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Benefits Employer Guide

Discovery Benefits®

DiscoveryBenefits.com

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Click the section headings to be brought directly to that section of the guide.

Please note, certain sections of this guide may not apply to your plan type or chosen plan design. TSA is in reference to transportation plans.

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Offer a Medical FSA or HSA and have participants wondering where to spend their funds? Refer them to www.discoverybenefits.com/extras to find a merchant exclusively stocked with Medical FSA and HSA eligible items!

1. Introduction to the Employer Portal

Welcome to the benefits Employer Portal!

The Employer Portal is a powerful, yet easy-to-use, solution that provides tools to understand and manage the activity on your benefit account(s). Simply log in to the portal and you will be able to:

- View participant's information
- Enroll employees into benefits plan(s)
- Update participant's demographic and enrollment information
- Import the demographic, enrollment, and contribution files (if applicable)
- View reports and run reports on demand

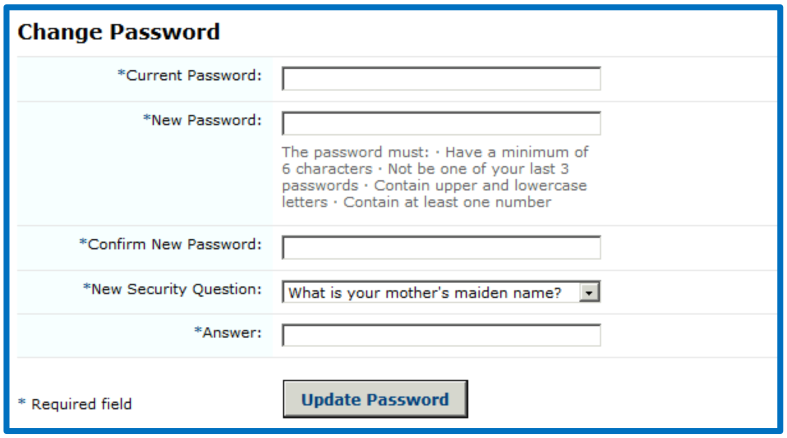
Topics discussed in this section:

- 1.1 First-Time Login
- 1.2 Forgot Your Password / Changing Your Password
- 1.3 Navigating Tabs
    - 1.3.1 EMPLOYEES Tabs

1.1 First-Time Login

The first time you log in to the Employer Portal, complete the following steps:

1) Navigate to the login page at https://dbiemployer.navigatorsuite.com.
2) Enter the username and temporary password.
    a) Your username is the email address listed on the design guide
    b) Your temporary password is sent via a system generated email during the setup process of your plan
        i. If you did not receive your password or cannot recall what it is, please contact our Account Specialist Team.
3) Click **Login.**
4) You will be prompted to change your temporary password:



Your new password must:

- Have a minimum of 6 characters
- Have a maximum of 10 characters
- Contain upper and lower case letters
- Contain at least one number
- Not be one of your last 3 passwords

a) Enter your current password, new password, re-enter your new password to confirm you have typed it correctly, and then select a security question and provide an answer to it. The security question will be used if you need to reset your password or have forgotten it.

5) Select **Update Password**.

6) You have successfully logged in to the Employer Portal for the first time!

Any time you log in here after, you will only need to enter your username and customized password.

1.2 Forgot Your Password/Changing Your Password

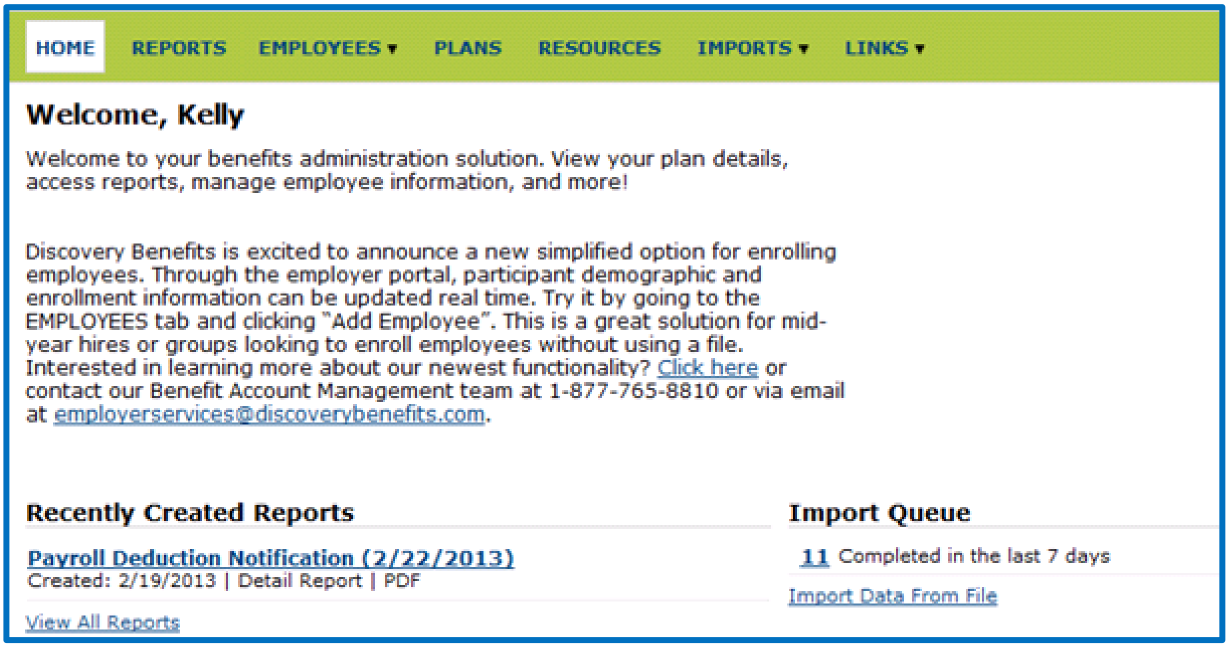
If you forgot your password, or would like to change your password, follow the below instructions:

1) Select the *I forgot my password* link on the login page.
2) Enter your username and click **Submit.**
3) Answer the security question and click **Submit.**
4) A new temporary password will be emailed to you.
5) Follow the instructions above for First-Time Login.

If you have any issues changing your password or logging in to your account, please contact our Account Specialist Team for assistance.

1.3 Navigating Tabs

Once you have successfully logged in, you will be taken to the Employer Portal HOME page. This page allows you to select different tabs to perform a variety of tasks or review information.



A brief description of each tab on the HOME page is listed below:

HOME

- Displays important notifications from Discovery Benefits.
- Reflects your most recently created reports and file imports.
- Lists the contact information for the Account Specialist Team for any questions you may have.
- Provides a link to Set Up Recurring Contributions if your plan type supports this feature.

REPORTS

- Provides access to all reports available throughout the plan year.
  - Some reports are available on a daily basis, others are available on a monthly basis, and a few can be run on demand.
  - Refer to the Funding Defined and Reporting document for detailed report information and samples.

EMPLOYEES

- Offers enhanced viewing of your participants' information. Refer to the EMPLOYEES Tab section for details.

PLANS

- Contains general information on the benefit plan(s) offered by the employer.

RESOURCES

- Contains all forms and guides that are applicable to the benefit plan(s). Simply select a link to download and/or print a full copy.

IMPORTS

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4. Importing Contribution File
5. On Demand Reporting
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- Allows the employer to provide demographic, enrollment, and contribution (if applicable) information to Discovery Benefits.
    - Refer to the Enrolling Participant by File Import section for more information on importing files.

LINKS

- Contains resources that may be beneficial to you as the employer.

1.3.1 EMPLOYEES Tab

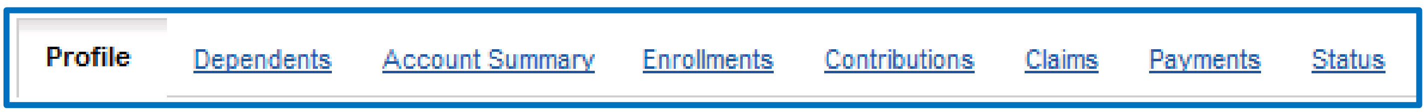
Hover your mouse over the EMPLOYEE tab to access the drop-down menu. This drop-down menu allows you to:

1) View a full list of all employees.
    a) Click the *View All Employees* link.
    b) Find the employee in the list and click on their last name to access their profile.

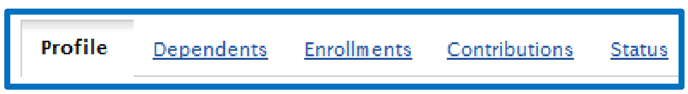
2) Search for a specific employee:
    a) Populate the search criteria under the *Search Employees* heading, then click **Search**.
        i. Find the employee in the list and click on their last name to access their profile.
        ii. If the search criteria pertains to one employee, their profile will populate automatically.

3) Select a recently viewed employee.
    a) Click the employee name listed under the *Recently Viewed Employees* heading.

Once you select an employee, the following tabs of information will be available (tabs available may differ based on the benefit plan(s) offered):



HSA Only tabs:



Profile

- Contains employee Personal Information and Employment Information.
- Provides link to *Update Profile*. Instructions for this are here (Updating Participant Demographic Information)

Dependents

- Lists employee dependent information.
- Provides link to *Add Dependent*. Dependent information is required for:
    - HRA plans with a per member threshold and/or individual reimbursement limit.
    - HRA plans subject to MSP reporting.

Account Summary

- Displays account information for the participant's Active Accounts and Previous Accounts.
    - Including eligible amount, submitted claims, plan year balance, available balance, and cash balance.

Enrollments

- Displays overall contribution information for Active Accounts and Previous Accounts.

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- For Transportation Plans: The Annual Election column will reflect a system-generated amount and will also be shown on the employee portal. Please ignore the Annual Election amount as it does not affect the available balance. The Employer will import a contribution file that is the source of truth and will drive the amount available each month for the participant to spend. When the contribution file is imported, the payroll deductions / available balance will be reflected in the Available Balance column.

Contributions

- Displays detailed contribution information including posted, scheduled, and cancelled payroll deductions, plus employer contributions (if applicable).
    - Contributions can be sorted by account, contribution type, and status. For HSA: Contributions can also be sorted by tax year.

Claims

- Displays participant's claim detail and history. Claim detail includes date of service, claim amount, filing date, filing method, receipt status, account, and claim status.
    - Claims can be sorted by account, date submitted, and filing method.

Payments

- Displays the participant's payment history including date, payment number, payment method, status, and amount.
    - The payment amount can be clicked to view additional details including date of service, claim number, account, claim amount, and payment amount.

Status

- Displays the participant's employment status and allows you to *Add New Status*. For instructions on how to update the employee's employment status, refer to Updating Participant Status section below.

2. Enrollment Options

- 2.1 Enrolling Participant by Key-In Method
    - 2.1.1 Enrolling Participants who's Demographic Information is already entered
- 2.2 Updating Participant Information
    - 2.2.1 Updating Participant Status
    - 2.2.2 Updating Participant Demographic Information
    - 2.2.3 Updating Participant Election Amounts
- 2.3 Enrolling Participant by File Import
    - 2.3.1 Status of File Import and Troubleshooting File Errors

The employer has the ability to enter participants' demographic and enrollment information directly in to the employer portal through the key-in process or by importing a Demographic and Enrollment File.

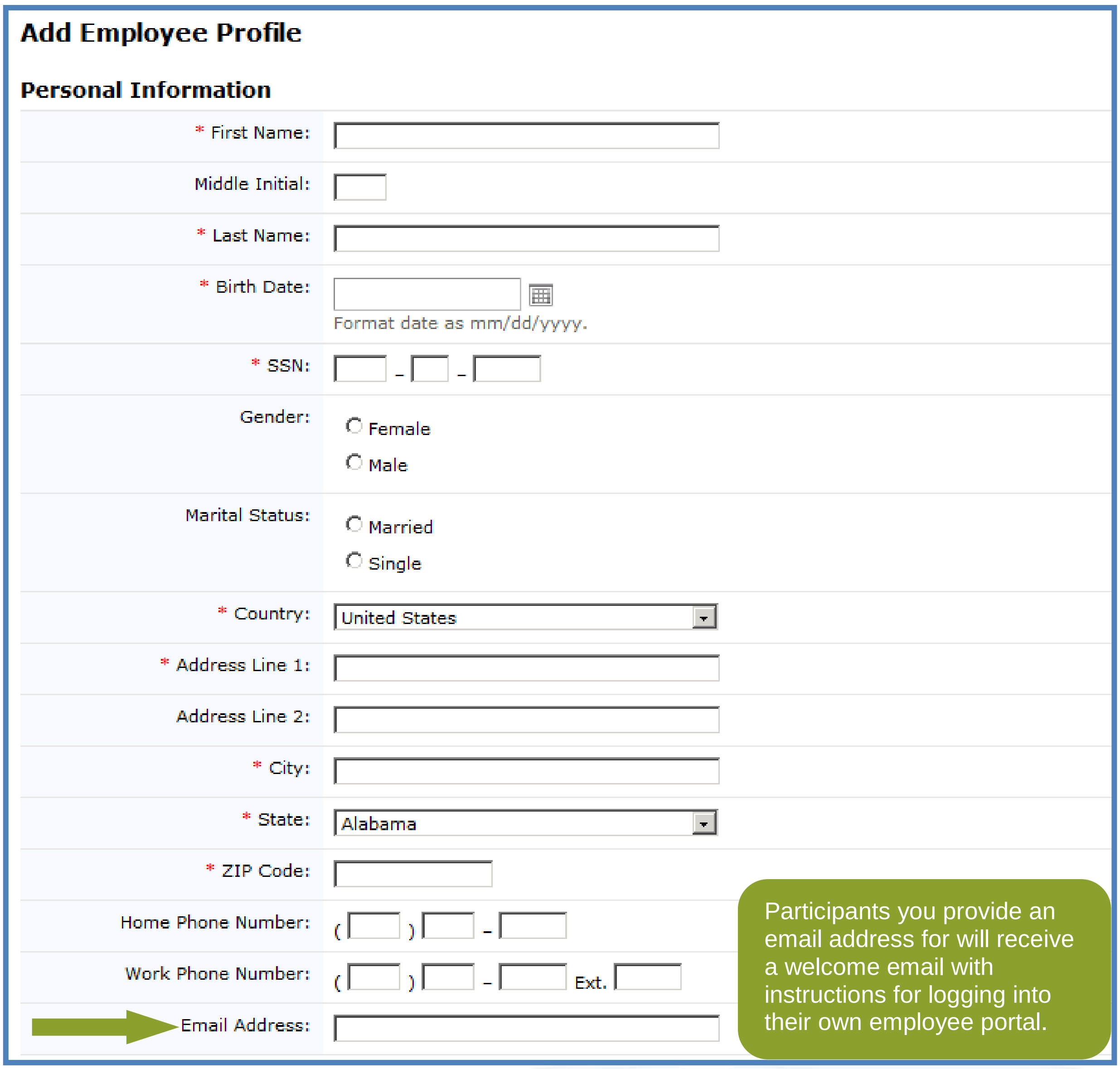
Discovery Benefits also offers the option to set up an Automated File Transfer Process where Enrollment and Demographic Files are directly transmitted to our servers via SFTP. This requires IT resources to setup and is most commonly used with enrollment vendors. If you are interested in pursuing an automated method, please contact the Account Specialist Team.

2.1 Enrolling Participants by Key-In Method

Please note, if you will be making an employer contribution into your participants' Medical or Dependent Care FSA – the key-in method will not be an option for you. Please refer to Enrolling Participant by File Import section of this guide for another easy-to-use enrollment method.

1) To key-in enrollment information, start by First-Time Login for the Employer Portal.
    1) From the HOME page, hover your mouse over the EMPLOYEES tab and select the *Add Employee* link.
        i. If the participant's demographic information is already in the system, refer to the Enrolling Participants who's Demographic Information is already entered section of this guide to enroll them into a plan(s).
    2) Enter the Personal Information for the participant.
        i. Any field with an * next to it is a required field.
        ii. Please include an email address to ensure participants receive important notifications.

Please note, if a field within the screenshot below is not required for your plan, it will not appear when adding employees.



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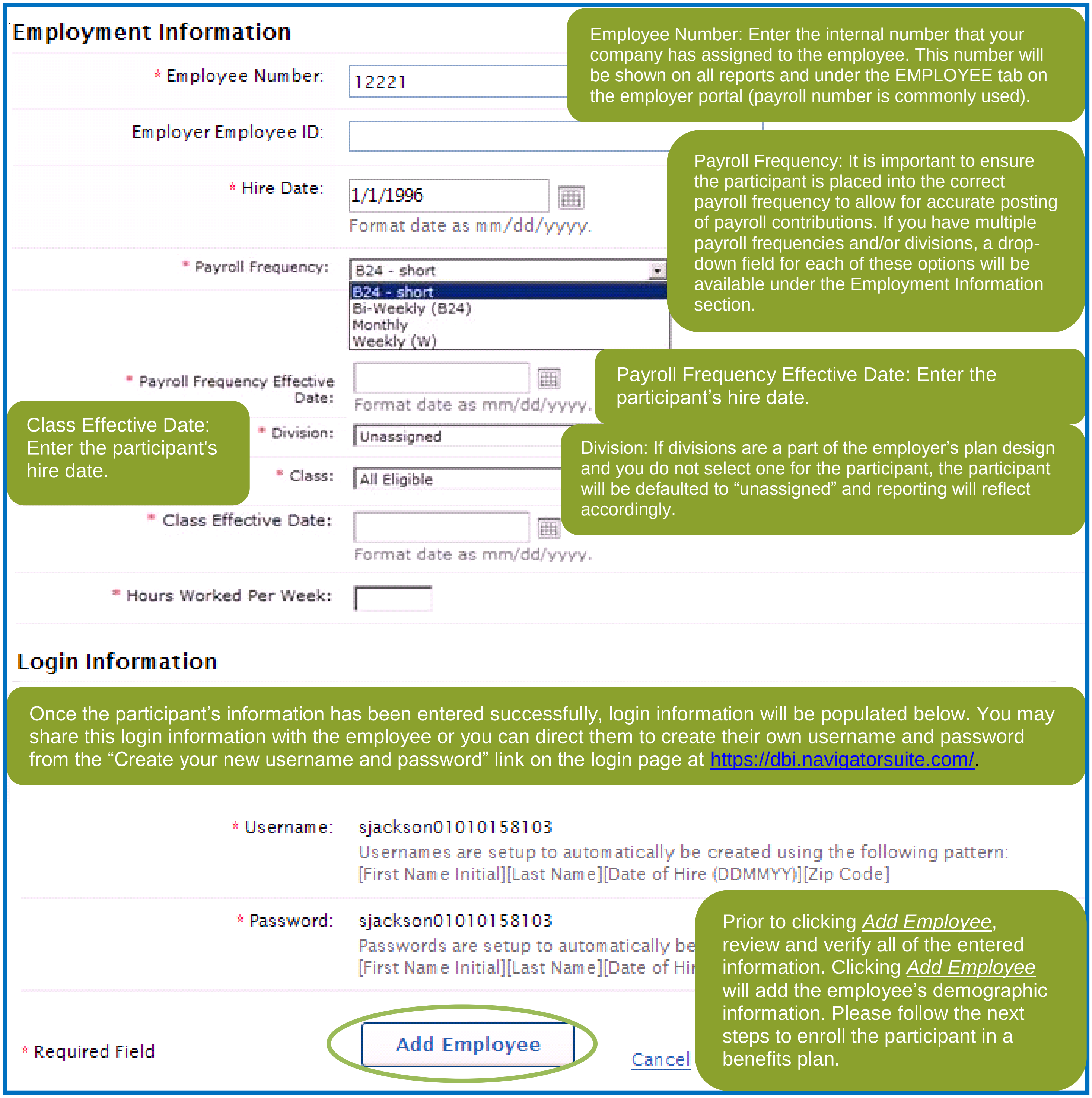
2) Next, enter the Employment Information for the participant.

a) **Please note**, there is an additional step after this to actually enroll the participant in a plan.



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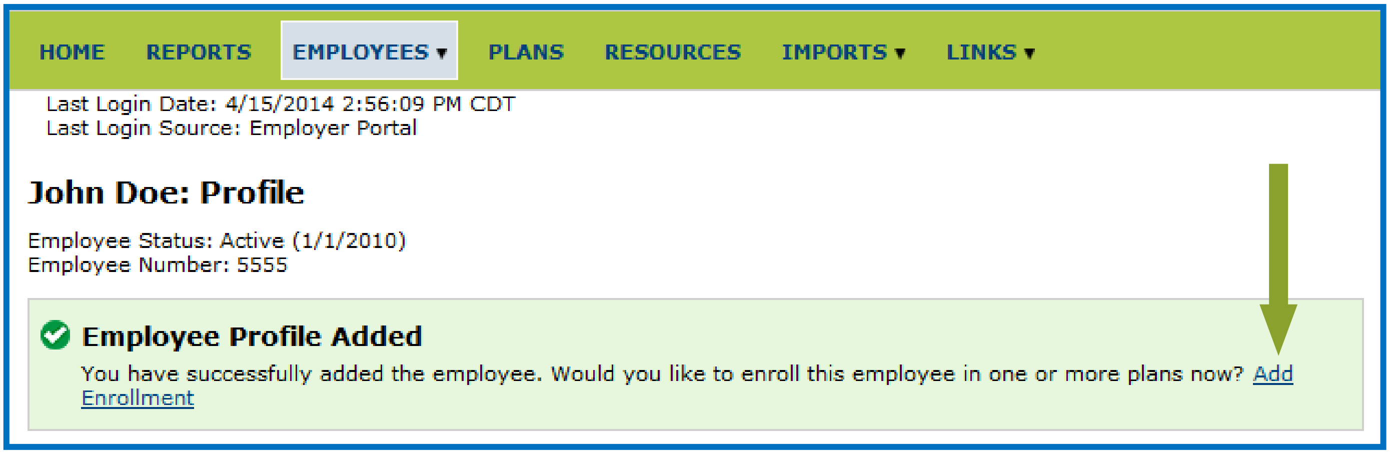
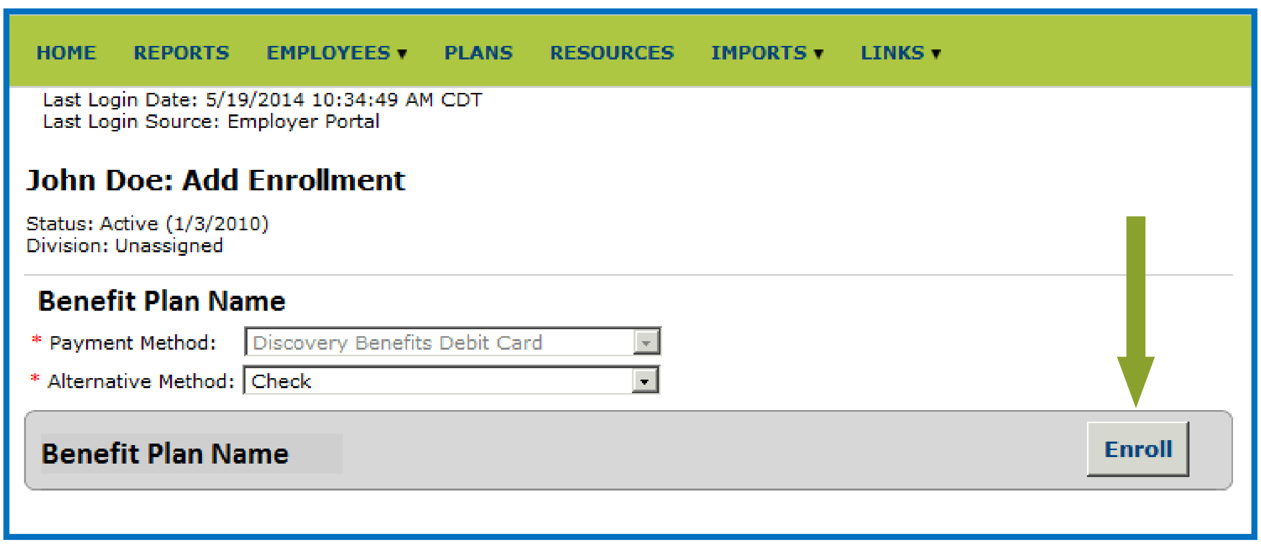
3) After successfully adding the employee, you will receive the message below. To enroll this participant in to a plan(s), click on the *Add Enrollment* link.

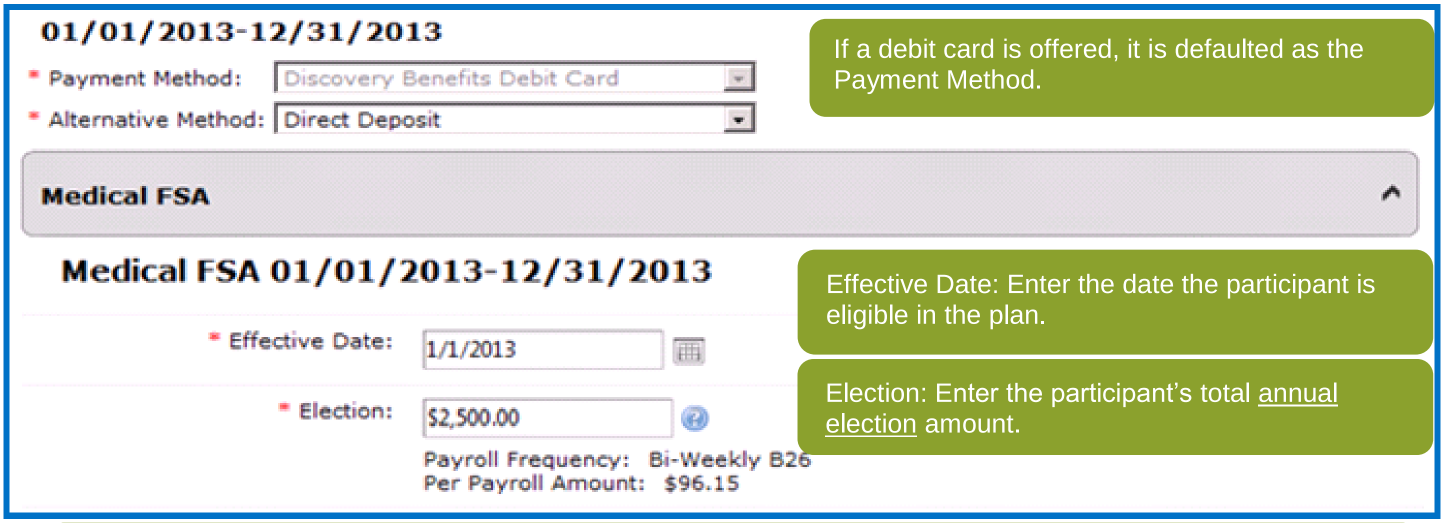


4) Next, only applicable plan types will appear. Choose the plan you'd like the participant to enroll in by selecting the payment method and an alternative method. Then click **Enroll**.
   a) Payment Method: For most plans, Discovery Benefits Debit Card will be grayed out and defaulted as the Payment Method because all participants will receive a Discovery Benefits Debit Card.
   b) Alternative Method: Most commonly, check is selected for the Alternative Method – this indicates that if a participant does not use their Benefits Debit Card, but instead submits a claim manually – DBI will reimburse them via a check.
      i. The participant is able to change the alternative method when they create their own account.



5) Next, the details will open for each plan that the participant is requesting to be enrolled in. Enter all of the required information for each plan. See below for screen shots for different benefit plans:

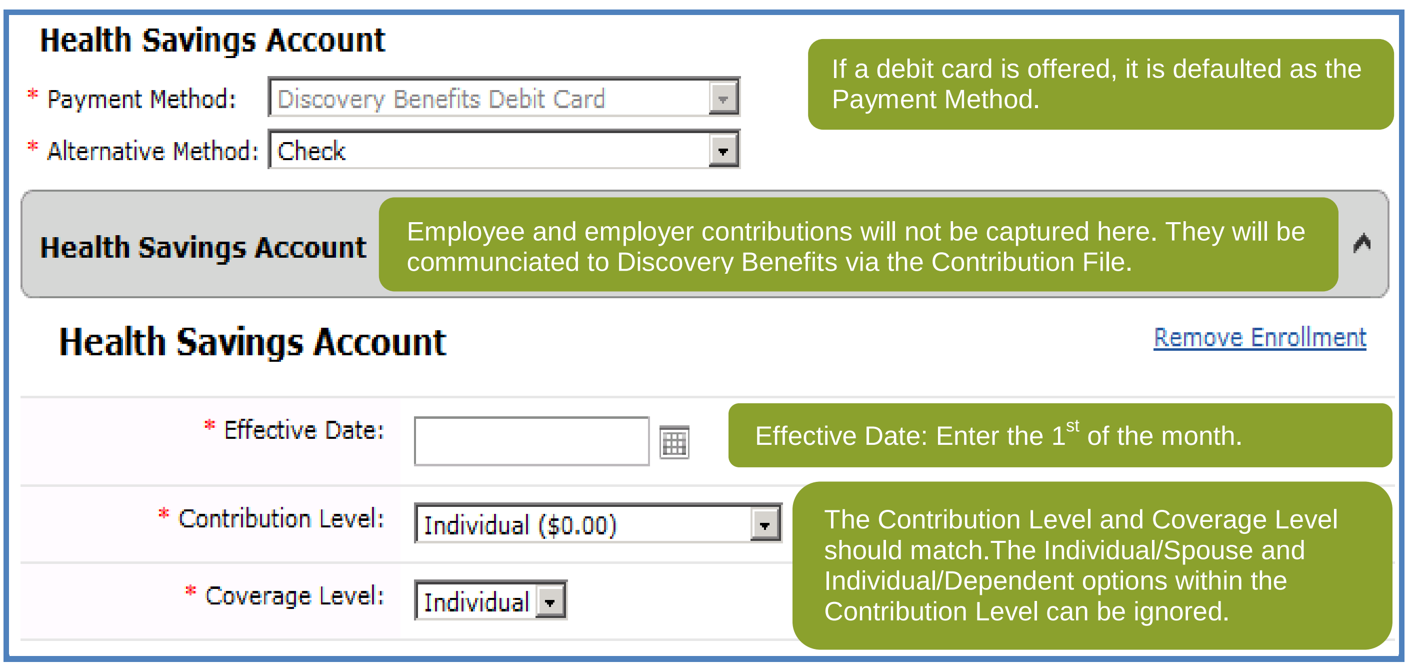
FSA (Medical, Limited Medical, and Dependent Care):



Delayed enrollments: If you are enrolling a participant after the plan start date and they are eligible to be reimbursed for claims dating back to the start of the plan, enter the plan start date as their effective date.

HSA:

- A participant may not enroll in the HSA benefit plan if they are currently enrolled in the Medical FSA. Contact Discovery Benefits for more information.



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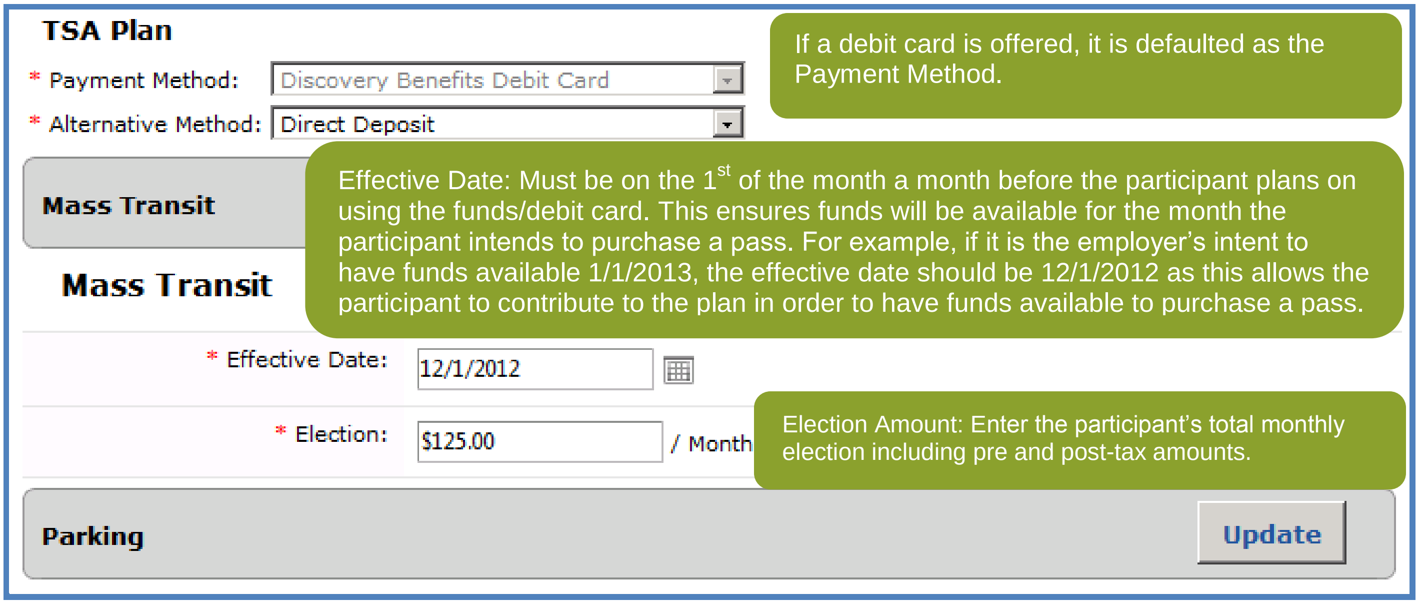
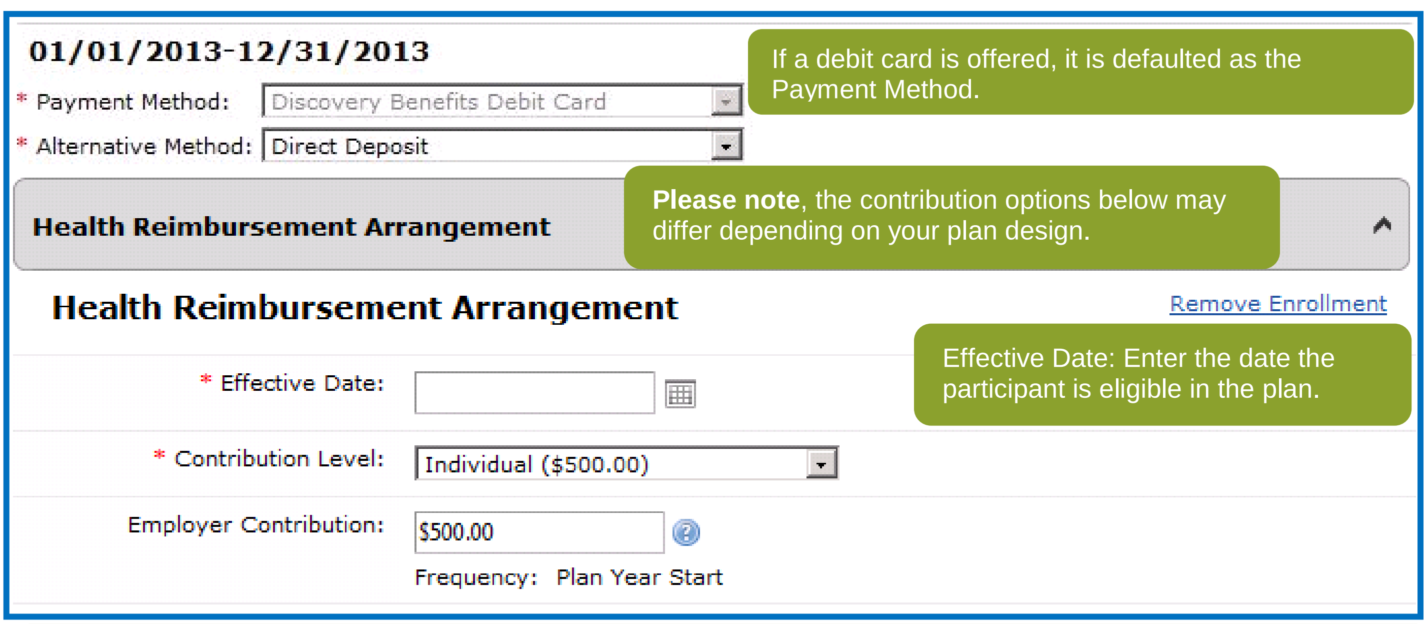
TSA:



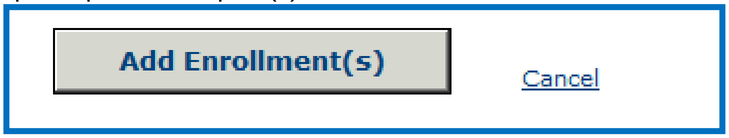
After a participant is enrolled in a transportation plan, the *Annual Election* column under the employee's Enrollment link will illustrate system-generated amounts. The employee portal will show these amounts as well. Please ignore the Annual Election amount as it does not affect the available balance. The Contribution File will be the source of truth and drives the amount available each month for the participant to spend.

HRA:

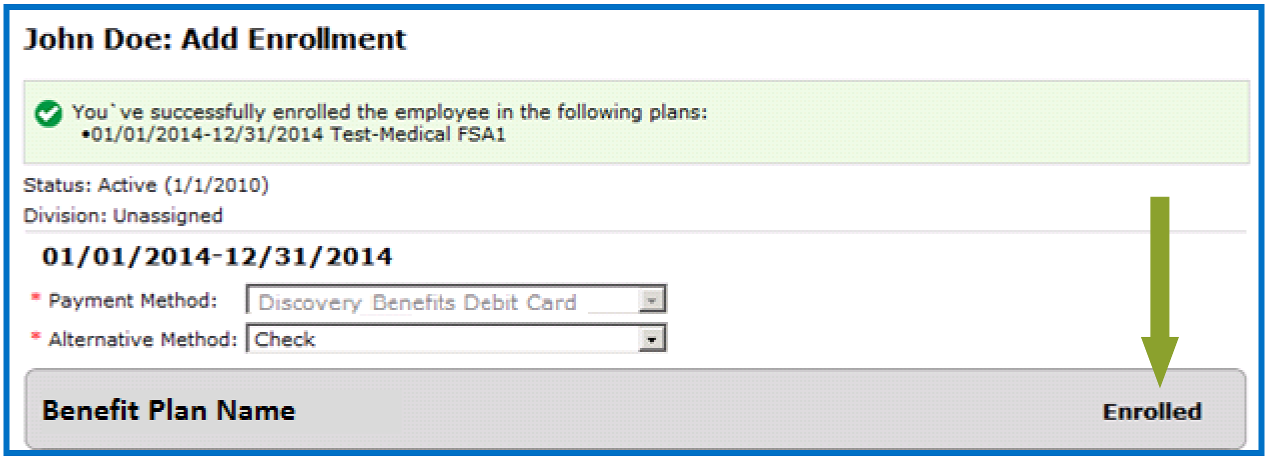


Delayed enrollments: If you are enrolling a participant after the plan start date and they are eligible to be reimbursed for claims dating back to the start of the plan, enter the plan start date as their effective date.

6) Once all of the required information has been entered, verify it is correct. Click **Add Enrollment(s)** at the bottom of the screen to enroll the participant in the plan(s).



7) Upon successful enrollment, a message will appear stating which plan(s) the participant has been enrolled in and behind the Benefit Plan Name it will say "Enrolled".



8) Repeat these steps to enroll each participant in a benefit plan.

2.1.1 Enrolling Participants who's Demographic Information is already entered

If a participant would like to enroll in a Benefit Plan and their demographic information has already been entered into the Discovery Benefits' system, follow the next steps to enroll them in a plan.

Hover your mouse over the EMPLOYEE tab to access the drop-down menu. This drop-down menu allows you to:

1) View a full list of all employees.
   a) Click the *View All Employees* link.
   b) Find the employee in the list and click on their last name to access their profile.

2) Search for a specific employee.
   a) Populate the search criteria under the *Search Employees* heading, then click **Search**.
      i. Find the employee in the list and click on their last name to access their profile.
      ii. If the search criteria pertains to one employee, their profile will populate automatically.

3) Select a recently viewed employee.
   a) Click the employee name listed under the *Recently Viewed Employees* heading.

Once you've located the profile of the participant you are requesting to enroll:

1) Select the *Enrollments* link within their profile section.

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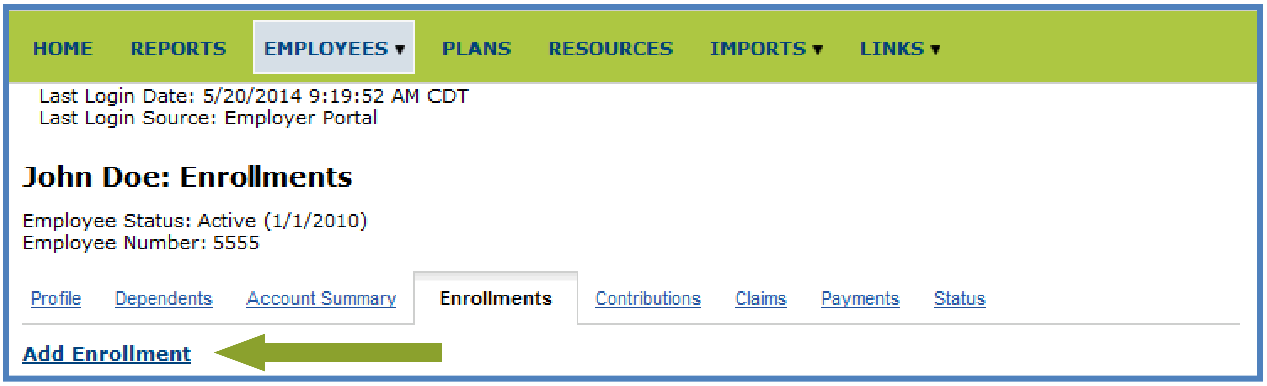
2) Click the *Add Enrollment* link.



3) Enroll the participant by following the steps in Section 2.1 – start by looking for the screen shot for the plan you are enrolling the participant in.

2.2 Updating Participant Information

There are participant features that you can update directly from the Employer Portal. These features include:

- 2.2.1 Updating Participant Status
- 2.2.2 Updating Participant Demographic Information
- 2.2.3 Updating Participant Election Amounts

2.2.1 Updating Participant Status

The employer portal offers the ability to update an employee's status in real time. You may update the status of an employee who is:

- on leave of absence (LOA)
- terminating the benefit / terminating employment with the company
- retiring
- laid off
- selecting COBRA for their benefit

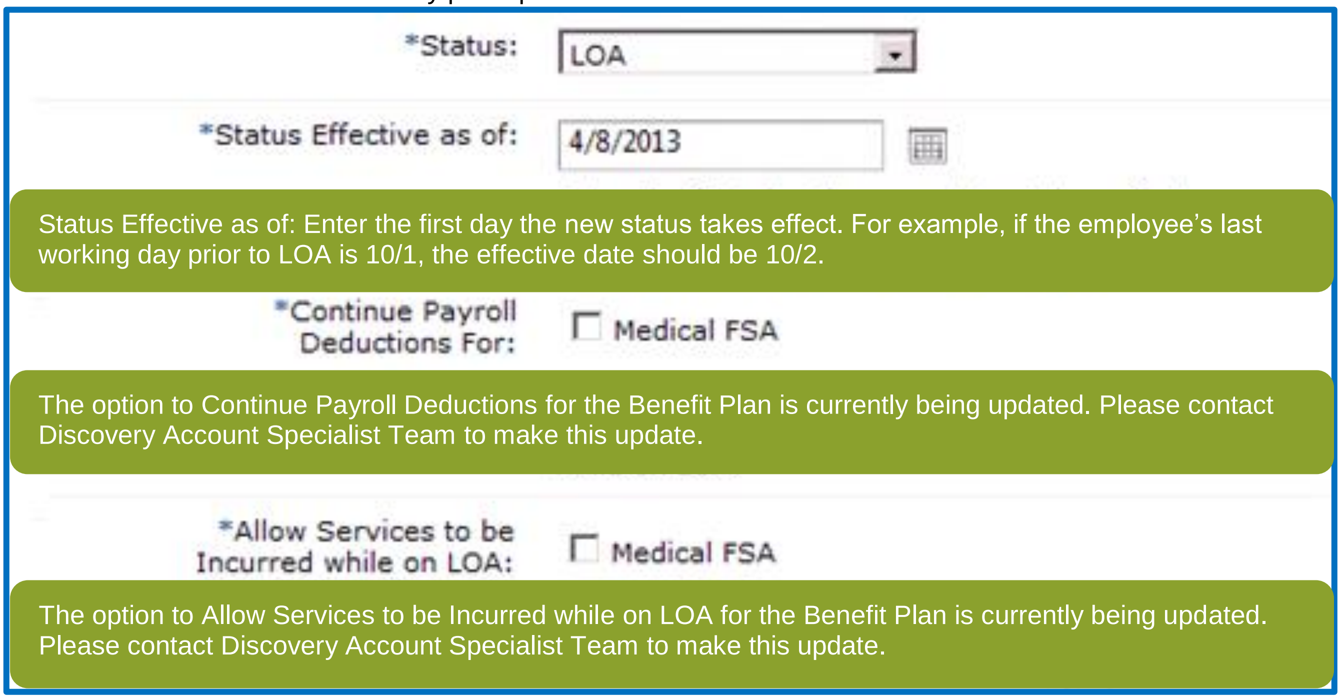
1) To begin, hover your mouse over the EMPLOYEES tab and search for the employee by entering their name or employee number in the drop-down that populates.

2) When the employee's profile is shown, click the ***Status*** tab.

3) Then click ***Add New Status*** under the Actions column.

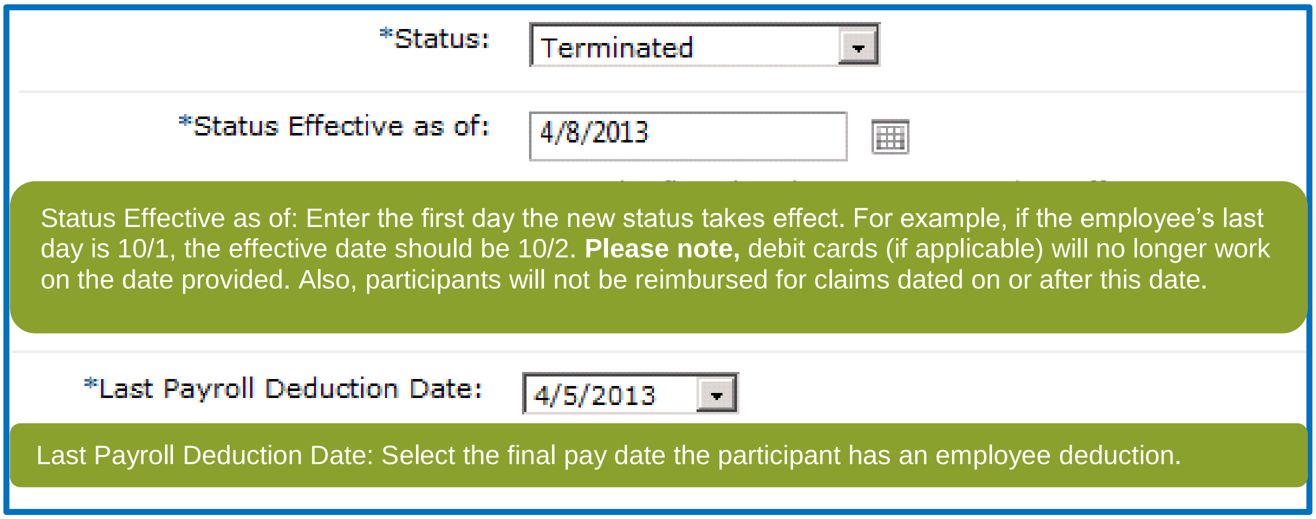
4) Populate the fields to update their status.
   a) Any field with an * next to is a required field.
      i. Required fields may differ from the screenshots below due to the plan(s) offered and your chosen plan design(s).

   b) **To enter a Leave of Absence (LOA):**
      i. Select 'LOA' from the * Status drop-down menu and see the screen shot below for more information.
         - If a Recurring Contribution Schedule is setup with this participant, changing their status to LOA will not cancel their recurring contribution schedule.
            - If the participant will not be contributing to the plan while on LOA, their recurring contribution should be zeroed out by updating the recurring contribution schedule.
         - For HSA Only participants: a leave of absence does not need to be communicated.



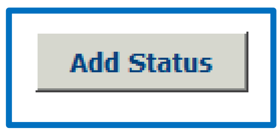
If your plan design includes employer contributions: A Continue Employer Contributions For field will be shown. If the employee will continue to receive employer contributions while on LOA, check the box for each applicable plan type in this section.

   c) **To enter a termination:**
      i. Select 'Terminated' from the *Status drop-down menu and see the screen shot below for more information.

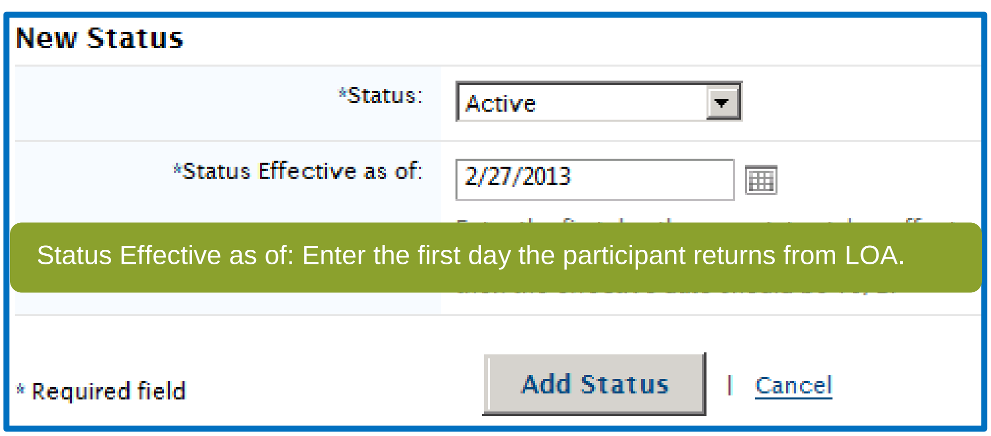


If your plan design includes employer contributions, a Last Employer Contribution Date field will be shown and needs to be populated.

5) Click **Add Status** when all of the required information has been entered.



6) When an employee returns from LOA:
   a) Browse to the *Status* tab within their profile.
   b) Click *Add New Status*.
   c) Select 'Active' from the *Status drop-down menu.
   d) Enter the first day the new status takes effect.
   e) Click **Add Status**



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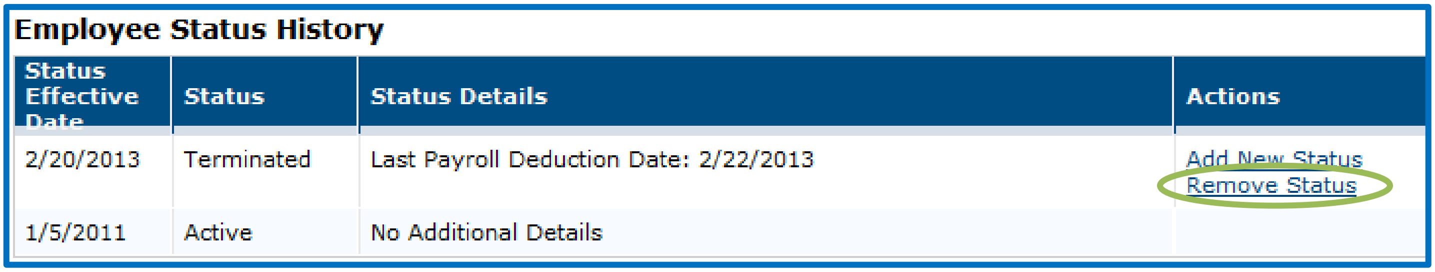
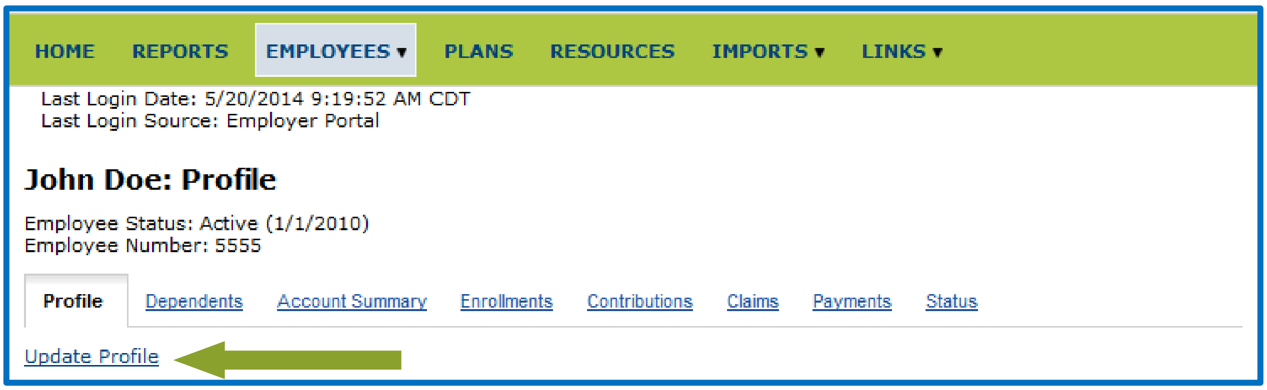
7) If a status has been changed in error:
   a) Click *Remove Status* under the Actions column.



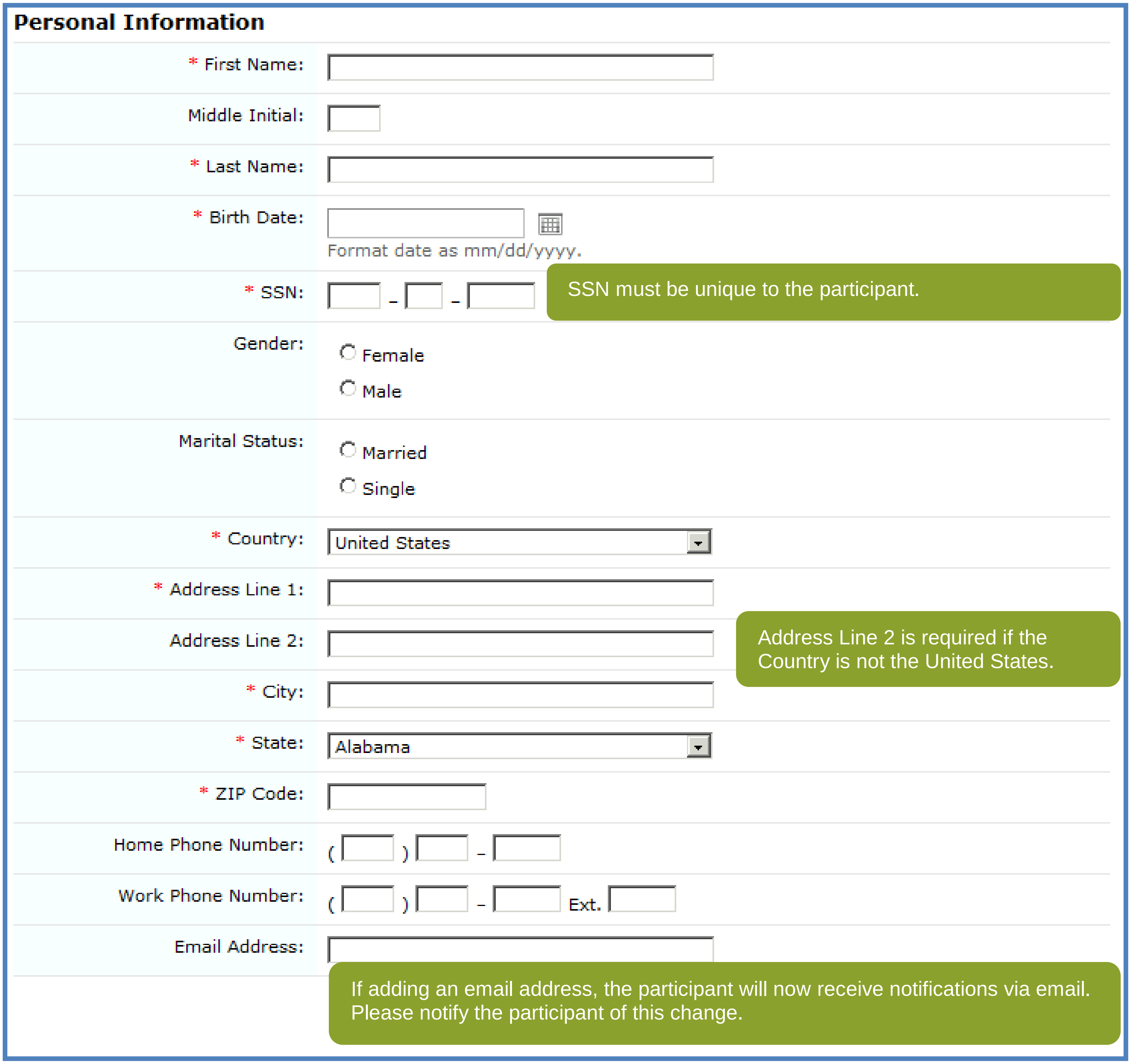
2.2.2 Updating Participant Demographic Information

1) To begin, hover your mouse over the EMPLOYEES tab and search for the employee by entering their name or employee number in the drop-down that populates.

2) When the employee's profile is shown, click the *Update Profile* link within the Profile Tab.



3) This will bring up the participant's Personal and Employment Information. Update the profile as needed.
   a) **Please Note**, If making updates by key-in and by importing the Demographic File, the Demographic File import will override the key-in updates.

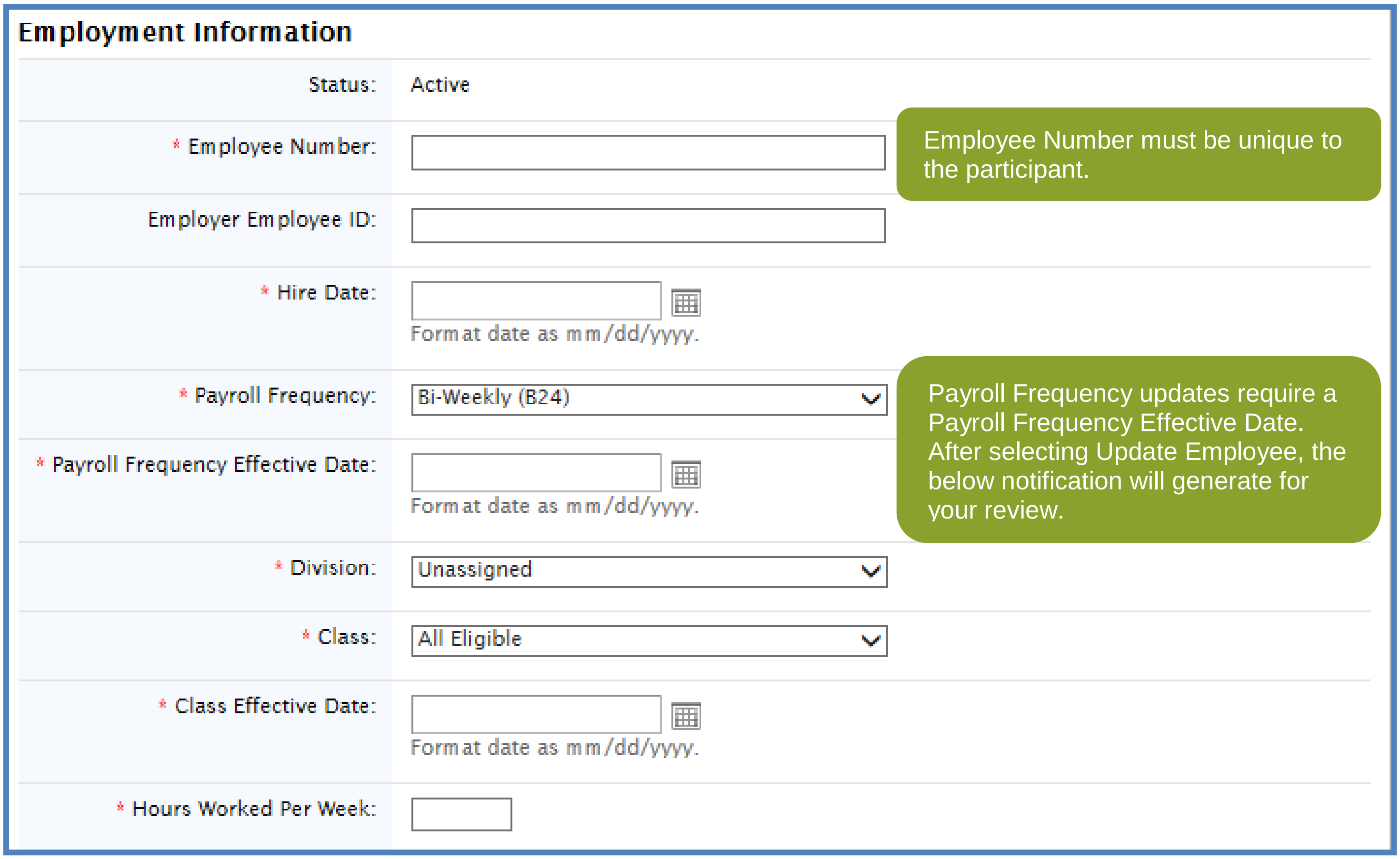

Personal Information

* First Name:	
Middle Initial:	
* Last Name:	
* Birth Date:	Format date as mm/dd/yyyy.
* SSN:	- -
Gender:	Female Male
Marital Status:	Married Single
* Country:	United States
* Address Line 1:	
Address Line 2:	
* City:	
* State:	Alabama
* ZIP Code:	
Home Phone Number:	( ) -
Work Phone Number:	( ) - Ext.
Email Address:	

SSN must be unique to the participant.

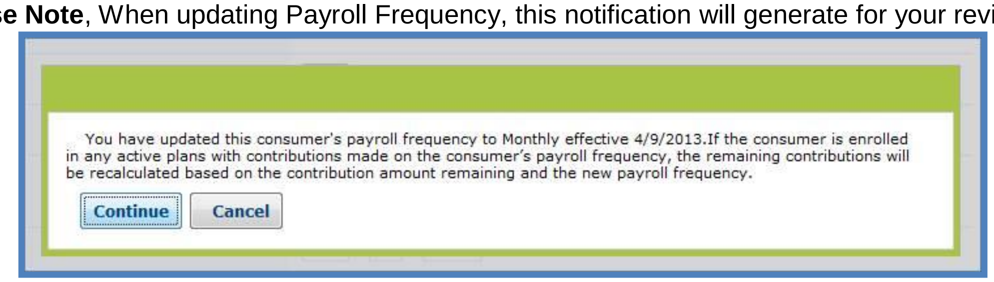
Address Line 2 is required if the Country is not the United States.

If adding an email address, the participant will now receive notifications via email. Please notify the participant of this change.



4) When finished updating profile, select **Update Employee**.

a) **Please Note**, When updating Payroll Frequency, this notification will generate for your review.



2.2.3 Updating Participant Election Amounts

The employer has the ability to correct elections and adjust election amounts due to qualifying events directly on the employer portal.

1) To begin, hover your mouse over the EMPLOYEES tab and search for the employee by entering their name or employee number in the drop-down that populates.

2) When the employee's profile is shown, click the *Enrollments* tab.

3) Then click *Update*, next to the plan you'd like to update, under the Actions column.

Active Accounts

1/1/2013 - 12/31/2013
Payment Method: Discovery Benefits Debit Card | Check

Account	Effective Date	Annual Election	Employer Contributions	Employee Contributions	Payroll Deduction	Actions
Medical FSA	1/1/2013	$800.00	$0.00 of $0.00	$616.79 of $800.00	$16.67 Weekly	Update

4) A window will pop up that allows you to choose between:
   a) "Correct an existing election"
      i. For HSA only plans, this is the only option available.

      ii. To "Correct an existing election" will replace the current election completely and the initial election will no longer be shown. For example, updating the election listed in number 3 from $800 to $1,000 will now appear like this on the employer and participant portals:

Active Accounts

1/1/2013 - 12/31/2013
Payment Method: Discovery Benefits Debit Card | Check

Account	Effective Date	Annual Election	Employer Contributions	Employee Contributions	Payroll Deduction	Actions
Medical FSA	1/2/2013	$1,000.00	$0.00 of $0.00	$616.79 of $1,000.00	$20.84 Weekly	Update

   b) "Add an election to an existing enrollment due to a qualifying event"
      i. For TSA and HSA plans, this option is listed as "Add an election to an existing enrollment".

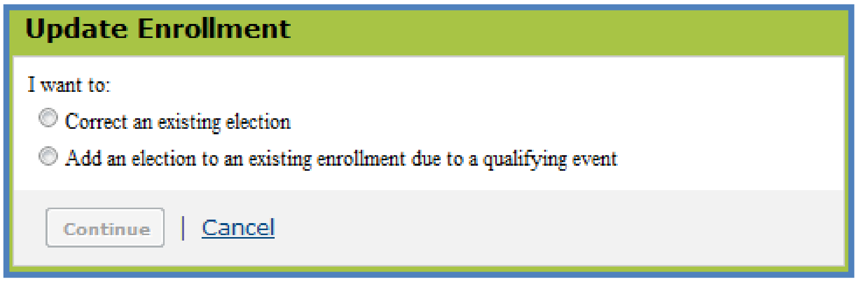
      ii. To "Add an election to an existing enrollment due to a qualifying event" will show the initial enrollment and its effective date on one line and updated enrollment with the effective date on another line. The initial enrollment will no longer be editable.

Active Accounts

1/1/2013 - 12/31/2013
Payment Method: Discovery Benefits Debit Card | Check

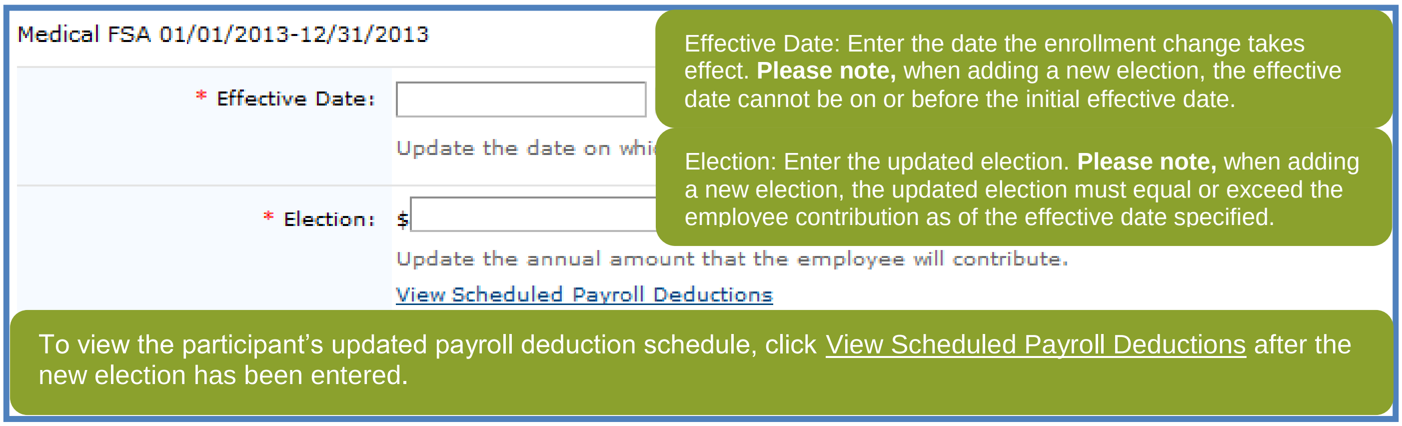
Account	Effective Date	Annual Election	Employer Contributions	Employee Contributions	Payroll Deduction	Actions
Medical FSA	10/4/2013	$1,000.00	$0.00 of $0.00	$616.79 of $1,000.00	$34.84 Weekly	Update
Medical FSA	1/1/2013	$800.00	$0.00 of $0.00	$0.00 of $800.00	$16.67 Weekly	

5) After one of the two has been chosen, click **Continue**.

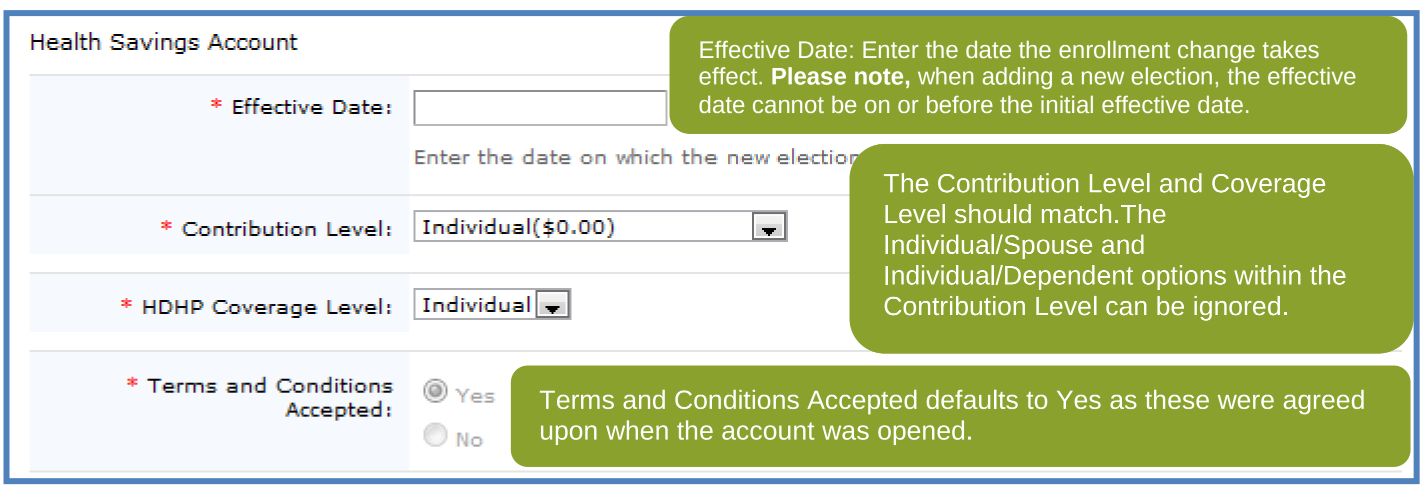


6) See the applicable screenshot below for your benefit type to ensure the election is correctly updated.

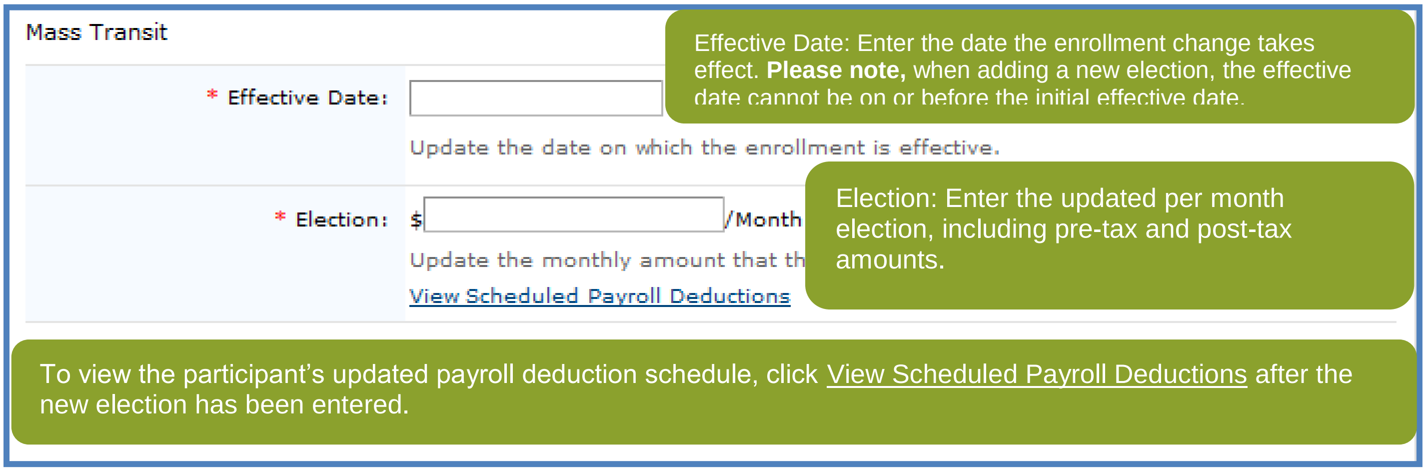
FSA :



HSA:

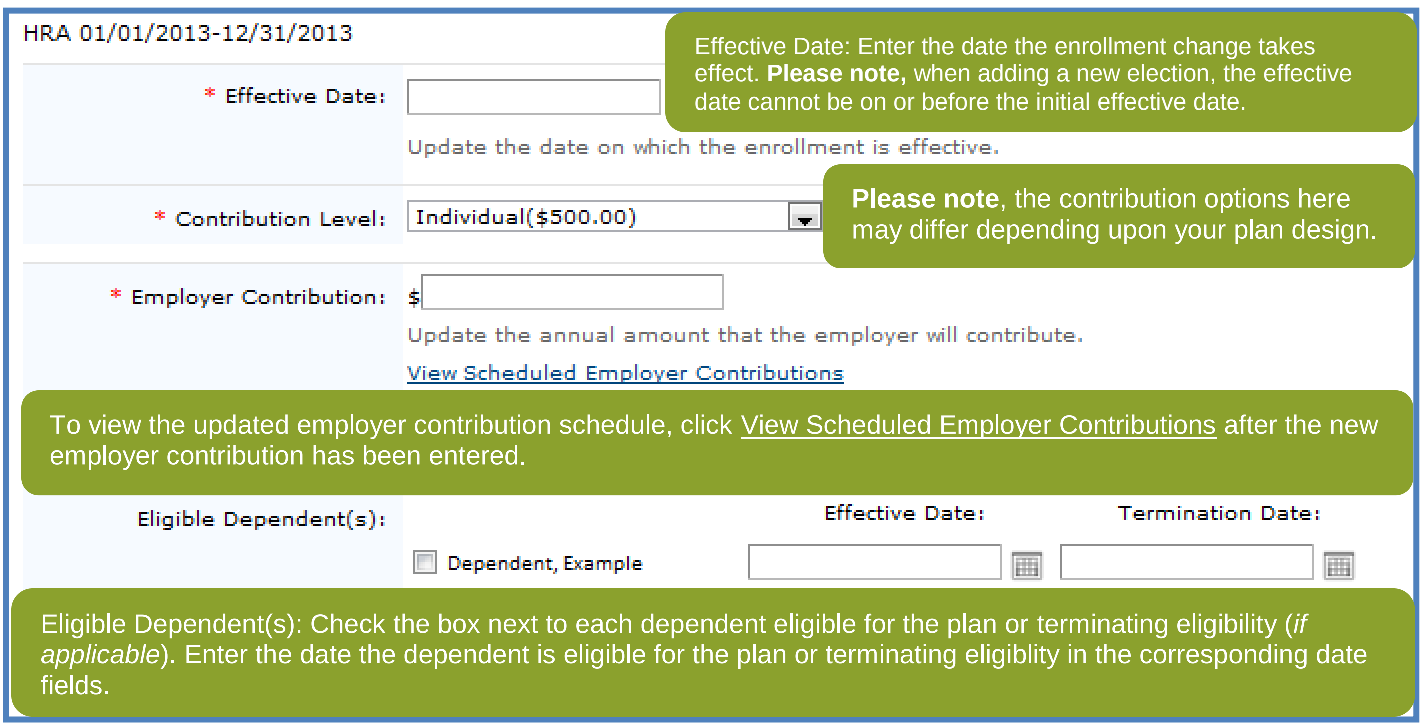


TSA:



After a participant is enrolled in a transportation plan, the *Annual Election* column under the employee's Enrollment link will illustrate system-generated amounts. The employee portal will show these amounts as well. Please ignore the Annual Election amount as it does not affect the available balance. The Contribution File will be the source of truth and drives the amount available each month for the participant to spend.

HRA:



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7) After all of the required information has been entered, verify it is correct. Click **Update Enrollment** or **Add New Election** (depending on which option was chosen in step 3) to make the update.

8) The following notification will be shown after the enrollment has been successfully updated.

2.3 Enrolling Participants by File Import

To enroll employees in to your benefit plan(s) via files, you'll need to complete the Demographic and Enrollment Files and then upload them in to the Employer Portal.

Files can take up to 24 hours to process (during non-peak times, this is typically much faster).

The Demographic File contains basic employee information including name, date of birth, social security number, address, and email address. This information will establish the employee in the DBI system.

The Enrollment File contains plan enrollment information including effective date, annual election, and plan name.

1) To begin importing the Demographic File / Enrollment File / Contribution File (only applicable for some plan designs), hover your mouse over the IMPORTS tab and click the *Import Data* link.

2) In the Data To Import field, select the file type you intend to import (Demographic, Enrollment, Contribution).
   - The Demographic File needs to be submitted and successfully processed before the Enrollment File is submitted. Please make sure any demographic errors are corrected before submitting an Enrollment File. See the Status of File Import and Troubleshooting File Errors for guidance on how to do this.

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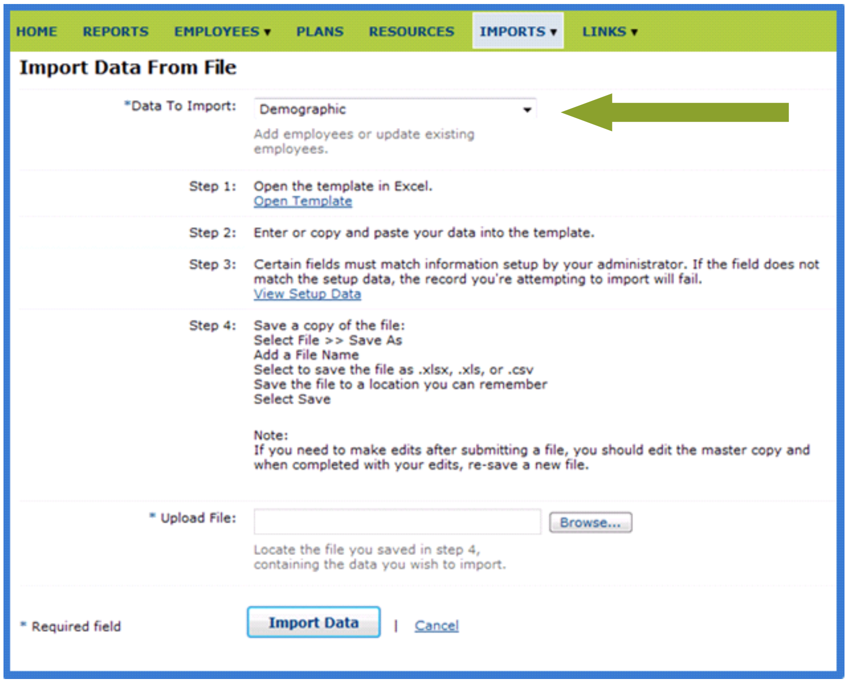

HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Import Data From File
*Data To Import:
Demographic
Add employees or update existing employees.
Step 1:
Open the template in Excel.
Open Template
Step 2:
Enter or copy and paste your data into the template.
Step 3:
Certain fields must match information setup by your administrator. If the field does not match the setup data, the record you're attempting to import will fail.
View Setup Data
Step 4:
Save a copy of the file:
Select File >> Save As
Add a File Name
Select to save the file as .xlsx, .xls, or .csv
Save the file to a location you can remember
Select Save
Note:
If you need to make edits after submitting a file, you should edit the master copy and when completed with your edits, re-save a new file.
* Upload File:
Browse...
Locate the file you saved in step 4, containing the data you wish to import.
* Required field
Import Data
Cancel

3) In Step 1 – Click *Open the file template*
   a) If you were previously provided a file template, this file can be opened manually instead of clicking Open Template.

4) Populate the file.
   a) Bold fields are required and must be completed in order for your file to successfully process.

   b) It is best practice to fill in as many fields as possible in your file to provide adequate information for your employees' accounts.

   c) Certain fields within the file must contain information specific for your plan design. If the field does not match this information exactly, the record you're attempting to import will fail.
      i. Click the *View Setup Data* link within Step 3 for more details.

   d) Most common errors:
      ii. Demographic File:
         1. Division, Class, and Payroll are the most common formatting errors on the Demographic File.
            a. If Division names were not provided prior to setup, this column must be left blank.
      iii. Enrollment File:
         1. Plan Name is the most common formatting error on the Enrollment File. Ensure the plan name is typed exactly how the plan design lists it.
         2. The EnrolledInClaimsExhange column must be populated if this option is part of the design, or it will not be activated as a reimbursement option for participants.

5) Once the file is populated, save a master copy in an XLS format.
   a) Saving a master copy will allow you to easily update the file and refer to it for reference.
   b) To save the file: Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.
      ii. Enter a File name you will easily recognize.

      iii. Choose Excel Workbook in the Save as type field.

      iv. Click Save.

6) Save a copy of the master file to import. Save it in a CSV or XLS format.
   a) A new CSV or XLS file should be created each time you intend to import a file.
   b) With the master copy open:
      i. Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.

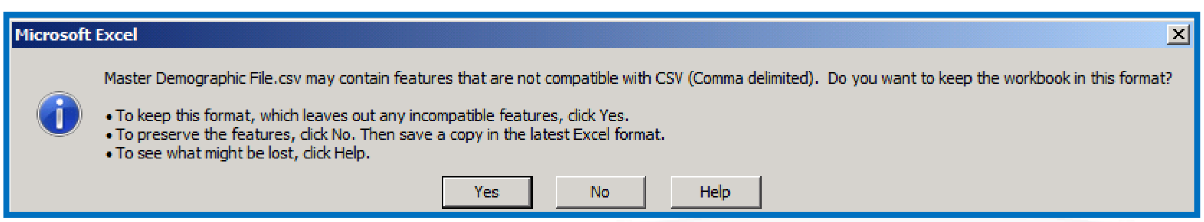
      ii. Enter a *File name* you will easily recognize.

      iii. Choose Excel Workbook or CSV (Comma delimited) in the *Save as type* field.

      iv. Click **Save**.

      v. The message below will display. Click **Yes**.

For Demographic Files:



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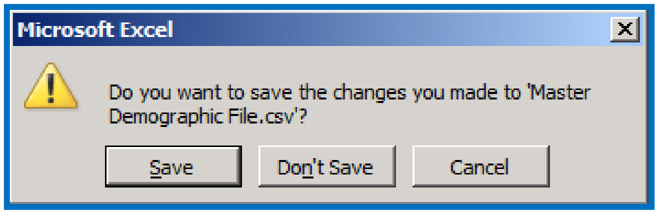
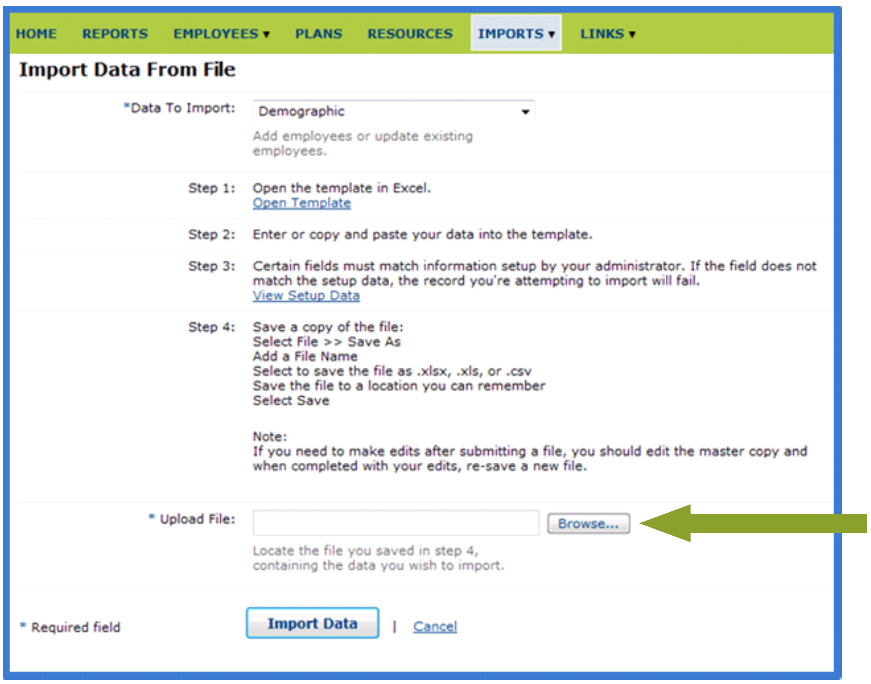
vi. Close out of the file. The below message will display. Click **Don't Save**.



7) Import the CSV or XLS file.

Please note, the CSV file should not be opened prior to importing it. This will cause the formatting to be changed. If the CSV file is opened, a new CSV file must be saved in order to be successfully imported.

a) On the Employer Portal, click the **Browse** button in the *Upload File* field.



b) Locate the CSV or XLS file that you saved on your computer. Select it and click **Open**.
   a. Your file name will now appear in the *Upload File* field.

c) Click **Import Data**.

d) You will receive a notification that your file was successfully submitted and you will be brought to the *Import Queue* screen.

e) Verify the Demographic File was successfully imported without errors prior to importing the enrollment file.
   a. Refer to the Status of File Import and Troubleshooting File Errors section for more information.

f) Repeat these steps to import the Enrollment File.

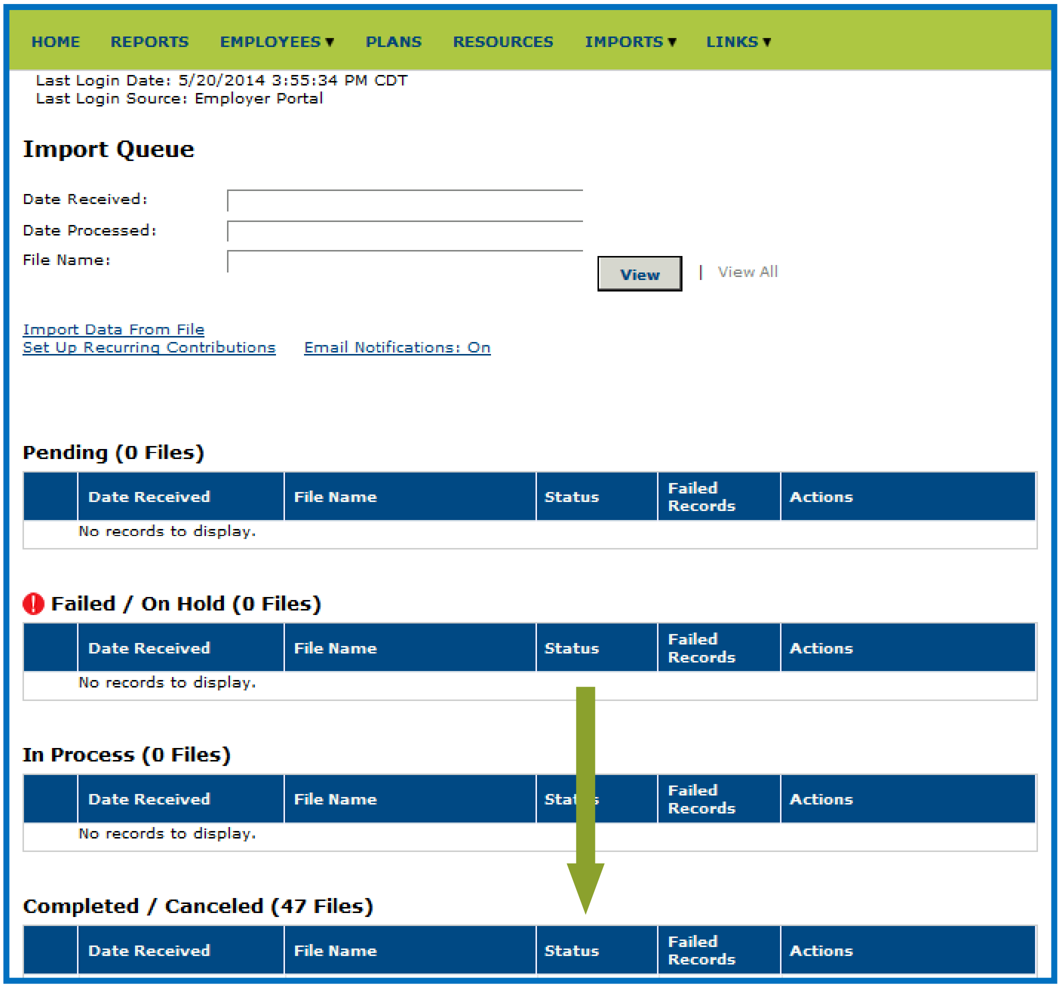
2.3.1 Status of File Import and Troubleshooting File Errors

After submitting a Demographic, Enrollment, or Contribution file, you can track the status of the file import via the *Import Queue* under the IMPORTS tab. Files can take up to 24 hours to process (during non-peak times, this is typically much faster). The import queue contains four separate queues:

- *Pending*
  - Files will appear here first after being imported. File will automatically move to the In Process queue.
- *Failed / On Hold*
  - Files will appear in this queue if an incorrect template was used or the formatting was changed.
  - Any files within this queue will need to be cancelled in order for pending files to be processed.
- *In Process*
  - Files within this queue are being processed by the system and results will be available shortly.
- *Completed / Cancelled*
  - Contains detailed results on the file imported.
  - You may troubleshoot errors in this queue.

Once the file reaches the Completed / Cancelled queue – you may view the status of the file import there.

1) Look at the *Status* column.



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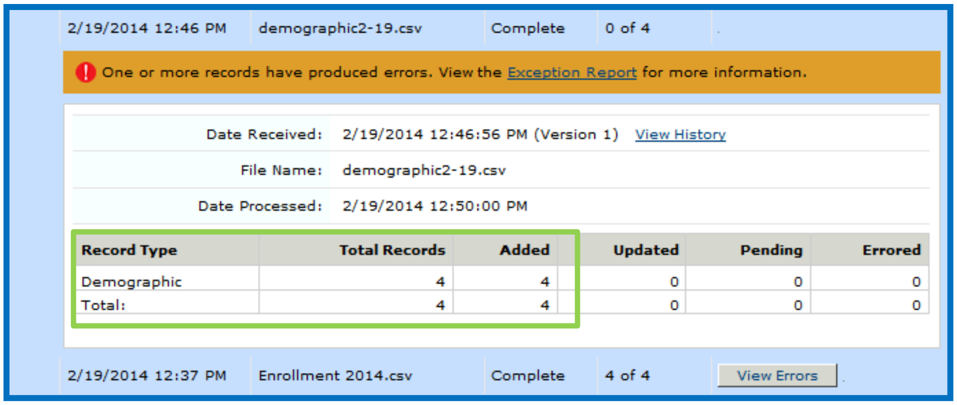
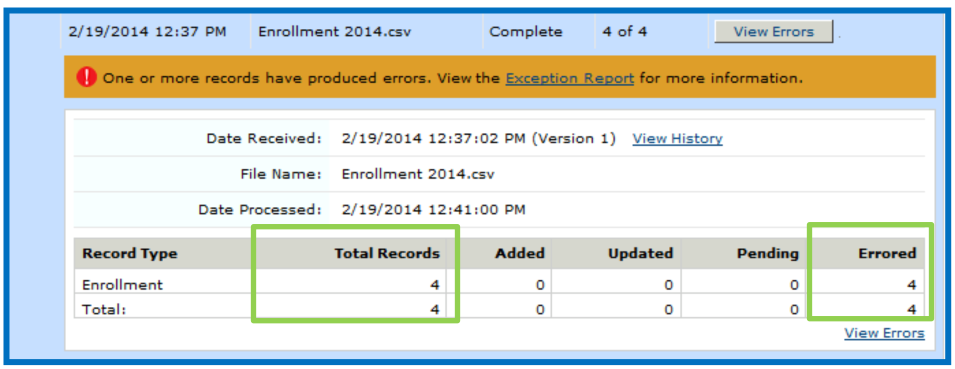
a) If it says Cancelled - the file will need to be reimported.
b) If it says Complete - click anywhere within the row to open the details of the import.

2) For a Completed File:
   a) Compare Total Records to the number of records that were Added, Updated, Pending, or Errored.
      i. In the example below – 4 of the 4 records (in a Demographic File) were Added.
         - If a record is imported again with no change, it will not appear in the Added or Updated column.

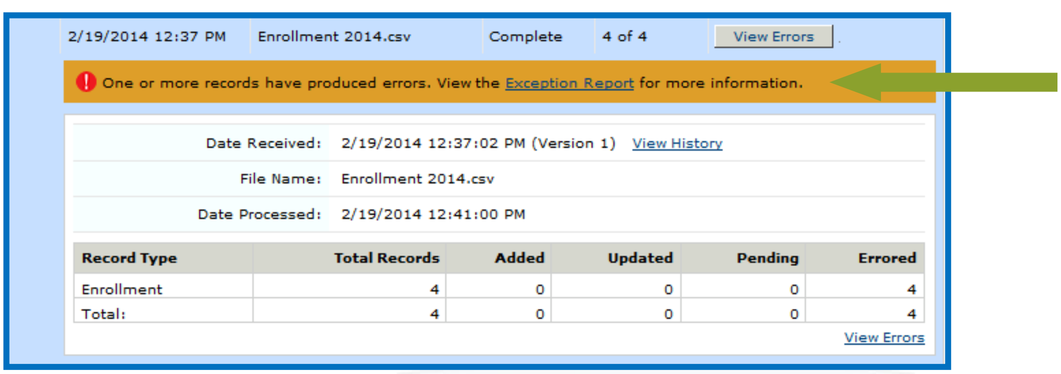


      ii. In the example below – 4 of the 4 records (in an Enrollment File) Errored.



If the Errored Records column shows that no records failed, but the Added, Updated, or Pending columns do not total the Total Records – the file will need to be reimported.

3) Troubleshooting Errors for Completed Files
   a) For any records that errored, click the <u>Exception Report</u> link to open an excel spreadsheet with details of why each record failed.

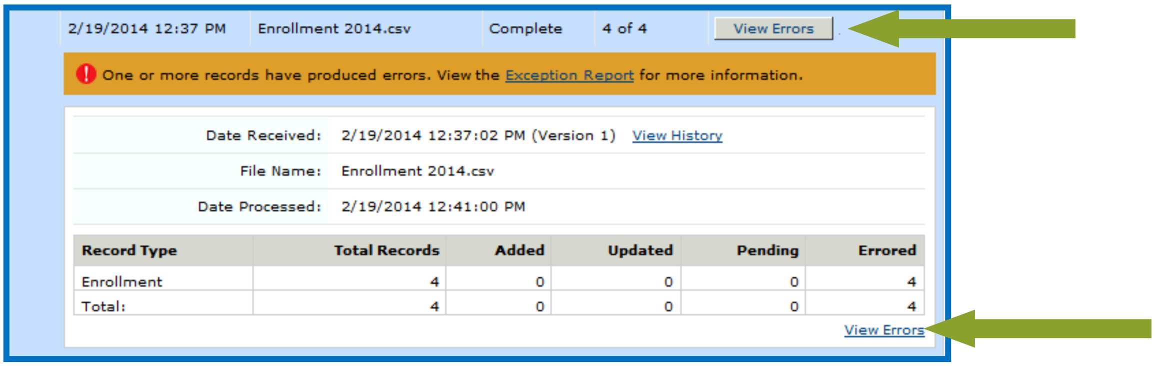


b) Reviewing the Exception Report:

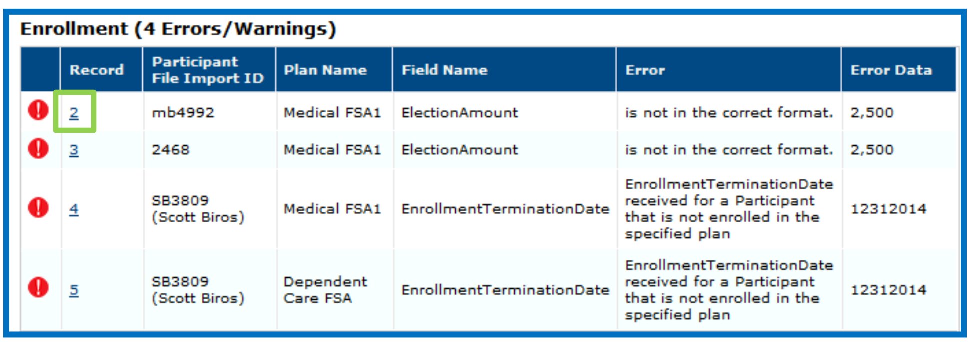
i. Each tab within the spreadsheet contains results for different file types. The most common files can be found on the following tabs:
   - Demographic File Sheet 1
   - Enrollment File Sheet 2
   - Contribution File Sheet 3

ii. Refer to Appendix A for error messages and formatting requirements.

iii. To Fix errors:
   - Click *View Errors* link or the **View Errors** button.



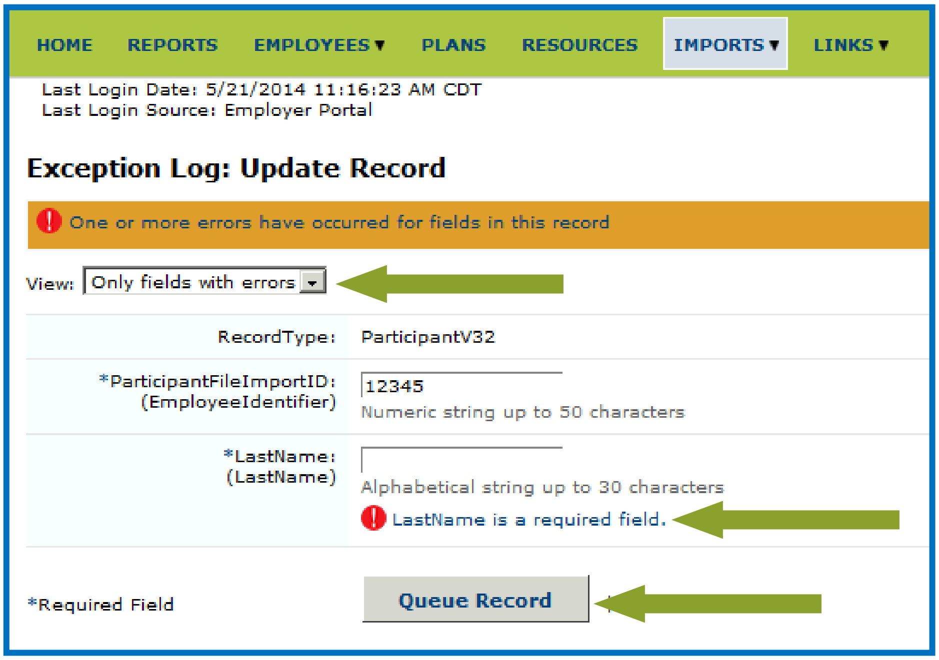
   - Any field with a next to it indicates that the item listed in the *Field Name* could not be updated.
   - Any field with a next to it needs to be corrected before the information can be successfully imported. Click the *Record* number link to correct the error.



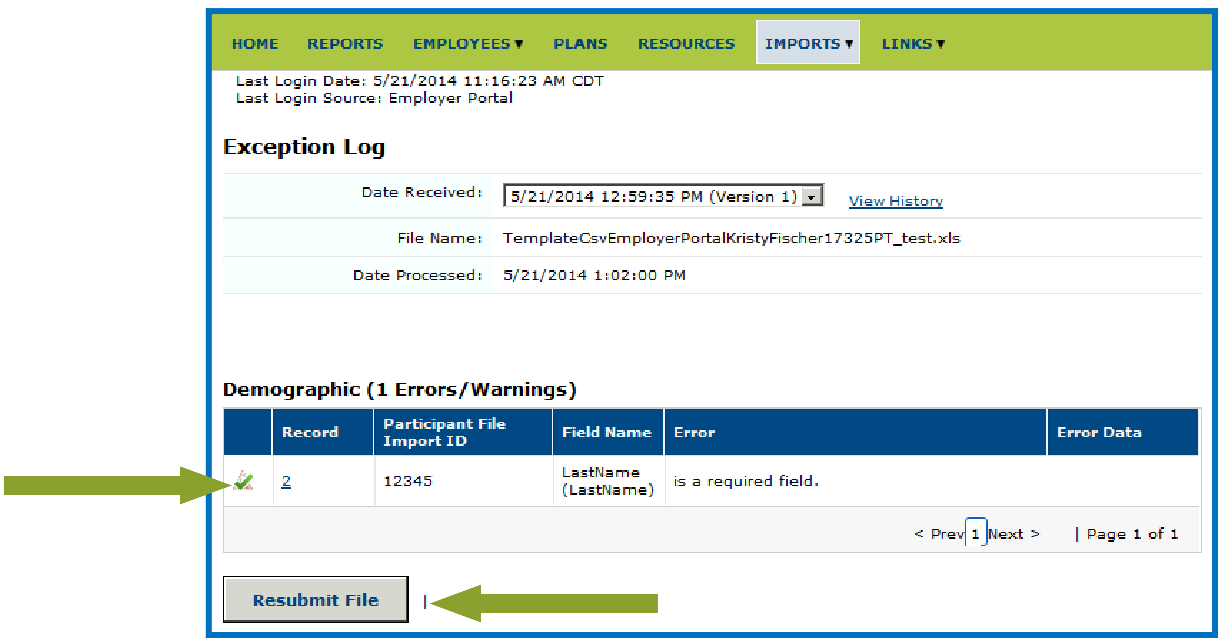
Enrollment (4 Errors/Warnings)

	Record	Participant File Import ID	Plan Name	Field Name	Error	Error Data
	2	mb4992	Medical FSA1	ElectionAmount	is not in the correct format.	2,500
	3	2468	Medical FSA1	ElectionAmount	is not in the correct format.	2,500
	4	SB3809 (Scott Biros)	Medical FSA1	EnrollmentTerminationDate	EnrollmentTerminationDate received for a Participant that is not enrolled in the specified plan	12312014
	5	SB3809 (Scott Biros)	Dependent Care FSA	EnrollmentTerminationDate	EnrollmentTerminationDate received for a Participant that is not enrolled in the specified plan	12312014

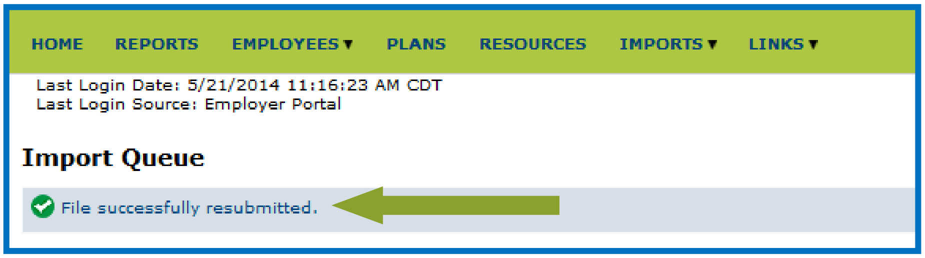
   - You will be directed to the *Exception Log: Update Record* screen to fix the error.
     - You may view this page by “Only fields with errors” or “All fields”.
     - There will be a box to enter corrected information for the item that errored, along with a and a hint below it. The hint will help you know how to correct the information.
     - Type in your corrected information for the indicated field.
     - Click **Queue Record**.



- If the fix was successful, the will now be a next to the *Record*.
- Repeat these steps for all errors that need to be corrected.
- After all the errors have been fixed for this file, click **Resubmit File**.



- Review the *Import Queue* to ensure all records were successfully imported.



3. Payroll Verification

Discovery Benefits validates payroll deductions by using one of the below methods selected by the employer:

- 3.1 Auto Post Deduction
- 3.2 Contribution File
  - 3.2.1 FSA, TSA, and HRA Contribution File Details
  - 3.2.2 HSA Contribution File Details

3.1 Auto Post Deduction – Not available if offering HSA or TSA benefit plans

If this option is selected, Discovery Benefits validates payroll deductions by sending an email notification five business days prior to each payroll deduction date stating that the Payroll Deduction Report is available on the employer portal. The employer will review the report and email any changes, 48 hours prior to the deduction date, to benefitoperations@discoverybenefits.com. If no updates are received, Discovery Benefits will post what is shown on the report to each participant's account. The email notification will be sent from Auto_Reply@DiscoveryBenefits.lh1od.com (please place this address on your safe email list).

3.2 Contribution File – Required if offering HSA or TSA

If this option is selected, Discovery Benefits requires a Contribution File (in our specific template) to be imported in to the employer portal prior to each scheduled pay date and/or contribution date. All employee and/or employer contributions will need to be communicated to Discovery Benefits through the Contribution File. It is viewed as the source of truth and the amounts provided on the file will post to participants' accounts as is.

Please note, for HRA Plans, Payroll Verification is not required. However, if the HRA employer contribution amounts vary from date to date and/or participant to participant, the Contribution File must be imported and will function like it does for Dependent Care FSA and Transportation plans. Please see below for more details.

After importing the Contribution File you will receive an email notification advising that the file has been processed. If there is an error with any entry on the submitted file, an Exception Report will be generated to illustrate discrepancies, this will also be noted in the email notification as a failed record. The employer will have the ability to view errors and make necessary corrections through the employer portal. Please see Status of File Import and Troubleshooting File Errors for instructions of how to correct errors. In preparation, we ask that you provide a test file to ensure the file is formatted correctly.

Note when importing Contribution File:

- Files containing the same contribution date and same consumers will override the earlier file if multiple imports take place on the same date.
- File will error if imported the following day and the same contribution date and consumers are listed.
- For HSA plans, if corrections are made the same day the file is imported, the ACH pull will include those corrections. If the corrections are made the following day after the import, the ACH pull for those corrected individuals will be separate.

The same Contribution File can be used to communicate FSA, TSA, HRA, and HSA contributions; however, the result of importing the file differs from plan to plan. It is important to understand the following differences:

- **Medical FSA and/or Limited Medical FSA:** The Contribution File drives the amount posted on the employer and employee portals, including reports. It does not affect participants' available balance since they have access to the entire FSA election from the start date of the plan.
  - File does not cause funds to be physically moved from the employer's bank account.
  - File only conveys data information so DBI can accurately post contribution information to the participant account.

- **Dependent Care FSA, Transportation, and applicable HRA:** The Contribution File drives the amount posted on the employer and employee portals, including available balances and reports. Participants will not have access to their funds for these plans until the file is imported to communicate the amount of funds and when to make them available to participants.
  - File does not cause funds to be physically moved from the employer's bank account.
  - For HRA plans, only required for plans with varying contribution dates and/or amounts.

- **HSA:** Drives the transactions against the employer's bank account. Discovery Benefits will ACH the employer's bank account based on the information provided on the file. The same amount will be posted to the participant account as an available balance.
  - File causes funds to be physically moved from the employer's bank account.

3.2.1 FSA, TSA, and HRA Contribution File Details

To ensure contributions are available for participants on the scheduled pay date, the Contribution File must be imported *at least one day prior to each pay date*. The contribution date listed within the file needs to match the pay dates provided prior to plan setup.

Please note, Dependent Care FSA and Transportation balances accrue with each contribution. Consequently, delays in importing the Contribution File on the employer portal will result in postponed reimbursements.

Day 0	→	**Day 1**
Employer imports Contribution File via employer portal.		File processed and contributions posted to participants' accounts.

3.2.2 HSA Contribution File Details

Funds are withdrawn and applied to the consumer's balance within two business days of the contribution date indicated on the file or file import date (the latter of the two). To ensure contributions are available to participants on the intended date, the contribution date listed within the file should be *two business days prior to the date* participants should have access to

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their funds. The file import date should be on or before the listed contribution date within the file. Please review the file import illustrations provided below for sample timelines.

Day 0

Employer imports Contribution File via employer portal.

→

Business Day 1

File processed, ACH transaction initiated and contributions listed as "Pending" in consumer account.

→

Business Day 2

ACH transaction processed through employer bank account and contributions available to consumer.

You will receive email notification 24 hours before funds are settled with your bank and an HSA Plan Funding Collection Notification will be available on the employer portal. The report will indicate the dollar amount that will be directly debited from the employer's bank account to cover the HSA contributions. If the employer and consumer contributions are on different dates, you will receive a separate notification for each.

File Import Illustrations:

- Contribution date listed on file is Friday, 06/01, and file is imported on Friday, 06/01. HSA contributions will be pending on the consumer portal 06/04 and will post to consumers' accounts on Tuesday, 06/05, by 2:00 PM CT.
- Contribution date listed on file is Friday, 06/01 and file is imported on Wednesday, 05/30. HSA contributions will be pending on the consumer portal 06/01 and will post to consumers' accounts on Monday, 06/04, by 2:00 PM CT.
- Contribution date listed on file is Wednesday, 05/30, and file is imported on Wednesday, 05/30. HSA contributions will be pending on consumer portal 05/31 and will post to consumers' accounts on Friday 06/01, by 2:00 PM CT.

4. Importing Contribution File

- 4.1 Contribution File Import Instructions
    - 4.1.1 Contribution Discrepancy Report
- 4.2 Creating a Recurring Contribution Schedule – FSA and TSA
- 4.3 Creating a Recurring Contribution Schedule - HSA

4.1 Contribution File Import Instructions

To prepare and submit employer or payroll-based contributions, you will need to upload the Contribution File to the employer portal. Files can take up to 24 hours to process (during non-peak times, this is typically much faster).
If your FSA plan utilizes the auto-post deduction option for your payroll verification, the Contribution File does not need to be imported.

Discovery Benefits offers the option to set up an Automated File Transfer Process where the Contribution File is directly transmitted to our servers via SFTP. This requires IT resources to setup and is most commonly used with payroll vendors. If you are interested in pursuing an automated method, please contact the Account Specialist Team.

To Import the Contribution File, follow the instructions in Enrolling Participants by File Import.

4.1.1 Contribution Discrepancy Report

Upon importing a Contribution File, a Contribution Discrepancy Report will be available for your review. This report can be found by viewing the Complete/Cancelled section within the *Import Queue*. Click within the row of the file you'd like to view.

Then click the *Contribution Discrepancy Report* link and open the file in an Excel format. The report contains six sheets with varying information.

Sheet 1	Summary	• File statistics including the total number of contributions, total amount of contributions, and more. • Payroll Deduction Summary and Employer Contribution Summary.
Sheet 2	Contributions Posted	1) Breaks down successfully loaded contribution information by employee. 2) View contribution file row number, employee ID, employee name, division, plan year, plan, status, contribution type, contribution date, and amount.
Sheet 3	Contribution Discrepancies	• View employee ID, employee name, plan year, plan, division, status, contribution type, contribution date, scheduled amount, received amount, and the difference between these two amounts. • Breaks down contributions that do not match their expected value.
Sheet 4	Contributions Not Received	3) Displays scheduled contributions that were "expected" on the Contribution File, but not actually received. Also displays a difference in contribution amounts received than what was expected.
Sheet 5	Contribution Errors and Warnings	4) Displays contributions that were not processed and provides error descriptions. 5) Contains similar information to the Exception Report.
Sheet 6	Unrecognized Records	6) Displays information when unsupported record types are imported.

4.2 Creating a Recurring Contribution Schedule – FSA and TSA

Discovery Benefits offers the ability for employers to set up a recurring Contribution File through the employer portal. Simply log in to your employer portal and follow the below steps.

Please note:

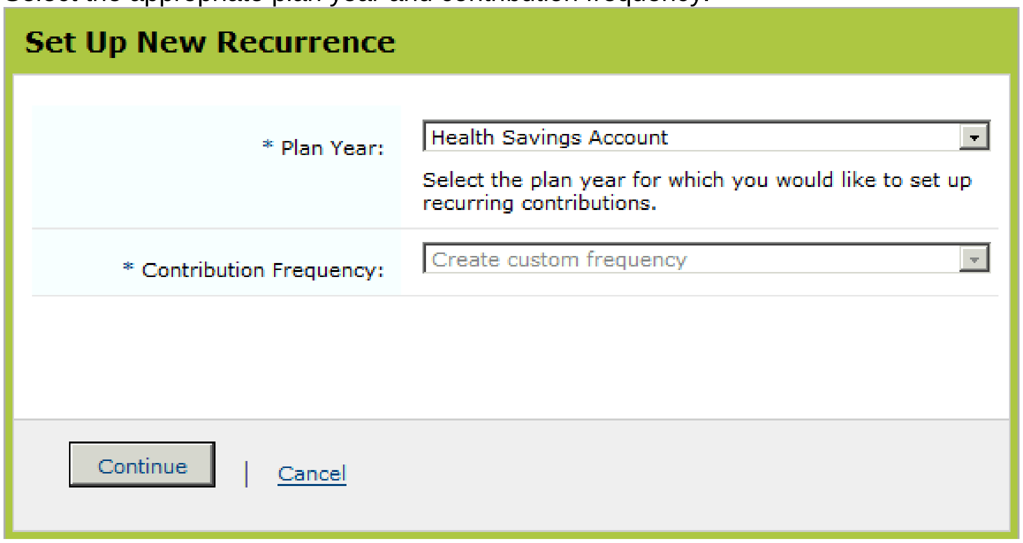
- The plan start date must have occurred for a recurring contribution schedule to be set up.
- Only one recurring schedule can be setup for each FSA and TSA plan.
    - For example, one schedule can be created for a Dependent Care FSA and another for the Medical FSA.
    - If a schedule is already setup for a plan, it will be grayed out in the Contribution Amounts section.
        - You may update a previously created recurring contribution schedule by going to the *Set Up Recurring Contributions* page and clicking **Update** behind the schedule you'd like to update.

1) From the HOME page, hover your mouse over the IMPORTS tab and select the *Set Up Recurring Contributions* link.
    a) You may also select the *Set Up Recurring Contributions* link under the *Contributions* section on the HOME page.

2) A new page will display - Click *Set Up New Recurrence* link.

a) If you have multiple plans and/or multiple payroll frequencies, the following fields will be shown.

i. Select the appropriate plan year and contribution frequency.



ii. Click **Continue** after they have been indicated.

iii. **Please note**, the contribution frequency for HSAs defaults to create custom frequency.

3) Complete the required fields (indicated with an *). See below.

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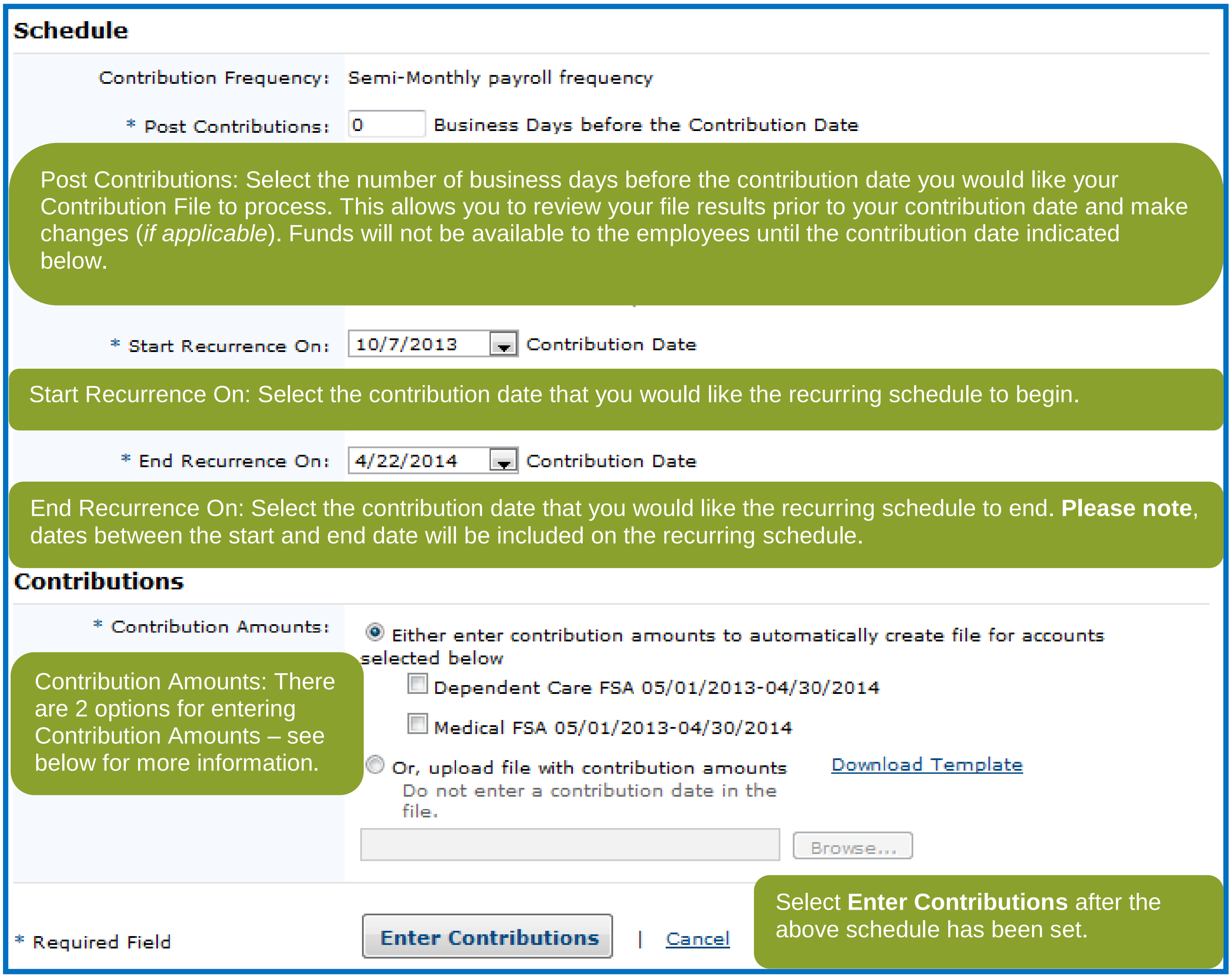
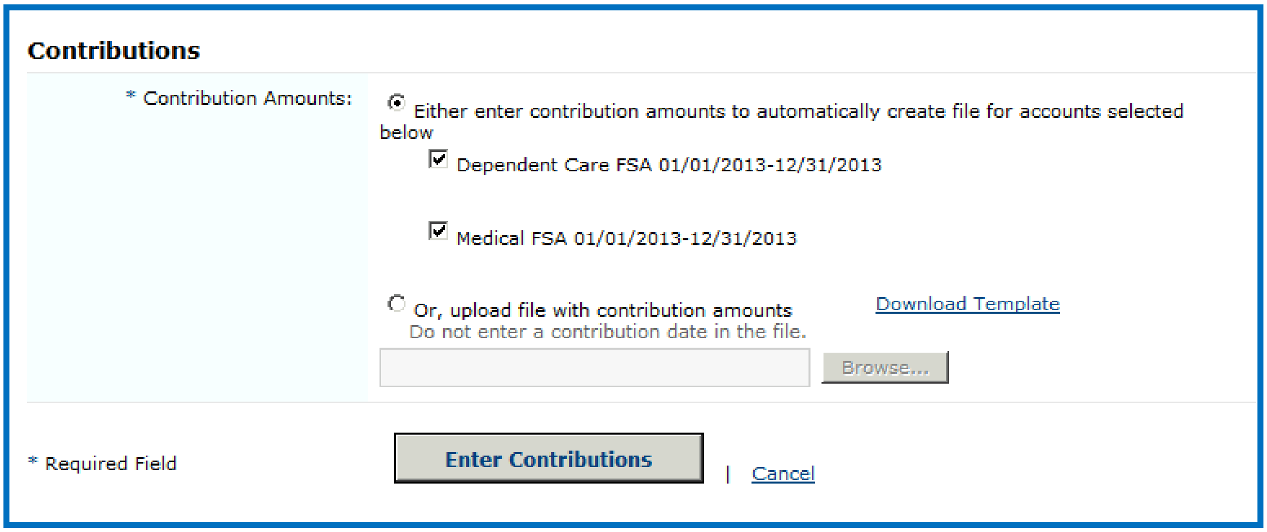


There are two options for setting contribution amounts:

- Enter contribution amounts to automatically create file
- Upload a file with contribution amounts

1) **Enter contribution amounts to automatically create file:**
   By selecting this option, you will key-in the contribution amounts directly into the employer portal.
   a) Select *Enter contribution amounts to automatically create file.*

   b) Select which plans you will be setting up a recurring schedule for, example of an FSA plan with a Dependent Care FSA and Medical FSA option:



c) Click the **Enter Contributions** button.

d) The next screen will advance (see below):

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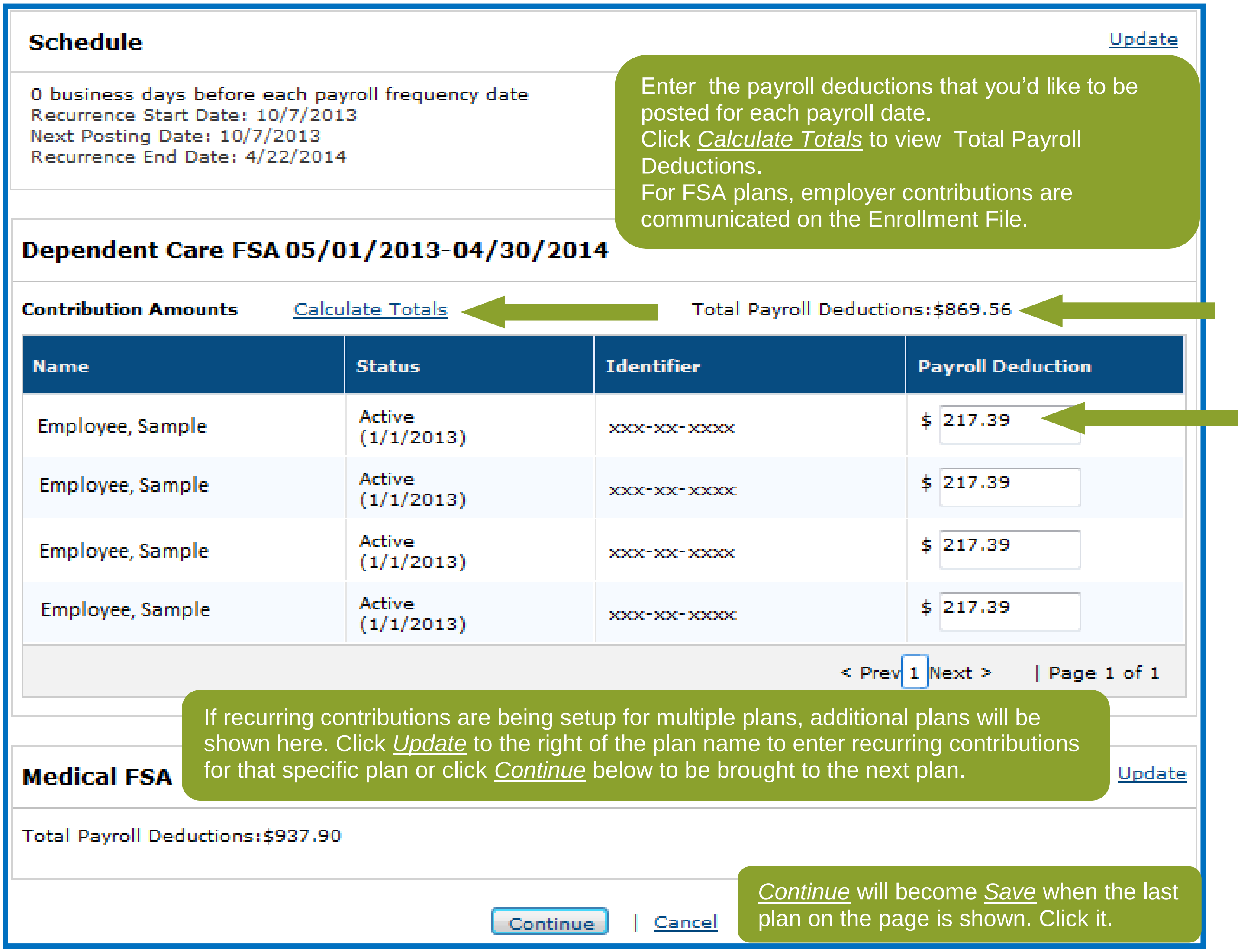

2) **Upload a file with contribution amounts:**
By selecting this option, you will populate a Contribution File and import it directly in to the employer portal.

a) Select Or, upload file with contribution amounts.

b) Click Download Template link.

c) Populate all of the required fields within the file.
   i. **Please note**, the contribution date column should be left blank.

d) Once the file is populated, save a master copy in an XLS format.
   i. Saving a master copy will allow you to easily update the file and refer to it for reference.
   ii. To save the file: Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.
      - Enter a File name you will easily recognize.
      - Choose Excel Workbook in the Save as type field.
      - Click Save.

e) Save a copy of the master file to import. Save it in a CSV or XLS format.

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i. A new CSV or XLS file should be created each time you intend to import a file.

ii. With the master copy open:
- Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.
- Enter a *File name* you will easily recognize.
- Choose Excel Workbook or CSV (Comma delimited) in the *Save as type* field.
- Click **Save**.

f) Import the CSV or XLS file.

Please note, the CSV file should not be opened prior to importing it. This will cause the formatting to be changed. If the CSV file is opened, a new CSV file must be saved in order to be successfully imported.

g) On the employer portal, click the **Browse** button.

h) Click **Save**.

4.3 Creating a Recurring Contribution Schedule - HSA

Discovery Benefits offers the ability for employers to set up a recurring Contribution File through the employer portal. Simply log in to your employer portal and follow the below steps.

Please note:
- The plan start date must have occurred for a recurring contribution schedule to be set up.
- If a participant's account is pending due to US PATRIOT Act verification process, a recurring schedule will not be able to be set up for them until they are an active participant.

1) From the HOME page, hover your mouse over the IMPORTS tab and select the *Set Up Recurring Contributions* link.
   a) You may also select the *Set Up Recurring Contributions* link under the *Contributions* section on the HOME page.

2) A new page will display - Click *Set Up New Recurrence* link.

   a) If you have multiple plans and/or multiple payroll frequencies, the following fields will be shown.
      i. Select the appropriate plan year and contribution frequency.

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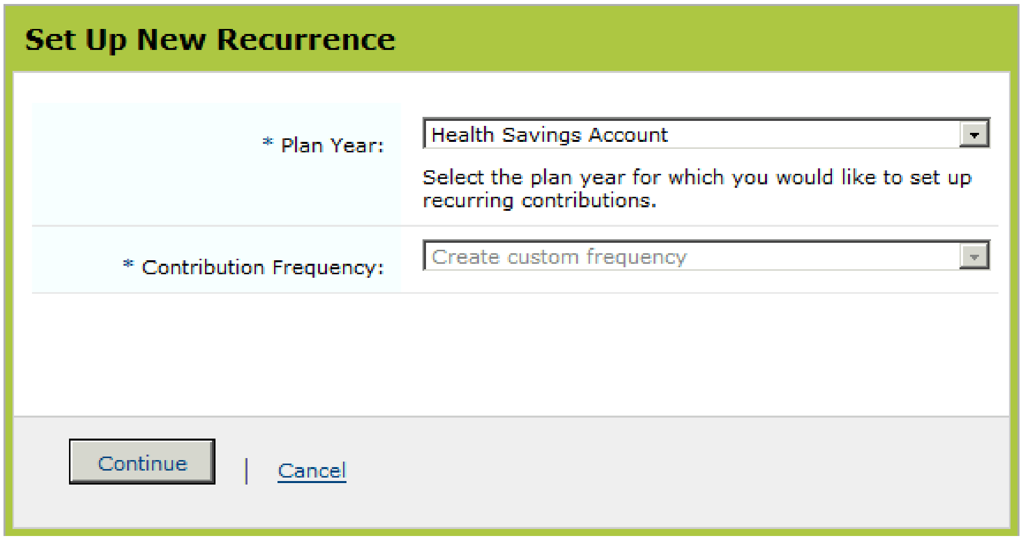
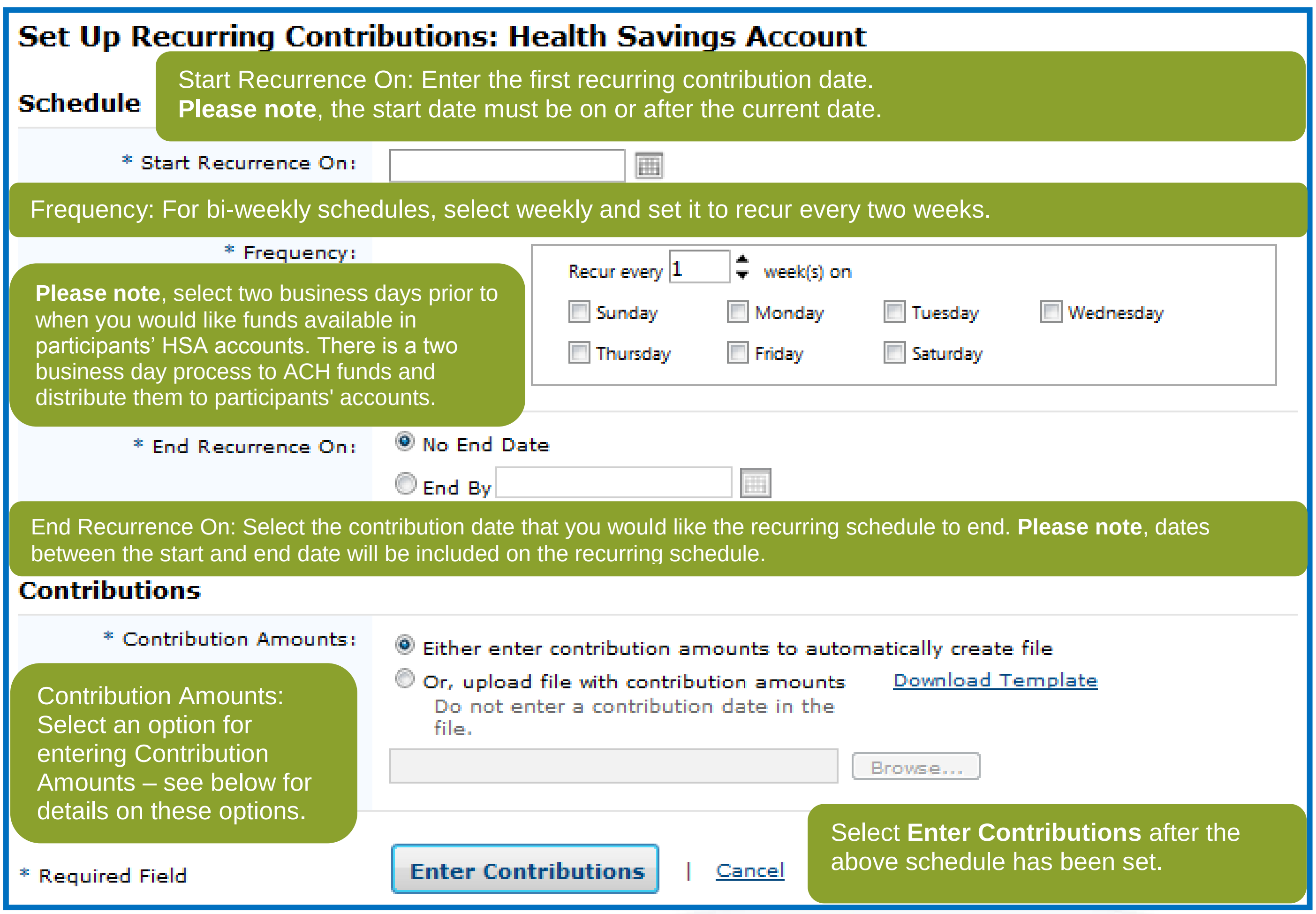


ii. Click **Continue** after they have been indicated.
iii. **Please note**, the contribution frequency for HSAs defaults to create custom frequency.

3) To create a Recurring Contribution Schedule for an HSA plan, complete the required fields (indicated with an *). See below.



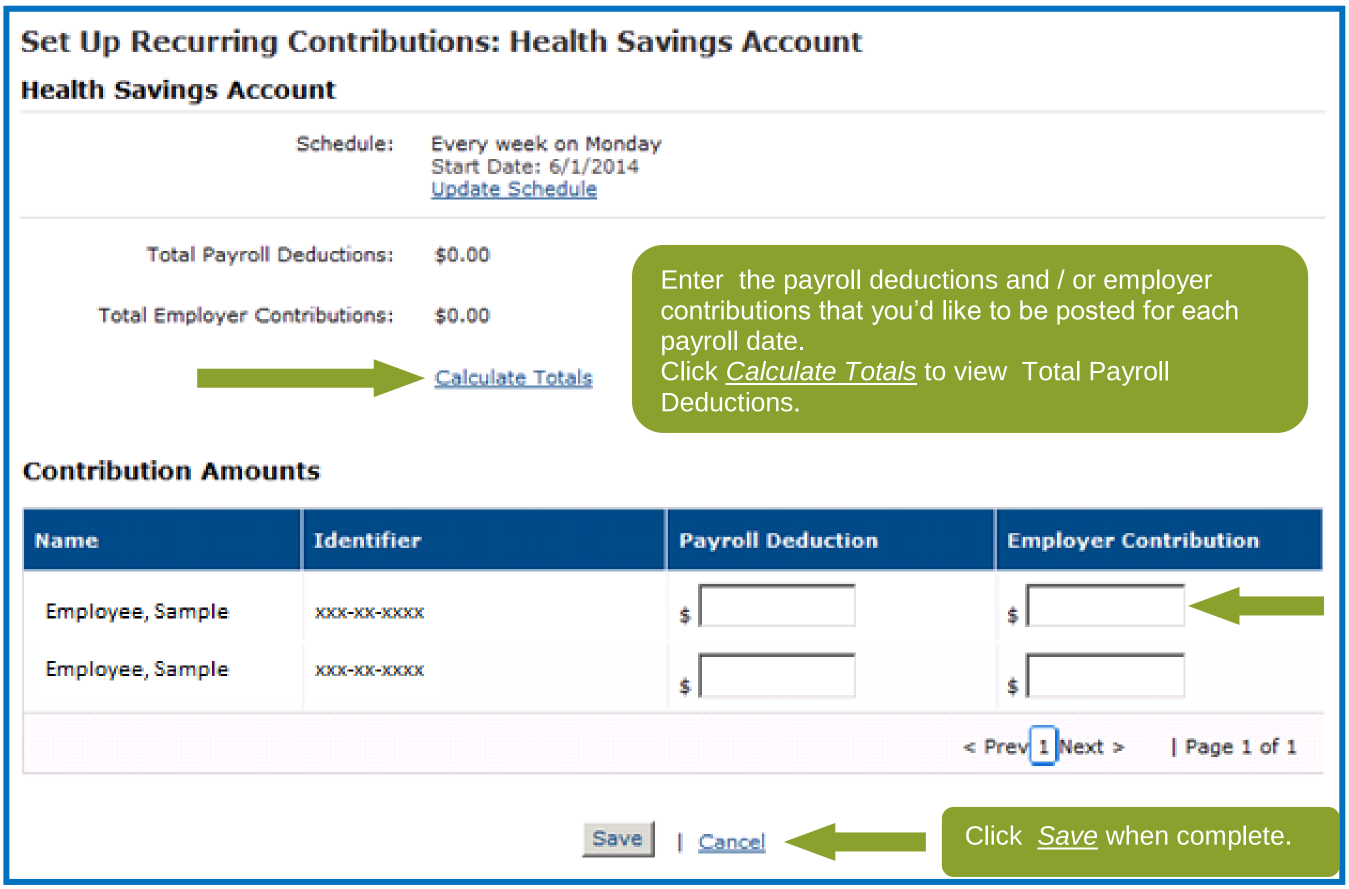
There are two options for setting contribution amounts:

- Enter contribution amounts to automatically create file
- Upload a file with contribution amounts

1) **Enter contribution amounts to automatically create file:**
By selecting this option, you will key-in the contribution amounts directly into the employer portal.
   a) Select *Enter contribution amounts to automatically create file*

   b) Click the **Enter Contributions** button.

   c) The next screen will advance:
      i. **Please note**, for HSA plans, if a participant's account is pending due to US PATRIOT Act verification, their name will not appear on this page. You will not be able to set the recurring schedule up for them until they are an active participant.



2) **Upload a file with contribution amounts:**
By selecting this option, you will populate a Contribution File and import it directly in to the employer portal.
   a) Select *Or, upload file with contribution amounts*.

   b) Click Download Template link.

   c) Populate all of the required fields within the file.

i. **Please note,** the contribution date column should be left blank.

d) Once the file is populated, save a master copy in an XLS format.
   i. Saving a master copy will allow you to easily update the file and refer to it for reference.
   ii. To save the file: Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.
      - Enter a *File name* you will easily recognize.
      - Choose Excel Workbook in the Save as type field.
      - Click Save.

e) Save a copy of the master file to import. Save it in a CSV or XLS format.
   i. A new CSV or XLS file should be created each time you intend to import a file.
   ii. With the master copy open:
      - Click File and select Save As. This will open a new window. Browse to the location you want to save the file to.
      - Enter a *File name* you will easily recognize.
      - Choose Excel Workbook or CSV (Comma delimited) in the *Save as type* field.
      - Click **Save**.

f) Import the CSV or XLS file.

   Please note, the CSV file should not be opened prior to importing it. This will cause the formatting to be changed. If the CSV file is opened, a new CSV file must be saved in order to be successfully imported.

g) On the employer portal, click the **Browse** button.

h) Click **Save**.

4.4 Adjusting a Recurring Contribution Schedule

Once a Recurring Contribution Schedule is setup, it will appear under *Schedule* on the *Set Up Recurring Contributions* page. You may update recurring contributions on this page.

Please note:

- Adjusting the dates on a Recurring Contribution Schedule will change the contribution dates for ALL participants listed with contributions for that schedule.
- For any contributions that need to be back dated – import a Contribution File to communicate those contributions.
- Placing a participant on a leave of absence (LOA) does not cancel their recurring contributions.
  - If the participant will not contribute to their plan while on LOA, their contribution amount should be zeroed out within the Recurring Contribution Schedule.

1) Click the *Update* button after the plan schedule that you'd like to update.

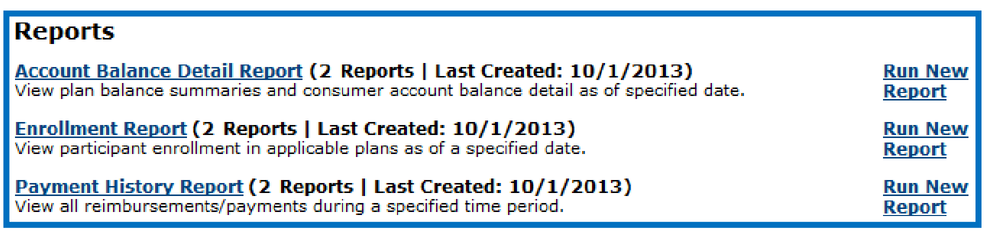
2) Follow the prompts to update the date to post the contribution, when to make the next post, when to end the recurring schedule, and to change contribution amounts for participants by key-in or by importing a file. Click this link for instructions for how to Enter contribution amounts to automatically create file.

5. On Demand Reporting

The employer has the ability to run updated Account Balance Detail, Enrollment, and Payment History Reports on demand through the employer portal. The Account Balance Detail Report and Enrollment Report are also provided at the beginning of each month. Follow the below steps to run an updated report on demand.

1) Select the REPORTS tab after logging in to the employer portal and the following page will populate:
   a) **Please note**, depending upon the employer's funding design, the Payment History Report may not be available.

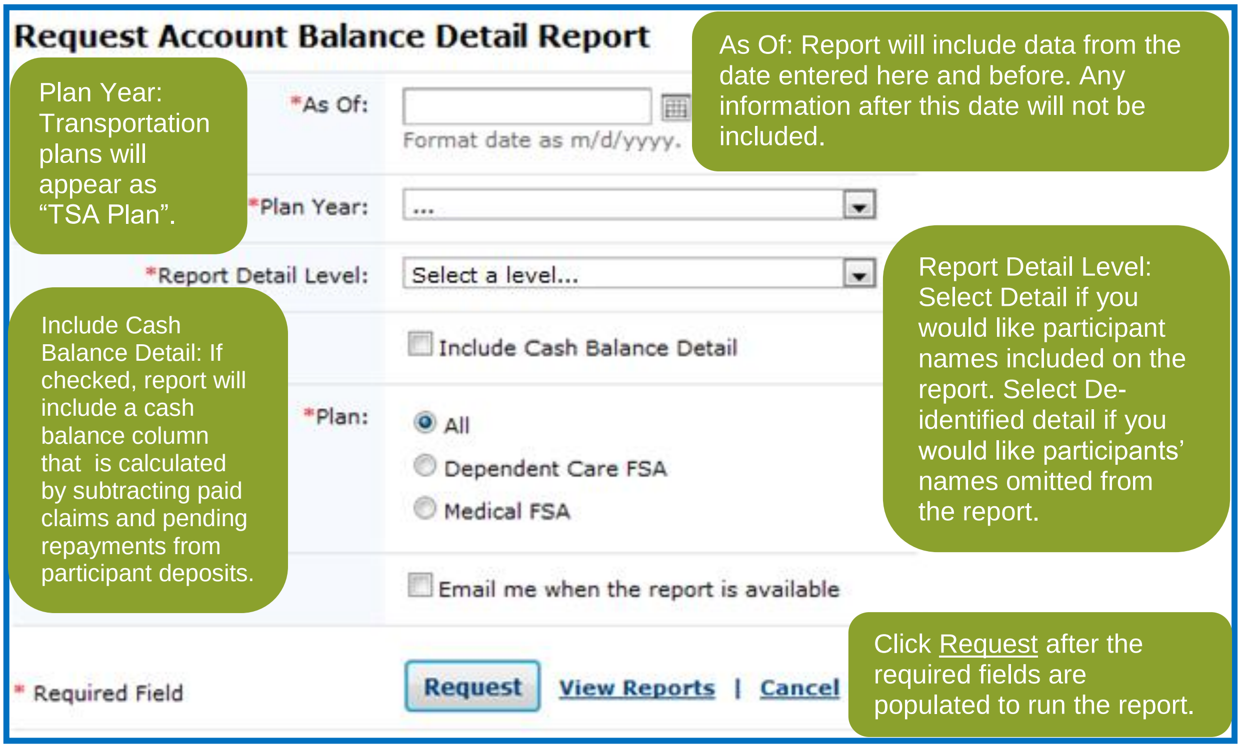
   b) Additional reports will be listed and can be viewed as they are made available.



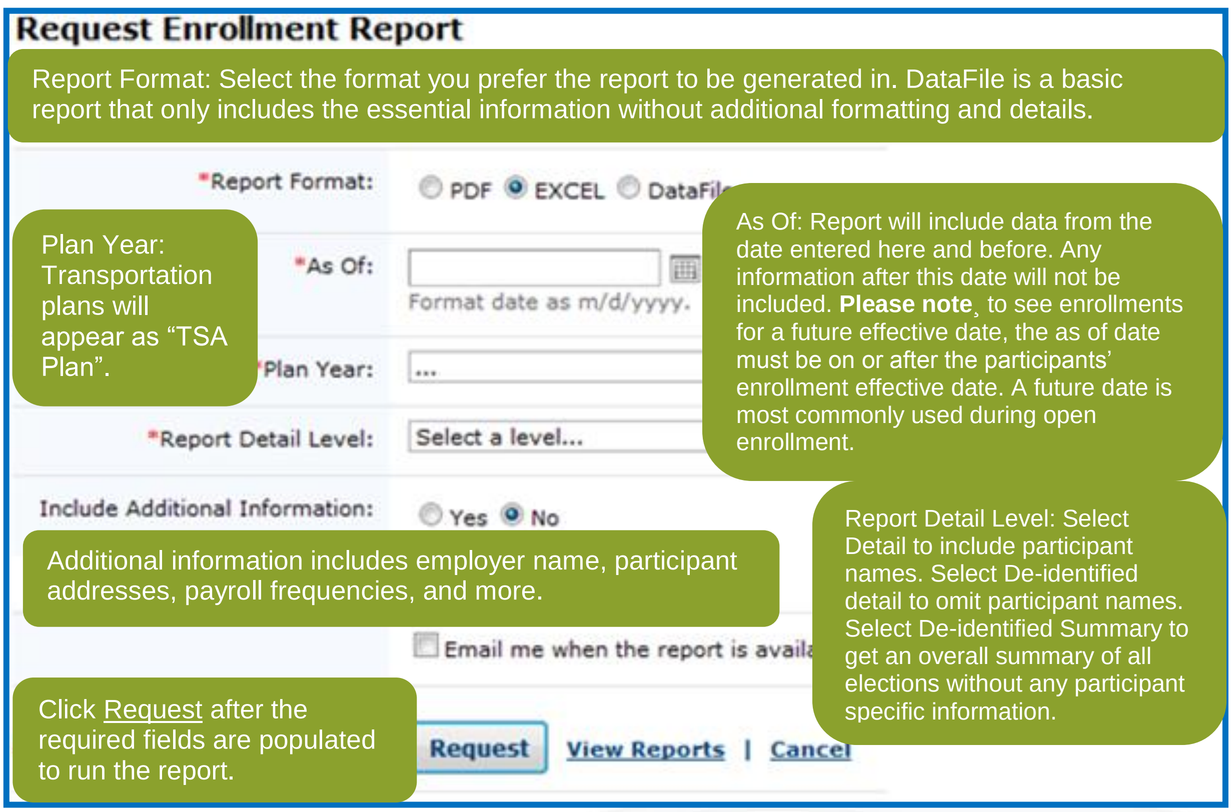
2) Select *Run New Report* next to the report you would like to run.

3) A request report page will be shown and the (*) required fields must be populated to customize the report to your preference. The required fields differ based on which type of report you are running. See the applicable screenshot below to ensure the report is run correctly.
   a) **Please note**, reports may take up to 24 hours to process. Check the "Email me when the report is available" box to receive an email with a direct link to the report when it is ready to be viewed.

Account Balance Detail Report:



Enrollment Report:



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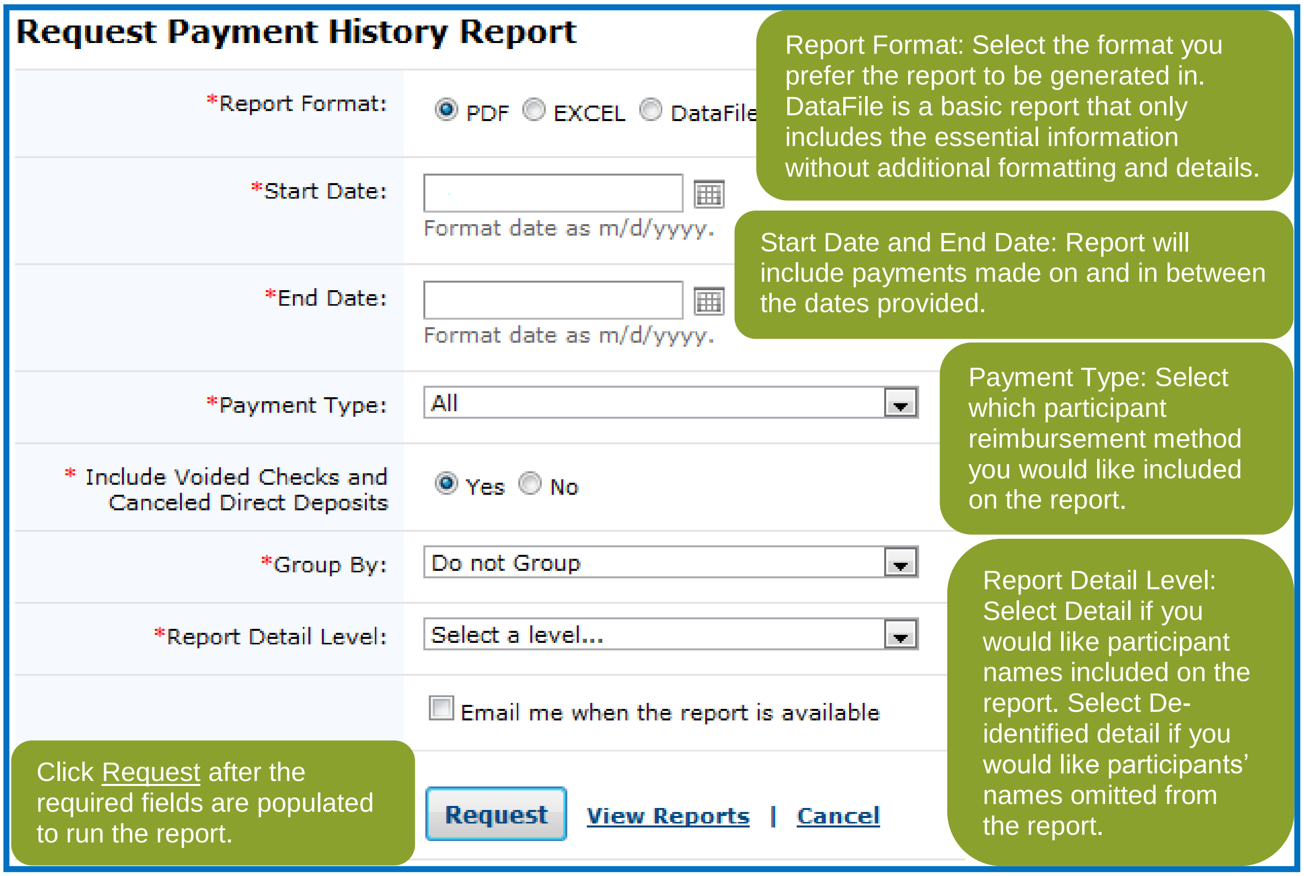
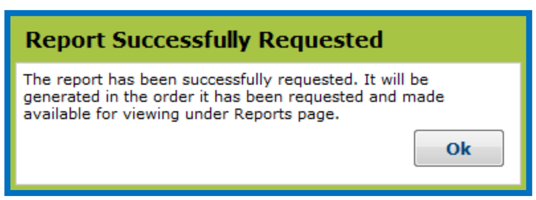
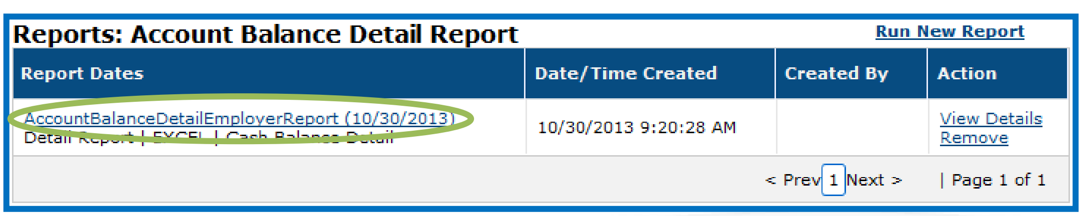
Payment History Report:



4) After you click **Request**, the following notification will appear.



5) To check the status of, or view the report, click the REPORTS tab and then click the heading of the report type you are looking for. Next, select the name of the newly created report to open it. If the Date/Time Created column says, "In Progress", the report cannot be opened yet and will be available within 24 hours of the initial request.
   a) If you selected, "Email me when the report is available", the email will contain a link which allows you to open the report directly from your email.



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6. Compliance Information

When populating the design guide to setup your benefits plan, you will specify who is the primary contact, compliance contact, HIPAA contacts, and consultant (if applicable). See below for what documents go to which contacts.

Plan Document *(If applicable)*

- Your company's plan document and summary plan description will be emailed to the compliance contact and consultant listed on the Benefits Design Guide. If a compliance contact is not provided, the document is sent to the primary contact.
- This will be emailed approximately 60 days from the completed implementation date.

Non-Discrimination Testing *(If applicable)*

- Non-Discrimination Testing information will be provided to the primary contact and consultant.
- This will be emailed approximately 60 days from the completed implementation date.

5500 Information *(If applicable)*

- The information needed to file the 5500 form will be provided to the compliance contact within 60 days of the plan year end date. If no compliance contact is provided, the primary contact will receive the information.

HIPAA Contacts

- HIPAA contacts are designated by the employer on the implementation Benefits Design Guide. These contacts are authorized to call, email, and receive reporting from Discovery Benefits.
- To add or remove these contacts, a current HIPAA individual from your company needs to complete a Client Contact Change Form and send it to employerservices@discoverybenefits.com.

HIPAA HITECH

- Due to HIPAA HITECH regulations, all emails containing participant data will be sent from Discovery Benefits via Secure Mail through Zix. We encourage you to retrieve reports via the employer portal to prevent reporting from being sent via email.

7. Administrative Invoices

Discovery Benefits sends invoices (via email) for administrative fees on the 5th business day of each month. The administrative fees are for the previous month. For example, the invoice for April's administrative fees is emailed on the 5th business day in May. Payment for the invoiced amounts is due 30 days after the invoice date. If you choose to have administrative fees pulled electronically from your bank account via ACH, the transaction will occur approximately 25 days after the invoice date.

8. Plan Closing

Discovery Benefits will perform an audit on your reimbursement account after the plan closes. This audit includes a review of all deposits, paid claims, and repayments. You will be provided with a report that summarizes the audit findings.

If the debit card is offered, you may have participants with pending repayments. These participants used the benefits debit card and either did not provide the required IRS documentation requested, or the participant did not respond to a request for repayment for an ineligible debit card transaction.

To meet IRS regulations to resolve outstanding ineligible claims, view the Account Balance Detail Report available on the employer portal.

Our Account Specialist Team will provide a closing notification as the plan year end approaches.

9. COBRA with Discovery Benefits

If Discovery Benefits administers your COBRA, you must provide termination information to the Account Specialist Team via file or online through the Benefits Employer Portal and send the notice of qualifying event to our COBRA department.

10. Contact Information

	Account Specialist Team	Participant Services Team
Hours of Operation:	7:00am - 7:00pm CT, Monday - Friday	6:00am - 9:00pm CT, Monday - Friday
Email:	employerservices@discoverybenefits.com	customerservice@discoverybenefits.com
Phone Number:	877-765-8810	866-451-3399
Fax:	866-451-3245	866-451-3245
Website:	www.discoverybenefits.com	www.discoverybenefits.com

11. Appendix A: Error Messages

Field Name	Error Message(s)	Formatting Requirements
Employee Identifier	• Participant File Import ID cannot be greater than 20 characters. The Participant File Import ID specified already exists and is assigned to {last_name) (first_name). • Participant File Import ID does not match key field {Participant Identifier}. • Participant File Import ID is a required field.	Please make sure it is the employee's SSN (without dashes) and that identifier is not assigned to another employee currently enrolled.
Last Name	• Last Name cannot be greater than 30 characters. • Last Name cannot contain special characters except a single quote (') or a dash (-). • Last Name is a required field.	Please make sure if including special characters, the only acceptable ones are single quote or dash.
First Name	• First Name cannot be greater than 30 characters. • First Name cannot contain special characters except a	Please make sure if including special characters, the only

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	single quote (') or a dash (-). • First Name is a required field.	acceptable ones are single quote or dash.
Date of Birth	• Date Of Birth cannot be in the future. • Date Of Birth must precede Hire Date. • Date Of Birth must precede Payroll Frequency Effective Date. • Date Of Birth is not a valid date. • Date Of Birth must be formatted as MMDDYYYY. • Date Of Birth cannot be earlier than 1/1/1900. • Date Of Birth cannot be later than 6/6/2079. • Date Of Birth is a required field.	Please make sure it is the correct date, does not occur after the employee's effective date, is not a future date, and does not include forward slashes. This must be formatted MMDDYYY.
Social Security Number	• Social Security Number must be formatted as nine digit number. • {first name of participant with SSN} {last name of participant with SSN} already has this Social Security Number for this employer.	Please make sure it contains 9 digits, no dashes, and is the correct SSN for the employee.
Address Line 1	• AddressLine1 cannot be greater than 50 characters. • AddressLine1 is a required field.	Please make sure it does not include symbols, commas or periods.
Address Line 2	• AddressLine2 cannot be greater than 50 characters. • AddressLine2 is a required field for non-US addresses.	Please make sure it does not include symbols, commas or periods.
City	• City cannot be greater than 50 characters. • City is a required field for US addresses.	
State	• The State specified is not a valid state/province for the country {country code}. • State cannot be greater than 2 characters. • State is a required field for US addresses.	USPS standard state code
Zip Code	• The Zip Code specified is not a valid postal code for the country 'US'. • Zip Code is a required field for US addresses.	If using 9 digit Zip Codes, do not include the dash.
Country	• Country code of the employee's address. NOT required for non-US countries	
Username	• Not a required field as this field will be automatically system-generated to the employee.	Please leave this field blank
Password	• Not a required field as this field will be automatically system-generated to the employee.	Please leave this field blank
Email Address	• Email Address cannot be greater than 125 characters. • The email address specified is not valid.	
Home Phone	• Home Phone cannot be greater than 10 characters.	Please do not include dashes, slashes, periods or spaces in the phone number.
Employee Number	• Employee Number cannot be greater than 15 characters. • The Employee Number specified already exists and is	Please make sure it is the correct employee number for

	assigned to {first name of participant} {last name of participant}. • Employee Number is a required field.	the employee.
Class	• The Class specified is not valid for the employer. • Employee Class is a required field.	If you do not have multiple classes in your plan, leave this field blank. For full-time/part-time classes use “FT” or “PT”. For Salary/Hourly classes us “Salary” or “Hourly”.
Hire Date	• Hire Date cannot be in the future. • Hire Date must precede Status Effective Date for {status} status. • Hire Date is not a valid date. • Hire Date must be formatted as MMDDYYYY. • Hire Date cannot be earlier than 1/1/1900. • Hire Date cannot be later than 6/6/2079. • Hire Date is a required field.	Please make sure it is the correct date, does not occur after the employee’s effective date and does not include forward slashes. This must be formatted MMDDYYYY.
Enrollment Effective Date	• Enrollment Effective Date is a required field. • Enrollment Effective Date must be formatted as [MMDDYYYY]. • The Enrollment Effective Date {inputValue} is outside of the plan year start and plan year end date for {inputValue}. • The Participant [Participant Identifier] does not have payroll dates that fall within the plan year start date and plan year end date. • The date {inputValue} matches multiple Plan Years. • The Enrollment Effective Date {inputValue} does not match {inputValue} for the plan year. • The Enrollment Effective Date {inputValue} is prior to the Participant's Active, LOA, or COBRA status. • The Enrollment Effective Date {inputValue} is after the Participant's Terminated, Retired, or LaidOff status.	Please do not include forward slashes. This must be formatted MMDDYYYY.