administrator at:

TML Multistate IEBP at 1-800-282-5385 or via email at: bemail@iebp.org

Thank You,
Your Liberty Health Bank account team
Thank you for your interest in opening your Health Savings Account with Liberty Health Bank. Your application is currently being reviewed. However, to fight the funding of terrorism, Customer Identification Program ("CIP") regulations issued under the US PATRIOT ACT require financial institutions, including Liberty Health, to obtain and verify certain identifying information for each person who opens an account.

We were unable to verify the identifying information provided when you submitted your application to open a Liberty Health HSA. To complete the account opening process, we will need you to provide the documentation indicated below:

Please provide a copy of one of the following:

- Valid State Drivers License
- Valid State Issued ID
- Valid Passport

And please also provide a copy of the following:

- Social Security Card

And please also provide a recent copy of one of the following, dated within the past 30 days:

- Utility Bill
- Paystub
- Phone Bill
- Bank Statement
- Insurance Statement

Please email these documents to hsasupport@libertysavingsbank.com or fax them to 941.955.6006 to the attention of the HSA Department. Failure to provide the required documents may result in your HSA account application being denied.
New Participant Portal

We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Sign in

Username

Forgot your Username? Let us help

To protect your personal information, we collect your password on a separate page.

Don't have an account?

Register
New Participant Portal

Welcome to your Healthcare Portal. Make sure to check out the Welcome Kit for information on how to use this site.

Your Accounts

- Liberty Health Bank HSA
  - Available: $0.00
  - Investment: $0.00
  - Status: $0.00

- Health Savings Account - TMLPSAD0001HSA
  - Available: $7,258.36

Get Reimbursed Faster

Add your bank account for direct deposit reimbursement

Go green! Opt in for electronic delivery today!
Lessons Learned

Employees

- Get enrolled!
  - Provide a physical address and email to prevent delays with application approval and communications
- Respond to Liberty Bank communications, if received
  - Watch for Disclosure Statements
  - Check your junk email box
- Access https://tml.wealthcareportal.com to turn off Paper statements to avoid monthly fees
- Retrieve HSA Bank and Liberty Bank account numbers for Transfer Form completion
- Ensure funds are available prior to card transactions

Employers

- Complete the Liberty Bank Employer Sign-Up Form
- Submit all completed Transfer Forms in bulk to your B&E representative by January 19, 2017
- Review and pay your January billing invoice timely
- Communicate any discrepancies to your B&E representative as soon as possible so corrections may be made prior to posting of contributions
## Administrator Dispute Form

FAX or EMAIL this form and any supporting documentation to: 844-859-7307 or [card-disputes@alegeus.com](mailto:card-disputes@alegeus.com).

### Administrator/Employer information
- **Administrator name:** TML MultiState IEBP
- **Administrator ID:** T00839
- **Employer name:** [Provide Employer Name]
- **Employer ID:** [Provide Employer ID]
- **Administrator contact name:** Susan Smith
- **Administrator contact phone:** 512-719-6780
- **Email:** susan.smith@iebp.org

### Cardholder information
- **Cardholder name:** [Provide Cardholder Name]
- **Benefit card number:** __ __ __ __ - __ __ X X - X X X X - __ __ __ __

### Transaction information
- **Transaction post date:** [Provide Transaction Post Date]
- **Transaction amount:** [Provide Transaction Amount]
- **Merchant name:** [Provide Merchant Name]
- **Merchant location:** [Provide Merchant Location]

### Reason for dispute
- ___ Transaction posted without approved authorization
- ___ Transaction posted twice
- __x__ Other (please describe in detail)

### Unauthorized Force Post

**[Insert Unauthorized Force Post Description]**

### Administrator contact
- **Signature:** ____________________________
- **Date:** ____________________

IEBP Merchant Code Management

- Exclude high risk codes for all plans (even for HSAs or other plans where more MCCs may be appropriate).
  - 4829 – Wire Transfer Money Orders (WTMOS)
  - 5542 – Automated Fuel Dispenser
  - 5921 – Package Stores, Beer, Wine, and Liquor
  - 5933 – Pawn Shops
  - 7273 – Dating and Escort Services
  - 7995 – Betting – including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, & Wagers at Race Tracks
  - 9223 – Bail and Bond Payments
  - 9754 – Gambling—Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
- Exclude other non-healthcare related MCCs:
  - 5045 – Computers & Computer Peripheral Equipment & Software
  - 5310 – Discount Stores
  - 5311 – Department Stores
  - 5541 – Service Stations (with or without Ancillary Services)
  - 5732 – Electronics Stores
  - 5999 – Miscellaneous and specialty retail stores
News Article Regarding Illegal Forced Transactions

- Burlington County Woman Sentenced to Three Years in Prison for Defrauding Retailers of $500,000 through Debit Card Scheme
  - Forced sale, the merchant calls the card issuer and receives an authorization code
  - The merchant types the code into the credit card terminal and forces the transaction essentially overriding the denial and allowing the sale to go through
  - At a later date, the merchant and the card issuer settle the outstanding charge
Adjourn

Have a Great Day!
Your Time is Appreciated