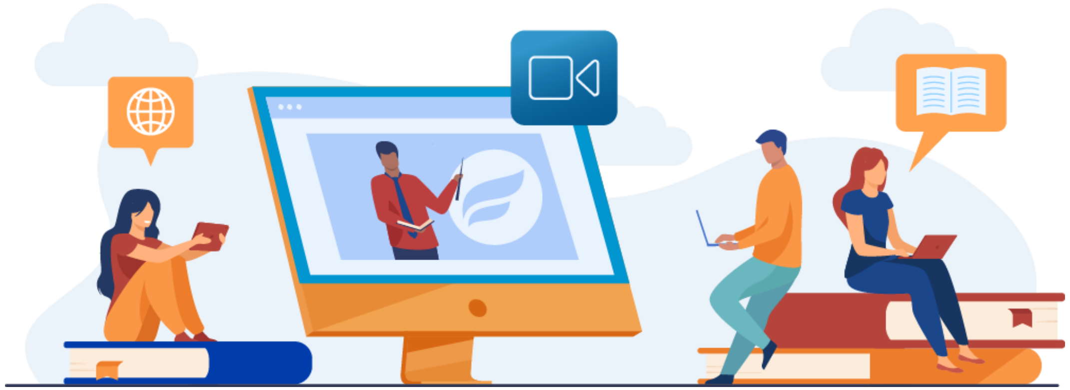
Funding & Reporting on the New FloresHR Portal

Friday, February 27, 2026, 12 PM EST

Welcome to Our Webinar!

- **Questions during the webinar?**
  - Use the Questions panel to submit questions
  - We'll answer questions live during our Q&A time
  - We'll address unanswered questions by email after the webinar
  - Please note: the purpose of this session is to provide an overview of funding processes; if you have questions on other topics, please contact your FloresHR account manager
- **Questions later?**
  - **Funding questions:** funding@floreshr.com
  - Other questions: Contact your FloresHR representative
    - Clients – Account Manager
    - Brokers – Sales Team Member
  - Or call us at 800-532-3327 and select Option 4 for employer support
- **Recording and slides will be shared with all registrants following the webinar**



Agenda

1	Reporting Payroll Contributions to Flores • Legacy Process: Reduction List or Transfer & Exception Report
2	Using the New Portal to Report Contributions • Contributions from Payroll File • Contributions from Scratch • Common Errors & How to Fix
3	New Funding Invoices: What to Expect
4	Reconciling Funding Invoices with Reports
5	Recap and Tips
6	Q&A

Reporting Payroll Contributions to Flores

Legacy Option 1: Reduction List

- **If you previously received a Reduction List from Flores:**
  - The Reduction List was emailed to you 2 days in advance of your scheduled pay date. It was a report that showed the per pay period amount each participant was enrolled for in the Flores system.
  - **If the Reduction List didn't match your pay-period amounts, you were prompted to make edits:**
    - Either on your own via the legacy portal, or
    - By communicating the changes to your Account Manager

XYZ Test Company
1/1/2017 - 12/31/2100 [Pay Date: 1/17/2025]
Reduction List Reports
As Of: 2/1/2026 6:51:36 PM
Grouped By Bi-Weekly

SSN	Last Name	First Name	MRA	DCRA	QTE
015263584	Benefit	Bill	100.00	192.31	0.00
333444777	Doe	Jane	0.00	0.00	33.00
Total			**100.00**	**192.31**	**33.00**

Legacy Option 2: Transfer & Exception Report

- **Transfer & Exception Reports**
  - If you previously supplied a payroll file for each pay period (either through a spreadsheet uploaded on our portal or EDI file feed):
    - Flores sent you a Transfer & Exception Report after your file loaded.
    - The Transfer report reflected the amounts that were reported to us for each employee on the file we received from you.
    - The Exception report flagged any differences in between the enrollment amounts Flores had in our system, and what was reported on the file we received from you.
    - You would then review the Exception report and either enter enrollment updates on the Legacy portal or email your Account Manager with changes needed.

The New Process: Reduction List Users

- **If you previously received a Reduction List, you will no longer receive an email with your reduction list report. Instead:**

- **For Employers with FSA Only (Healthcare, Limited FSA or Dependent Care)**
  - For employers with **claims-based funding**, <u>only</u> offering Healthcare FSA and/or Dependent Care FSA through FloresHR, payroll contributions will be automatically applied to participant accounts in accordance with your payroll schedule. **You do not need to take any action to report contributions to us. Contact your account manager if you have questions on if you qualify for this option.**
  - **For employers with contribution-based funding, you can send a payroll file to Flores using the new Process Contributions from a Payroll File option or use the Contributions from Scratch tool.**

- **For Employers that Offer Other CDH Benefit Plans (Commuter, HSA, HRA*)**
  - For all other plans, you will use the FloresHR portal to upload a payroll file to Flores using the new Process Contributions from a Payroll File option or use the Contributions from Scratch tool.
  - Auto-deposit options are not available for these plan types, so active reporting will be needed.

**This applies only to certain HRA plan designs and would be the method used to report Employer contributions.*

The New Process: Transfer & Exception Report Users

- **If you previously sent a file to Flores (either via upload to the portal or EDI file feed), you will no longer receive an email with the Transfer & Exception Reports. Instead:**

- **EDI File Feeds (secure payroll files via SFTP or FTP)**
  - **No changes to your process.** Files should be submitted at least 2 days prior to your pay date.

- **Spreadsheet**
  - If you previously uploaded a spreadsheet file to the Legacy portal, you will now report contributions on the new portal in a **NEW file layout** using the Process Contributions from a Payroll File tool.

- **Contributions from Scratch Tool**
  - A new tool has also been added, Contributions from Scratch. This tool does not require a file upload.

NEW! Spreadsheet File Format Has Changed

- If you previously sent a spreadsheet to Flores on our portal, you will still have an option to submit a spreadsheet on the new portal, but the format has changed!
- The new format is available on our Platform Enhancement Guide Website (Contribution File Template) linked here. A preview is below. You will need to report all contributions in this format now.
- You will need to know the Plan Account Type Codes, which are also linked on the website. We will cover those in detail on the next slide.

Payroll Date	Account Type Code	Last Name	First Name	Employee ID	SSN	Employee Contributions Per Pay Period	Employer Contributions Per Pay Period
20260202	PNC	Malone	Sam	414010004	XXX-XX-0004	100	25
20260202	PNC	Boyd	Woody	414010005	XXX-XX-0005	19.99	25
20260202	PNC	Peterson	Norman	414010006	XXX-XX-0006	1	25
20260202	PNC	Tortelli	Carla	414010007	XXX-XX-0007	50	25
20260202	PNC	Crane	Frasier	414010028	XXX-XX-0028	75	25

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File Layout Fields Explained

Field	Description
Payroll Date	Effective date of contribution/deposit. Preferred format is YYYYMMDD, though other formats are accepted
Account Type Code*	Plan Type. See next slide for details.
Last Name	Last Name of participant
First Name	First Name of the participant
Employee ID	The primary participant identifier in this system. This may be SSN if your organization uses SSN for the primary identifier.
SSN	Participant's SSN
Employee Contributions Per Pay Period	The employee/participant funded amount for this contribution.
Employer Contributions Per Pay Period	The employer funded amount for this contribution.

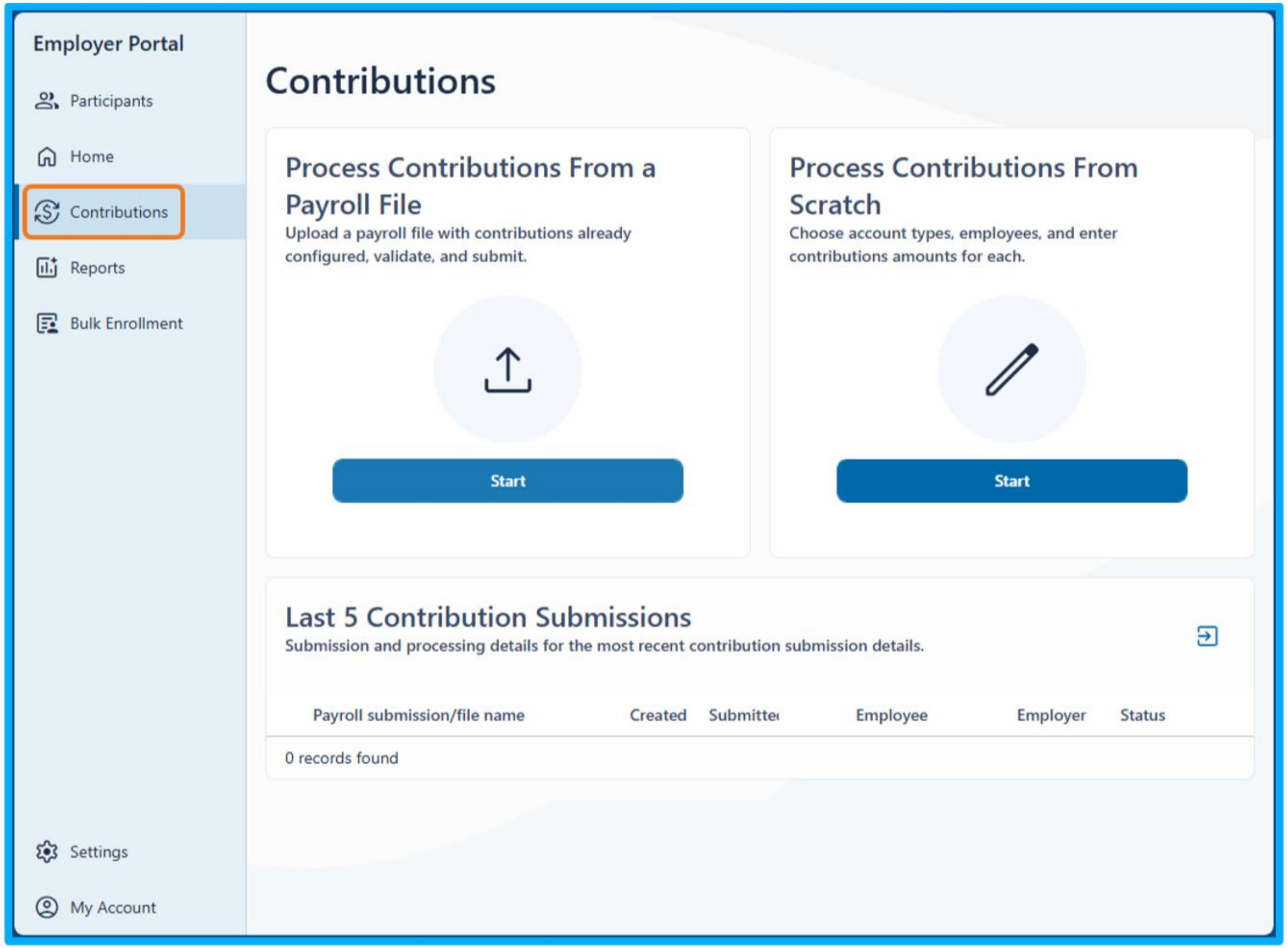
Account Type Code Guide

Plan		Account Type Code
Healthcare FSA and Limited FSA	⇨	**FSA**
Dependent Care FSA	⇨	**DCA**
HSA	⇨	**PNC**
Commuter Combined for all Legacy Commuter (QTE) Clients	⇨	**TFS**
Pre-tax Parking ***for new plans only***	⇨	**PKG**
Pre-tax Transit ***for new plans only***	⇨	**TRN**

Using the New Portal to Submit Payroll Contributions

Processing Contributions

Employer Portal > Contributions



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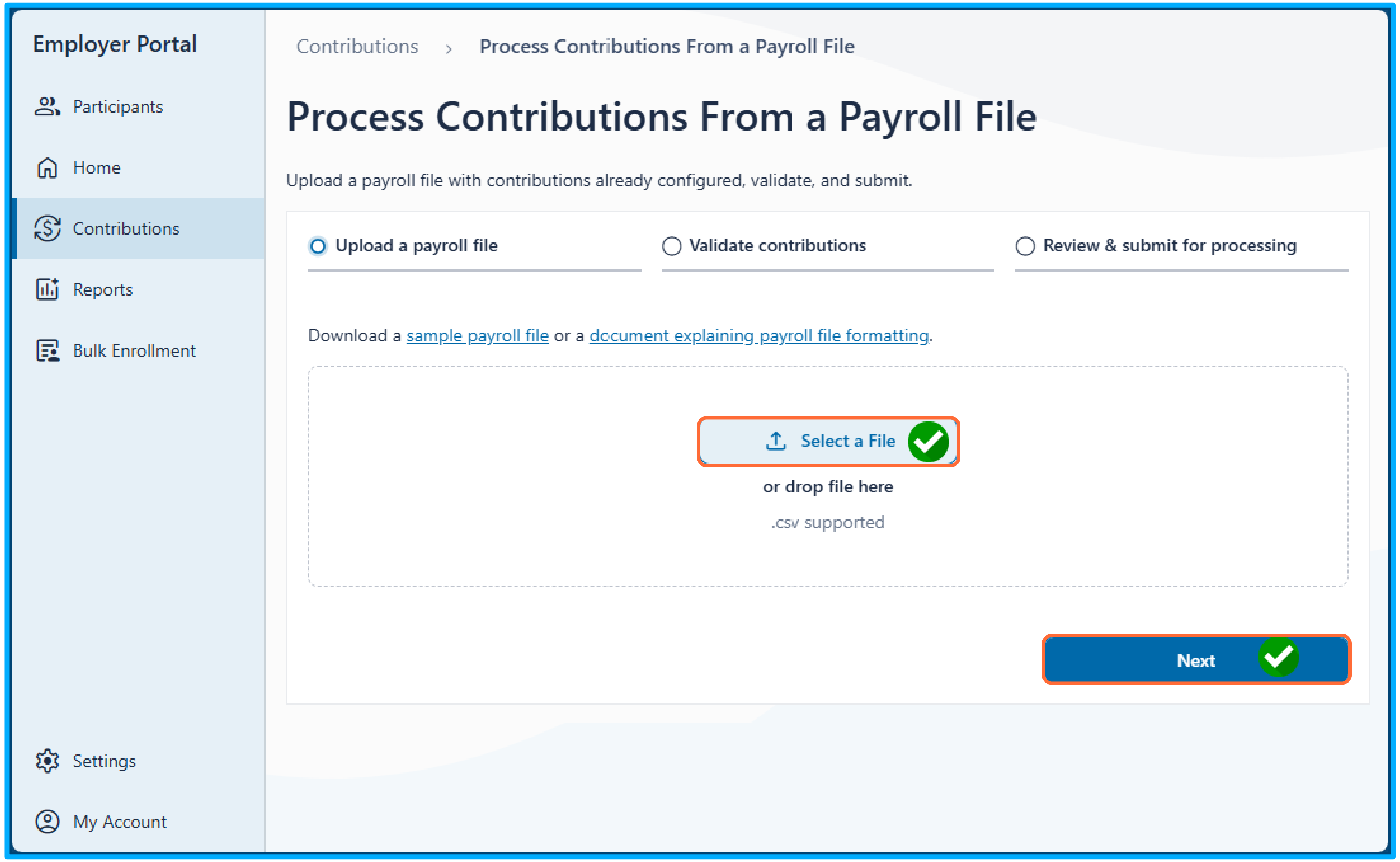
Getting Started

- Log in to Employer Portal: app.wealthcareadmin.com
- Select *Contributions*
- Select *Start* for one of the options:
  - Process Contributions From a Payroll File
  - Process Contributions From Scratch

- Remember to process any new enrollments BEFORE processing contributions.

Processing Contributions from a Payroll File (SPREADSHEET)



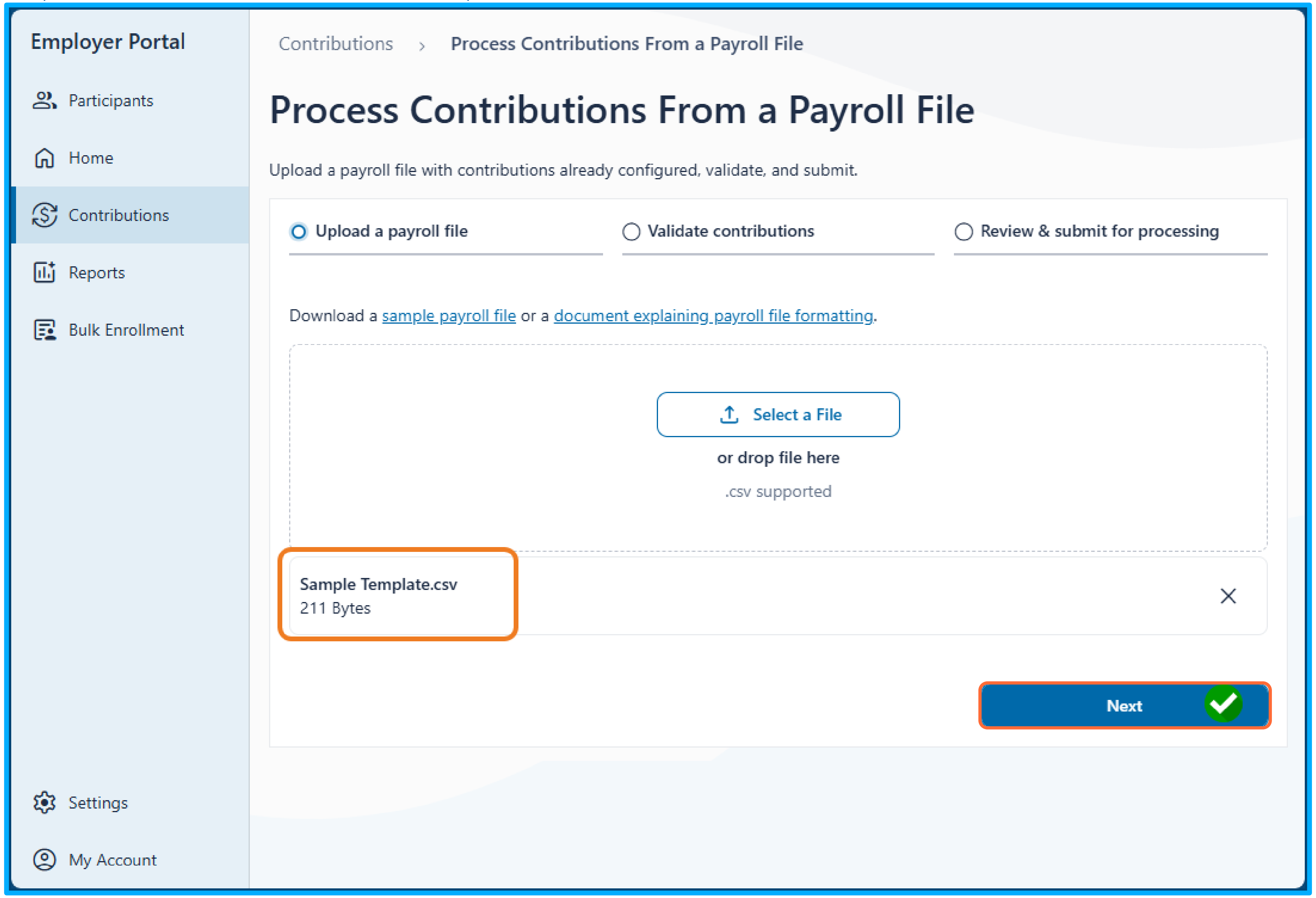
Upload a Payroll File

- *Process Contributions from a Payroll File*
- Drag and drop the downloaded file

OR

- Use the Select a File option
- Select *Next*

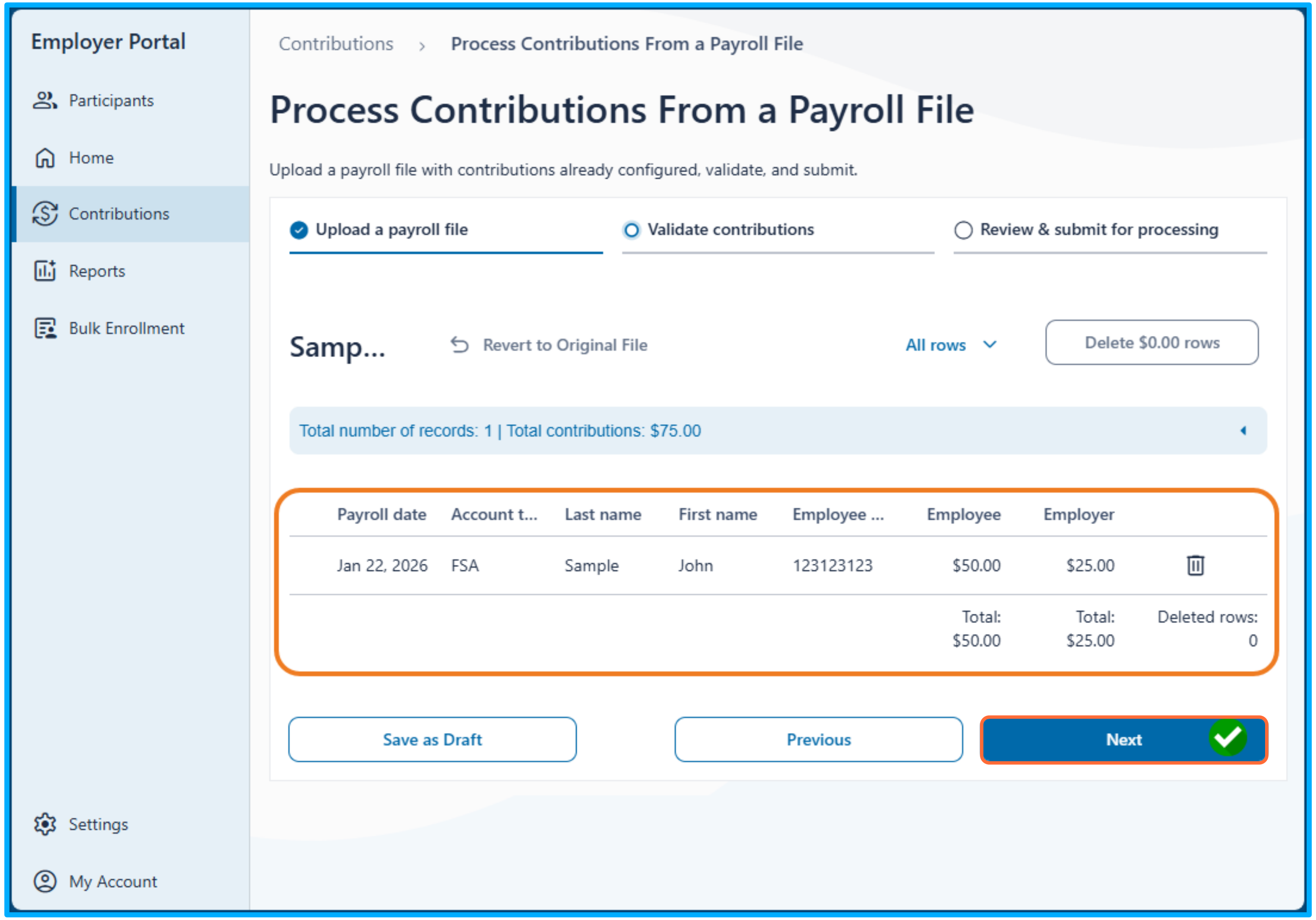
Processing Contributions from a Payroll File (SPREADSHEET)



Upload a Payroll File

- Confirm the selected payroll file is correct
- Select *Next*

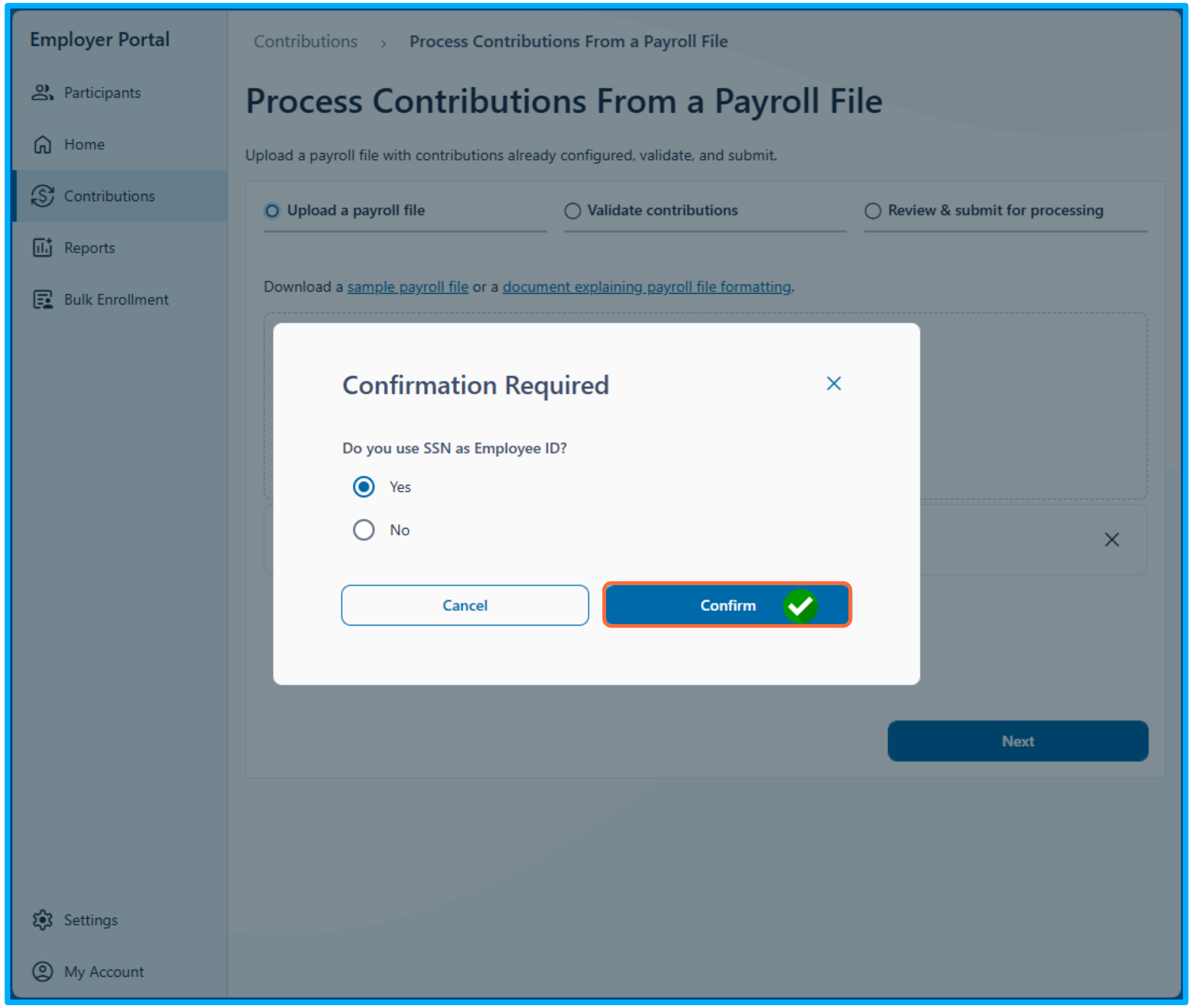
Processing Contributions from a Payroll File (SPREADSHEET)



Upload a Payroll File

- Review record information and select ***Next***
- If not correct, click ***Previous*** and go back to make additional edits and upload a new file

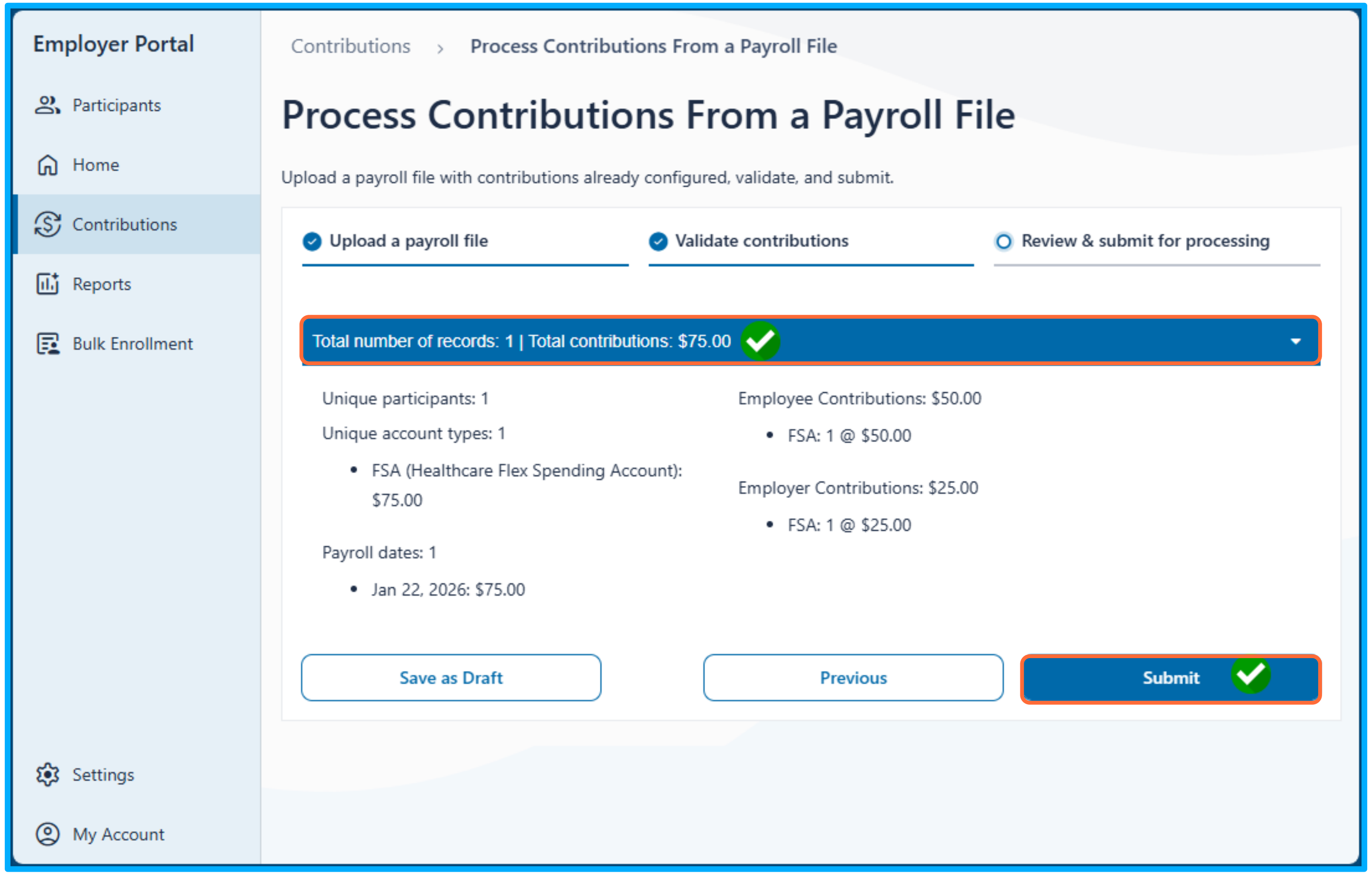
Processing Contributions from a Payroll File (SPREADSHEET)



Upload a Payroll File

- If prompted, select dial for *Yes* or *No* to confirm if using SSN as the Employee ID
- Select *Confirm*
- Select *Next*

Processing Contributions from a Payroll File (SPREADSHEET)

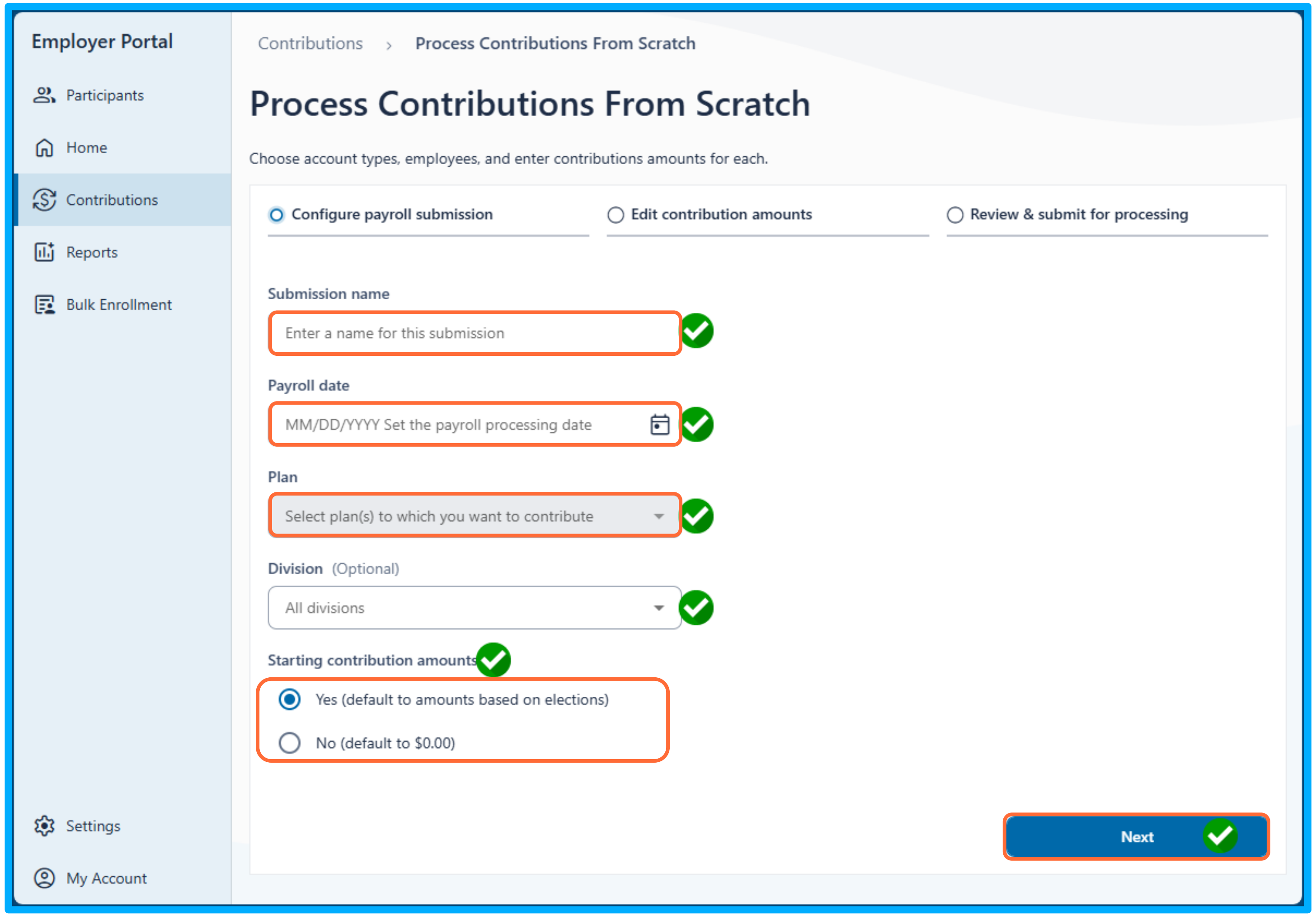


Validate Contributions

- Review submission history noting the status
- Select ***Submit***
- If not correct, select ***Previous*** to edit

Processing Contributions from Scratch

Employer Portal > Contributions > Process Contributions From Scratch



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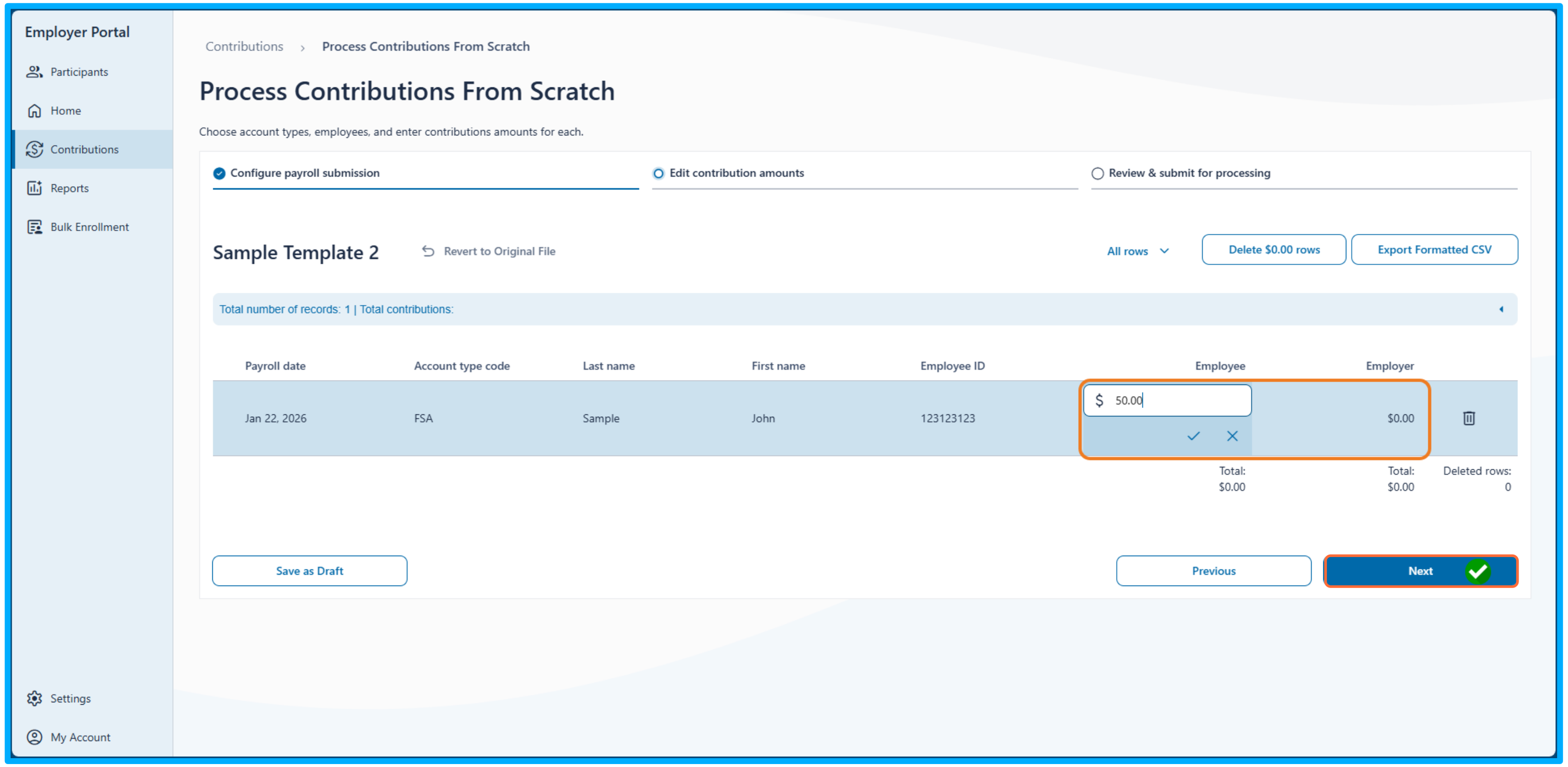
Configure Payroll Submission

- Give your file a **Name**
- Select the **Payroll Date** desired
- Select the **Plan(s)** loading payroll for
  - **Optional:** Select the **Division(s)**
- Choose the ***Starting contribution amount*** criteria
- Click ***Next***

Processing Contributions from Scratch



Configure Payroll Submission

- **Edit amounts** for each participant if needed
- Select ***Next*** when done
- **Optional:** ***Save as Draft*** to save file for later use

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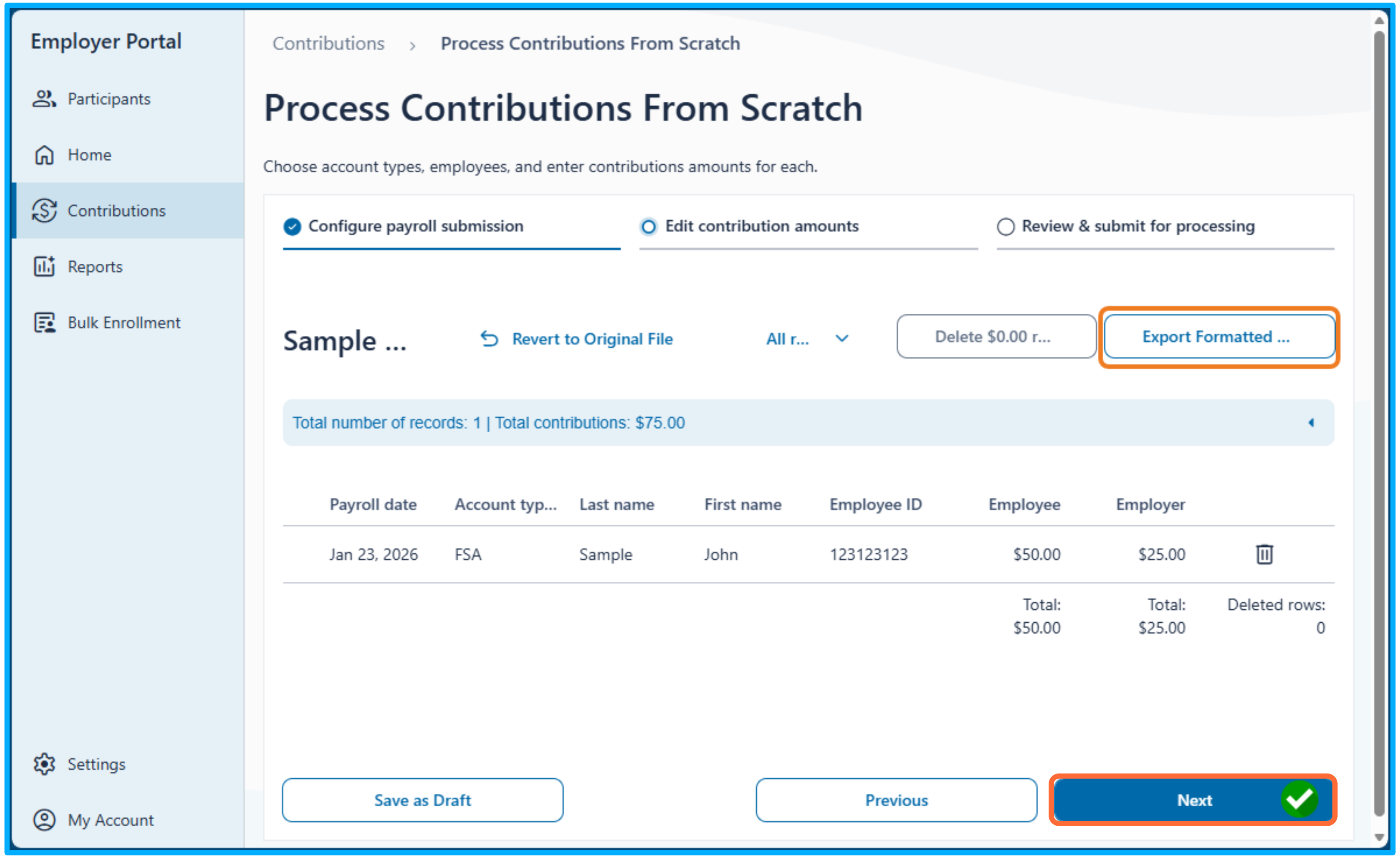
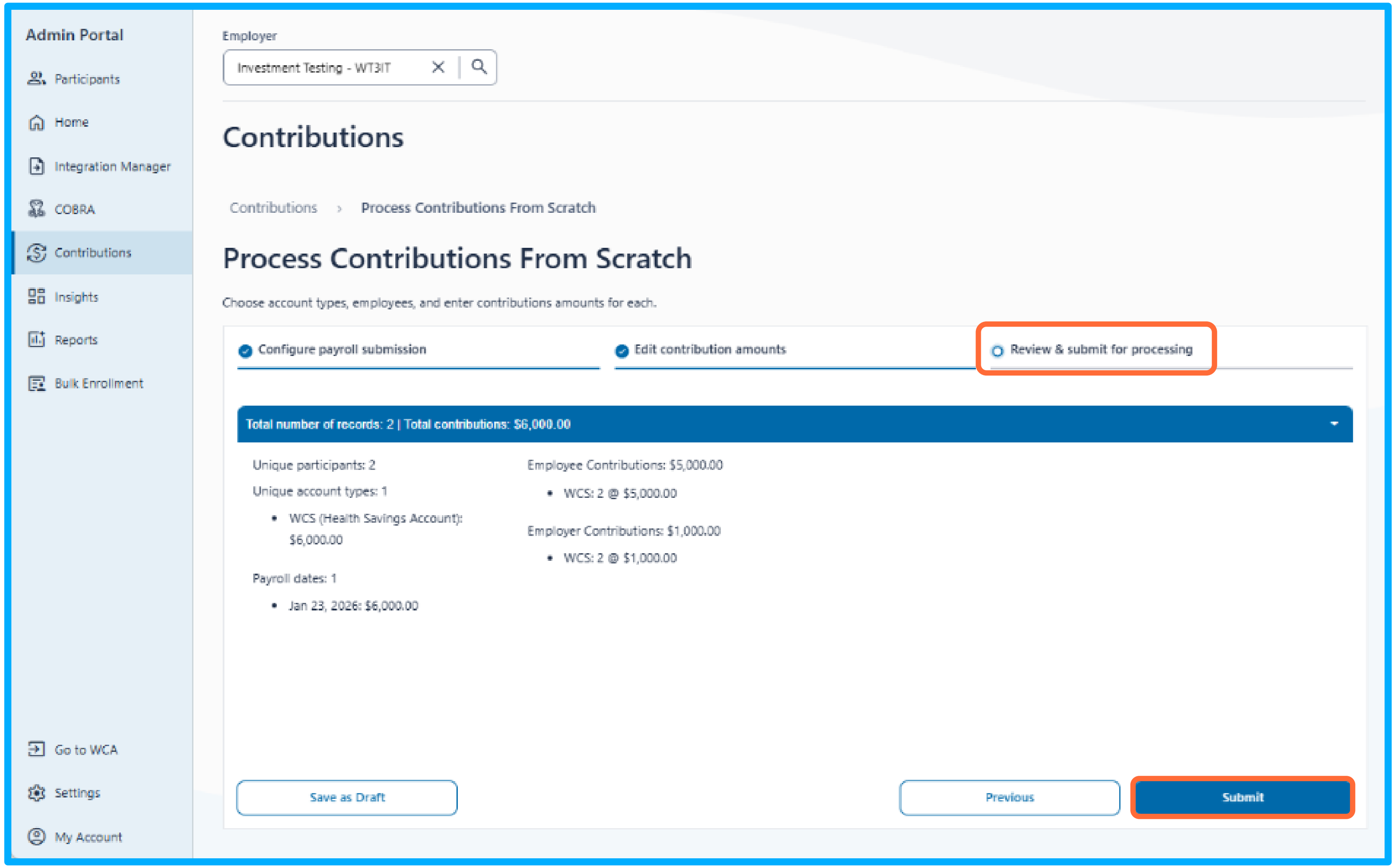
Processing Contributions from Scratch



Edit Contribution Amounts

- Review and make edits if necessary
  - If edits are needed, click the amount under the column and update the amount
- Select *Next*
- Select *Export Formatted CSV* to open and view the file

Processing Contributions from Scratch



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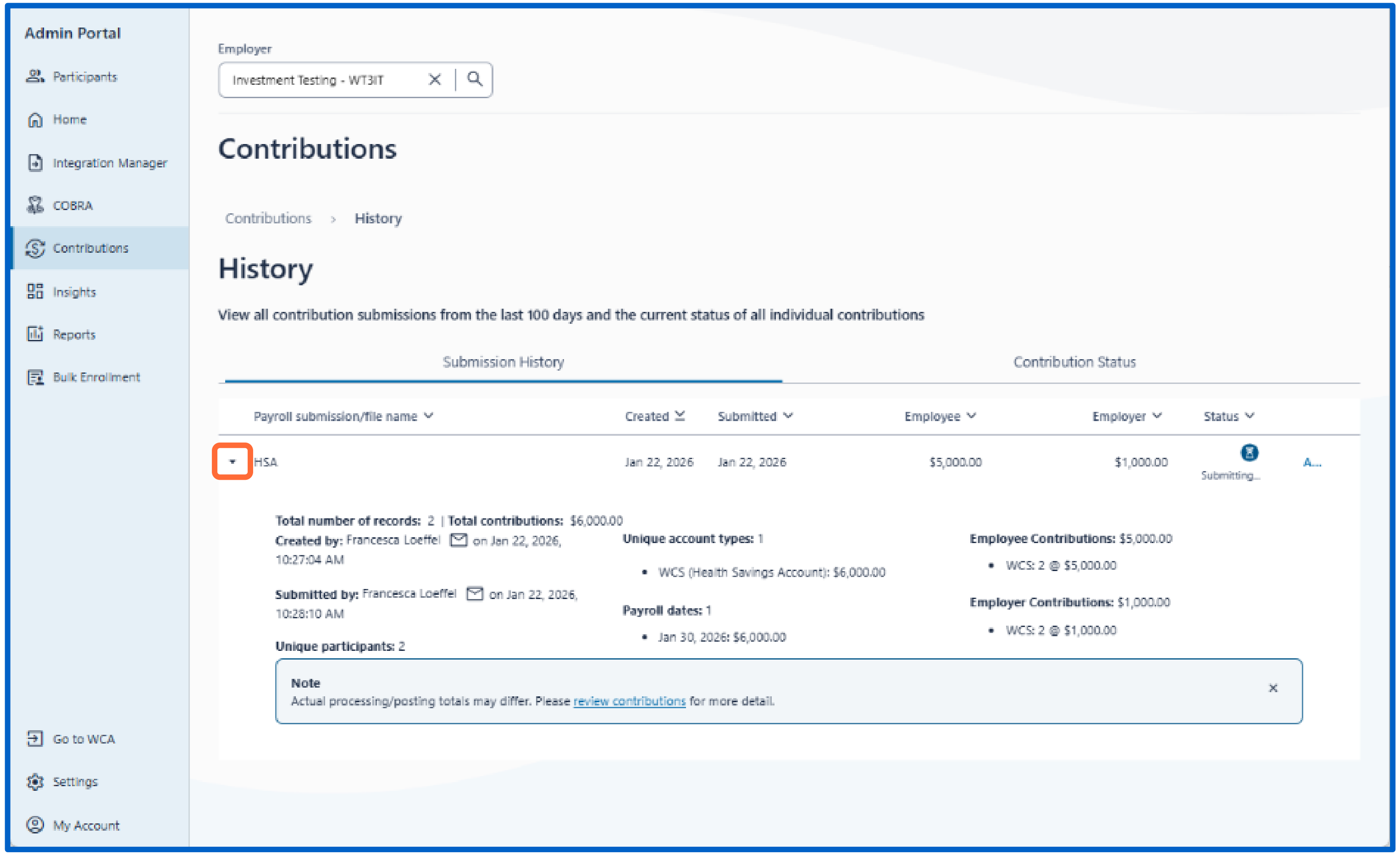
Review & Submit for Processing

- Review the contributions one last time
- Select ***Submit***

Processing Contributions from Scratch



Status of Contributions Submitted

- After selecting Submit, users will be redirected to the **History** page
- **History** page shows the status of the contributions submitted
- Expand the **Payroll submission/file name** to view details

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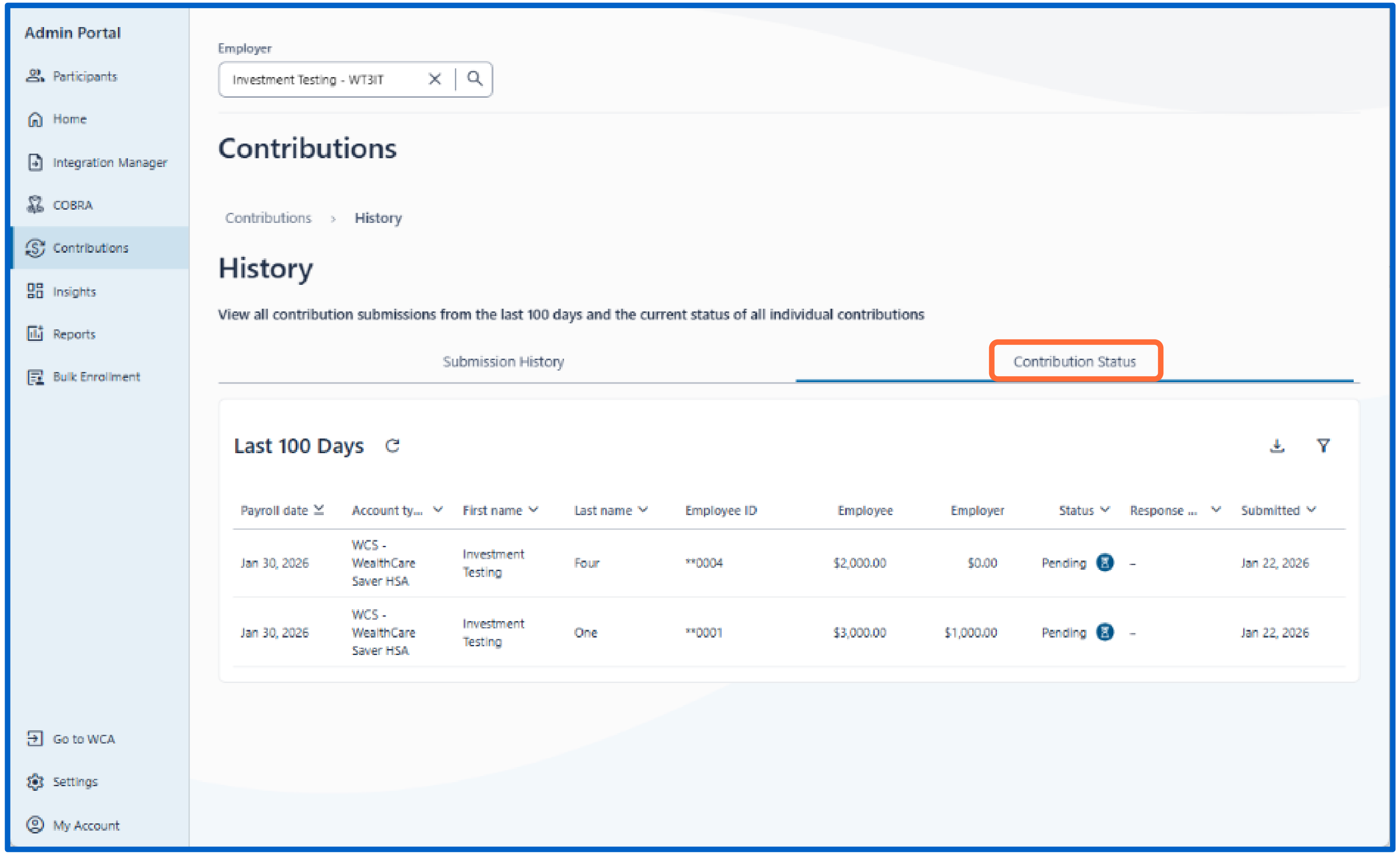
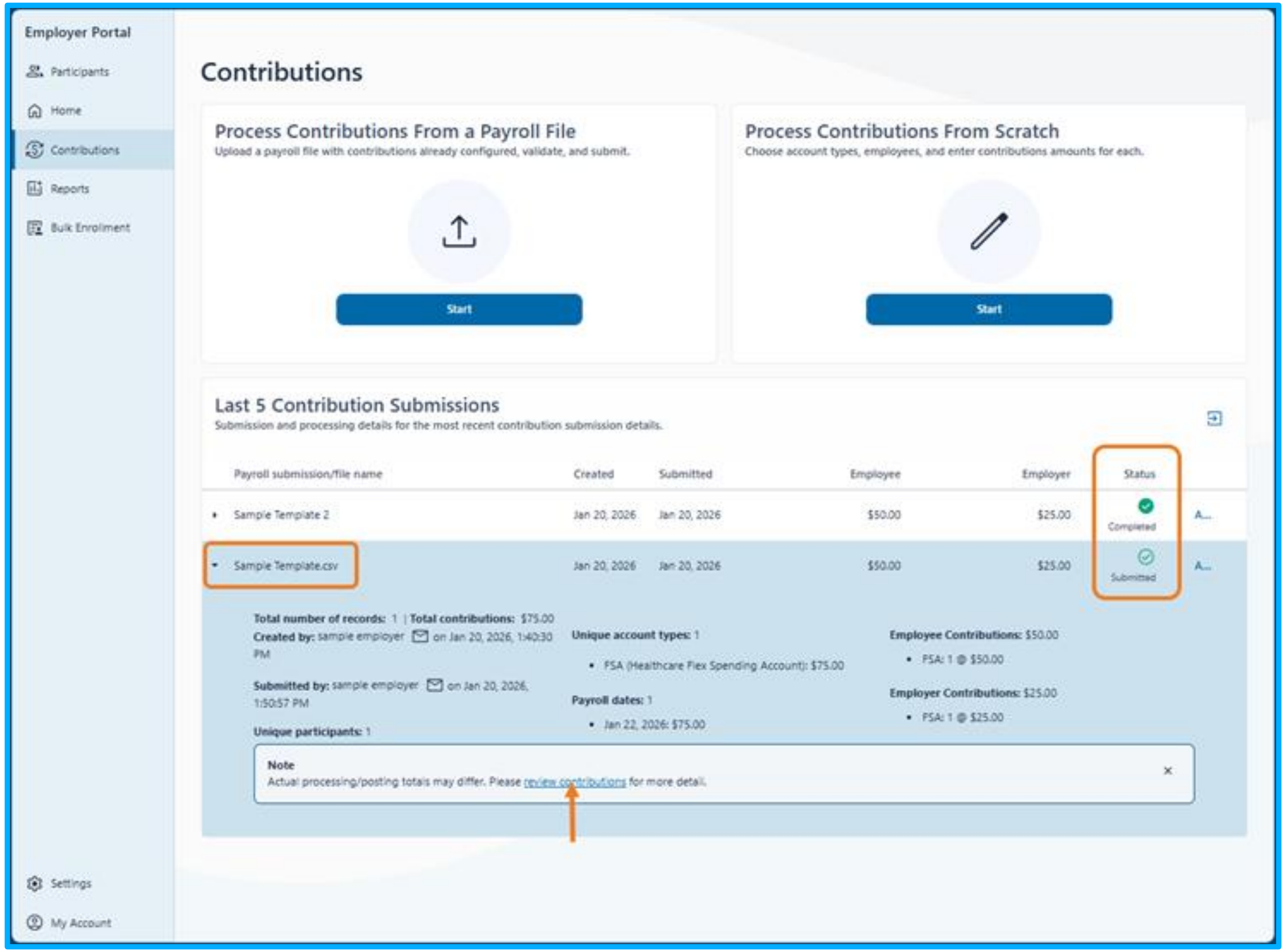
Processing Contributions from Scratch



Status of Contributions Submitted

- Select *Contribution Status* tab to view the status of the contributions submitted
- This tab will also display contributions submitted in the last 100 days

Reviewing Contributions



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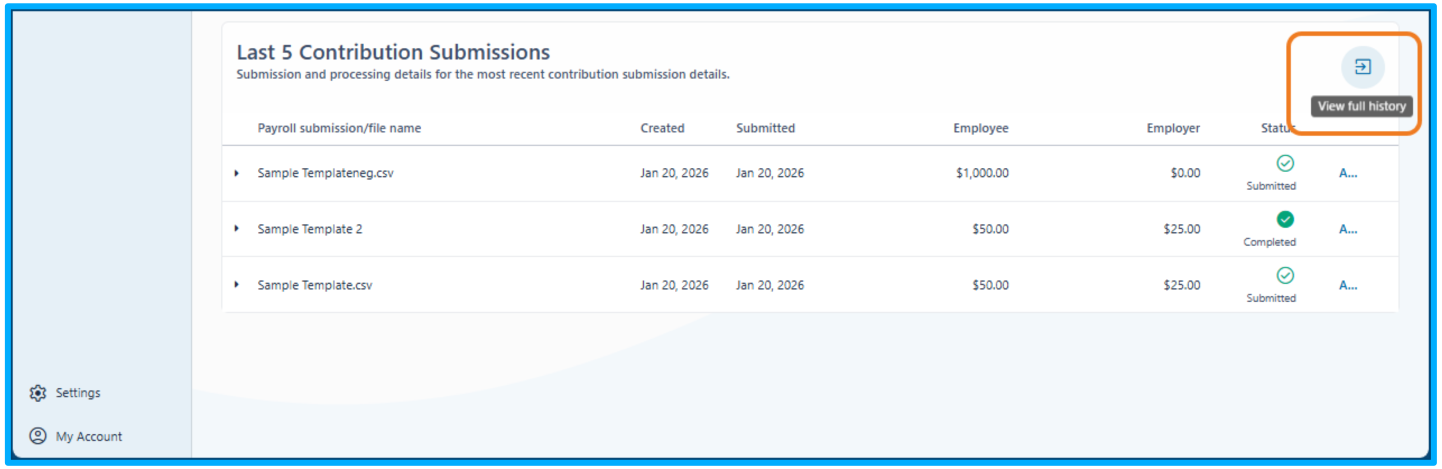
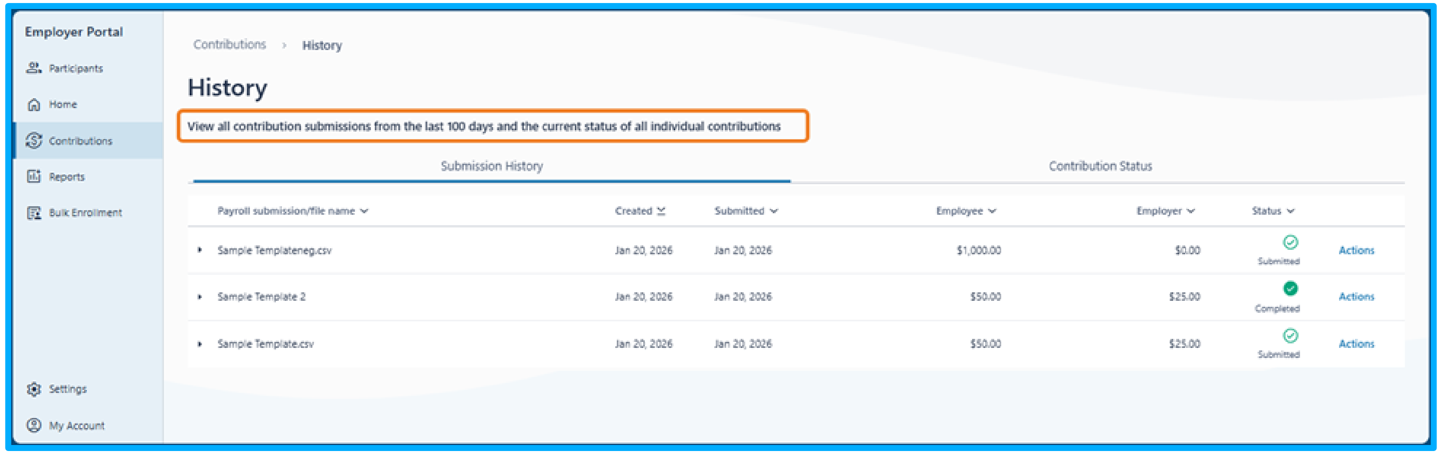
Review Contributions

- Exit to the home screen
- Select *Contributions*
- Able to view the **Last 5 Contribution Submissions** and their statuses
- There are four statuses at the file level:
  - Completed
  - Submitting
  - Submitted
  - Errored

Reviewing Contributions





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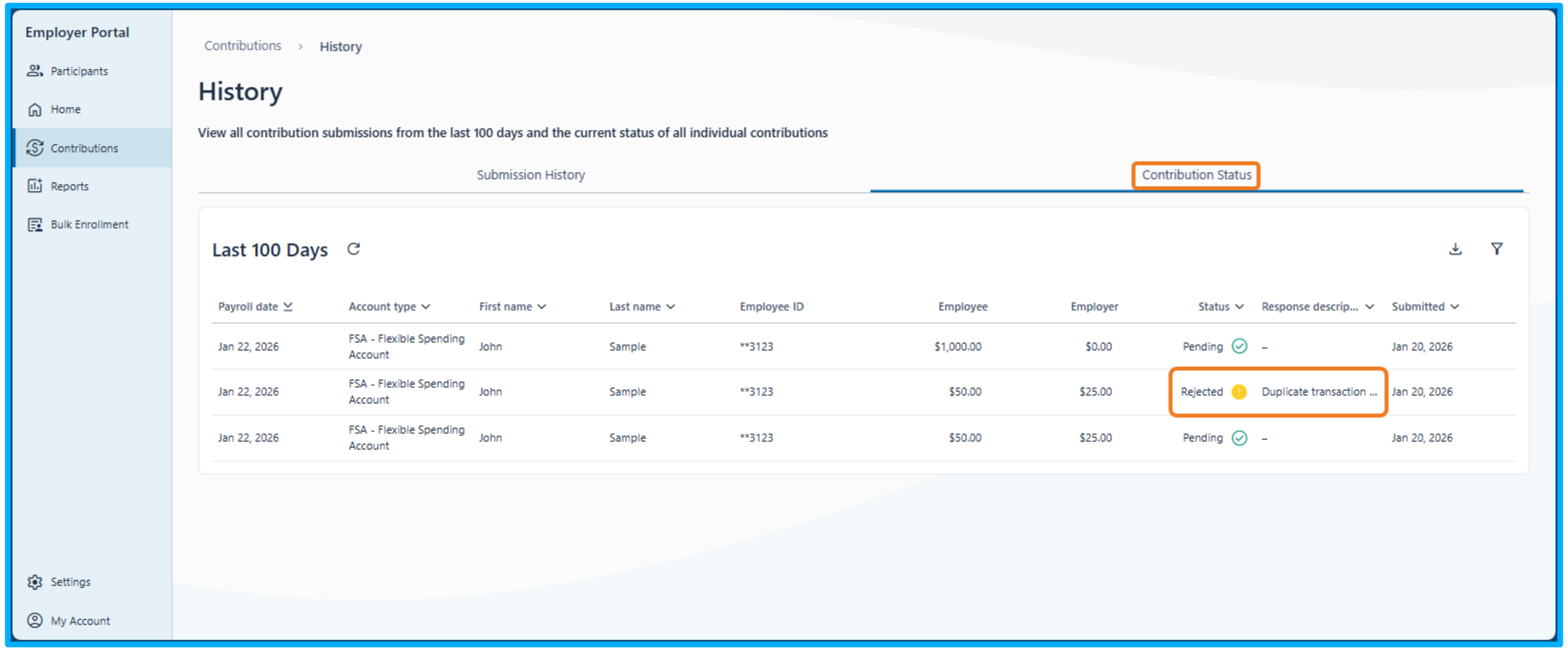
Review Contributions

- Select the **History** icon shown to see all submissions for the past 100 days

How to Resolve a Common Error when Loading Contributions

How to Resolve a Common Error when Loading Contributions

Duplicate Transactions Error



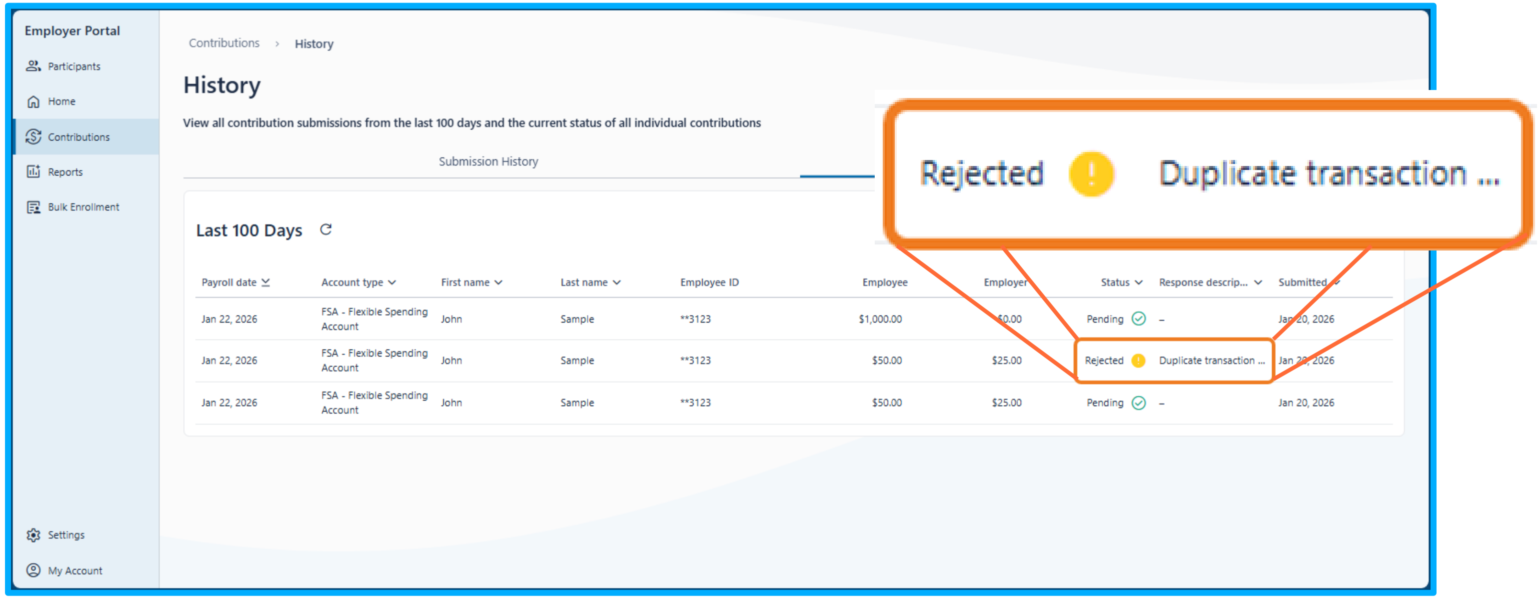
Note: Duplicate transactions are determined by comparing the payroll date and the dollar amount per plan type

Steps to Confirm Duplicate:

- Review the Contribution History by selecting ***Contributions***
- Select ***Contribution Status***
  - The contributions from the last 100 days will be displayed along with the date submitted, amounts, and statuses

How to Resolve a Common Error when Loading Contributions

Duplicate Transactions Error



Steps to Confirm Duplicate:

- Identify individual contributions with alert icons
- Review response description associated
- Response description will dictate resolution
  - Ex: Duplicate Deposit – confirm the existence of the duplicate within the participants page

How to Resolve a Common Error when Loading Contributions

Duplicate Transactions Error

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Steps to Confirm Duplicate:

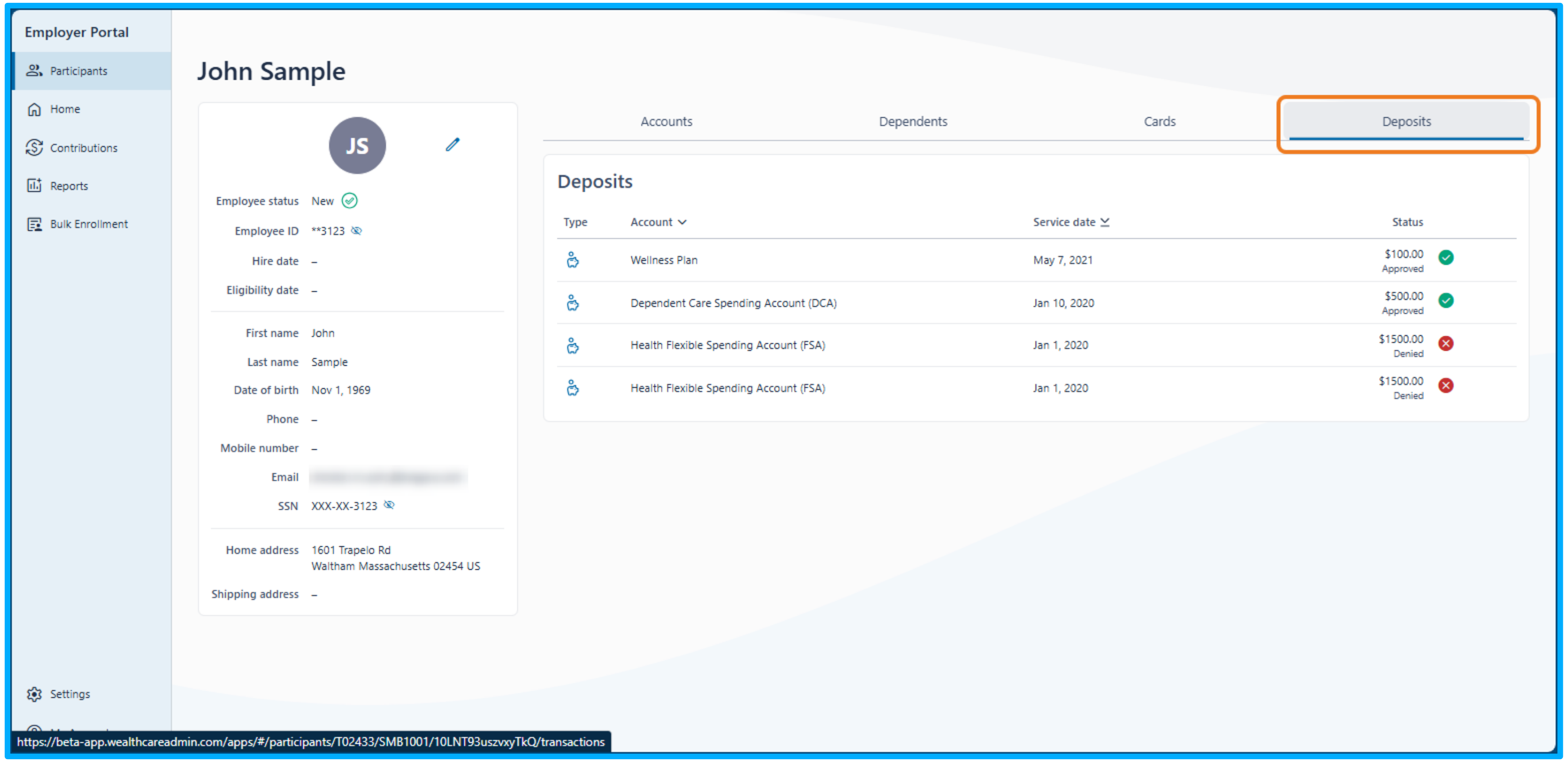
- Next, navigate to the ***Participants*** page
- Search for the employee by **Name** or **Employee ID**

OR

- **Select** the employee from the list

How to Resolve a Common Error when Loading Contributions

Duplicate Transactions Error



Steps to Confirm Duplicate:

- Select the **Deposits** tab
- Only posted or denied deposits will display
- This error was designed to prevent duplicate contributions from processing
- Usually happens when the same file is submitted twice
- Usually doesn't need to be reloaded

New Funding Invoices

Funding – Previous State

- **Plans with Contribution-Based Funding (Now Employer Payroll Funding EPF):**
  - If you used this funding option, a draft would occur after payroll contributions were applied to participant accounts that were confirmed with either the Reduction List or Transfer & Exception Report emails.
  - If a direct debit was processed, a Direct Debit Confirmation was generated within the next business day.

- **Plans with Claims-Based Funding (Now Claims Activity Funding CAF):**
  - You would have received a Check Register from us via email each Friday.
  - Check Register reflected claim and debit card expenses participants incurred over the prior week.
  - Some clients provided approval prior to debit.

New Process - Benefit Plan Funding Notice

This notice will replace direct debit confirmations and will also tell you the amount we will draft from your account in the next 1-2 business days automatically.

If you are EPF (contribution based) and submit contribution information to us by 3 PM ET, you will receive this invoice the following day.

If you are CAF (claims based) you will get this invoice each Thursday.

After you receive this, reporting will be available the next day in the Flores portal.

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FloresHR Funding Invoice

Employer: ABC Test Company, Inc.
Division:
Account Segment:

CAF or EPF – indicates your funding selection type

Funding Period: 01/08/2026 - 01/14/2026
Invoice Date: 01/15/2026
Billing Group:

Invoice #: FAATEST-12345-CAF123456789

Due Date: N/A

Plan Year	Account	Activity	Adjustments	Total
01/01/2026 - 12/31/2026	Healthcare FSA	$141.08	$0.00	$141.08
01/01/2026 - 12/31/2026	Dependent Care FSA	$625.00	$0.00	$625.00
			Amount Due:	$766.08

ABC Test Company, Inc. has activity totaling **$766.08** on **01/15/2026.** If the amount above is negative, a credit will be posted to the bank account on record. If positive, a debit will be posted.

A detailed report will be available for your review within the next 24 hours. To view the Claims Based Funding report, please visit the **FloresHR Employer Portal**. Upon login, navigate to the Reports tab and find the box labeled My Last Runs. Click the arrow icon labeled View all runs, and then Via Admin Platform. Here you will see the current and most recently run reports.

For Reference, our ACH Originator ID is: 1561542307.

If you have questions about this invoice, please contact funding@floreshr.com.

Funding invoices are sent from no-reply@floreshr.com with the subject line of "FloresHR Benefit Plan Funding Notification," and are sent to contacts who received direct debit confirmation emails previously in the legacy system.

HSA Clients: Important Change to Note!

- **We will NO LONGER** debit **for HSA participant contributions until they are actively enrolled and verified.**
- **This means that if you report a contribution for a participant and they have not passed CIP (the federally required identity verification process) their contribution amount will not be included in your draft for that pay period and your invoice will differ from your total payroll contributions that you report.**
- **Instead, we will hold the contribution pending for up to 90 days. Once the participant passes CIP, the draft will take place and be included in a future funding invoice.**
- Contributions that were successfully applied can be verified using the **HSA Funded Contribution Report** on the Portal.
- **Debit approval** to your FloresHR account manager for per-pay deductions **is no longer required.** An automatic draft will now occur 1-2 business days after your invoice generates.
- **As a helpful resource for HSA, view the HSA Funding Details section of the Platform Enhancement Guide linked here.**

Reconciling Funding Invoices with Reports

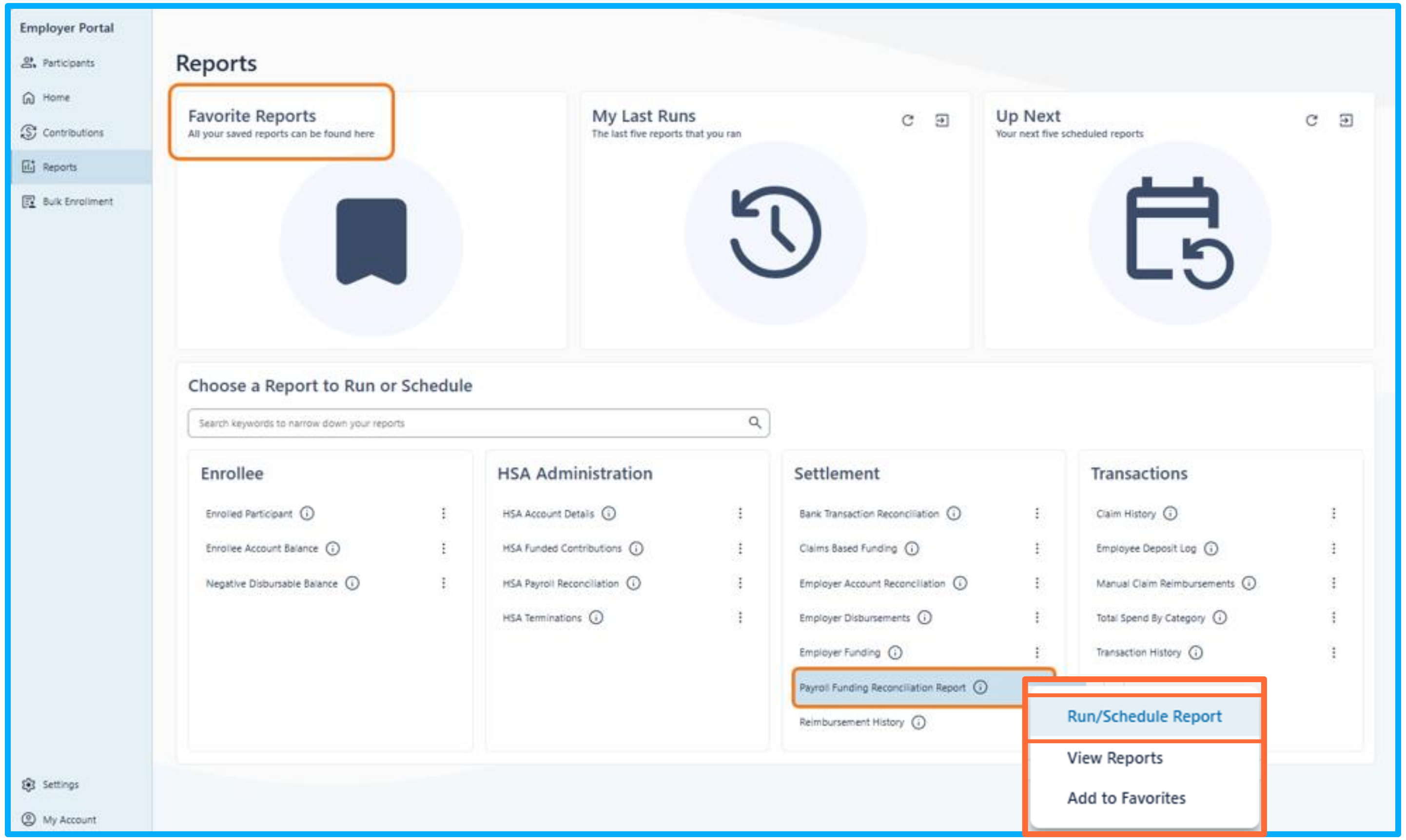
Common Report Mapping

Below you will find a list of reports used in the Flores system previously along with the new equivalent report name.

- **Balance Reports** -> Enrollee Account Balance
- **Check Registers** -> Claims Based Funding Report
- **Reduction List and T&E Reports** -> Payroll Funding Reconciliation Notice
- **Direct Debit Confirmation Emails** -> Benefit Plan Funding Invoice (emailed invoice)

How to Run Reports

Ensuring the Correct Data is Pulled

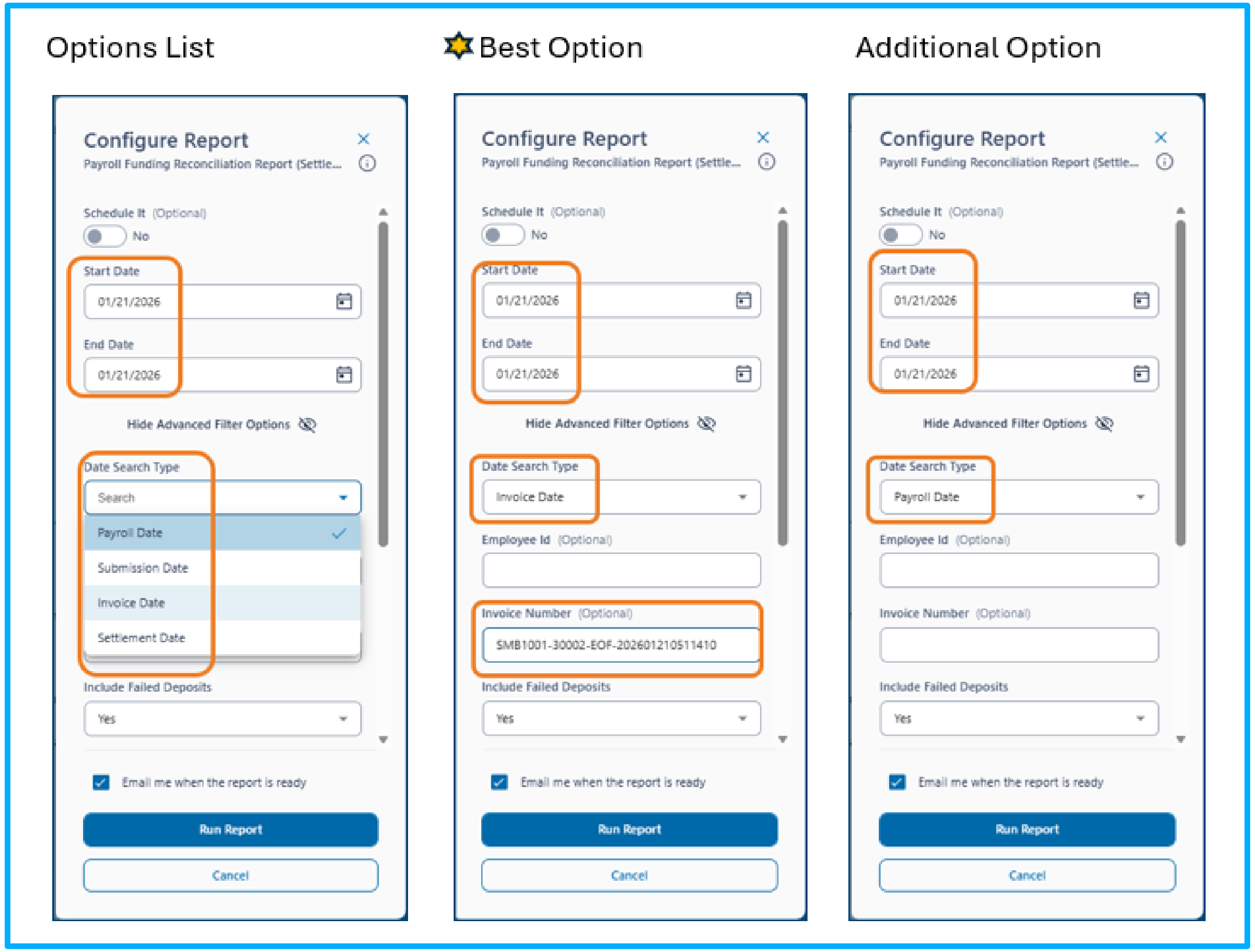


Settlement Reports

- Navigate to the *Reports* page
- Choose the *Payroll Funding Reconciliation Report*
- Select *Run/Schedule Report*

How to Run Reports

Ensuring the Correct Data is Pulled



Configure Report

- Enter the **Date/Date Range** for the criteria
- For best results:
  - Enter the **Invoice Date** from the top right of your invoice
  - Select ***Invoice Date*** under the **Date Search Type** drop-down menu
  - Enter the **Invoice Number** in the optional field for an exact match to the invoice you are looking to reconcile
- After entering your filter criteria, click ***Run Report*** to submit your request

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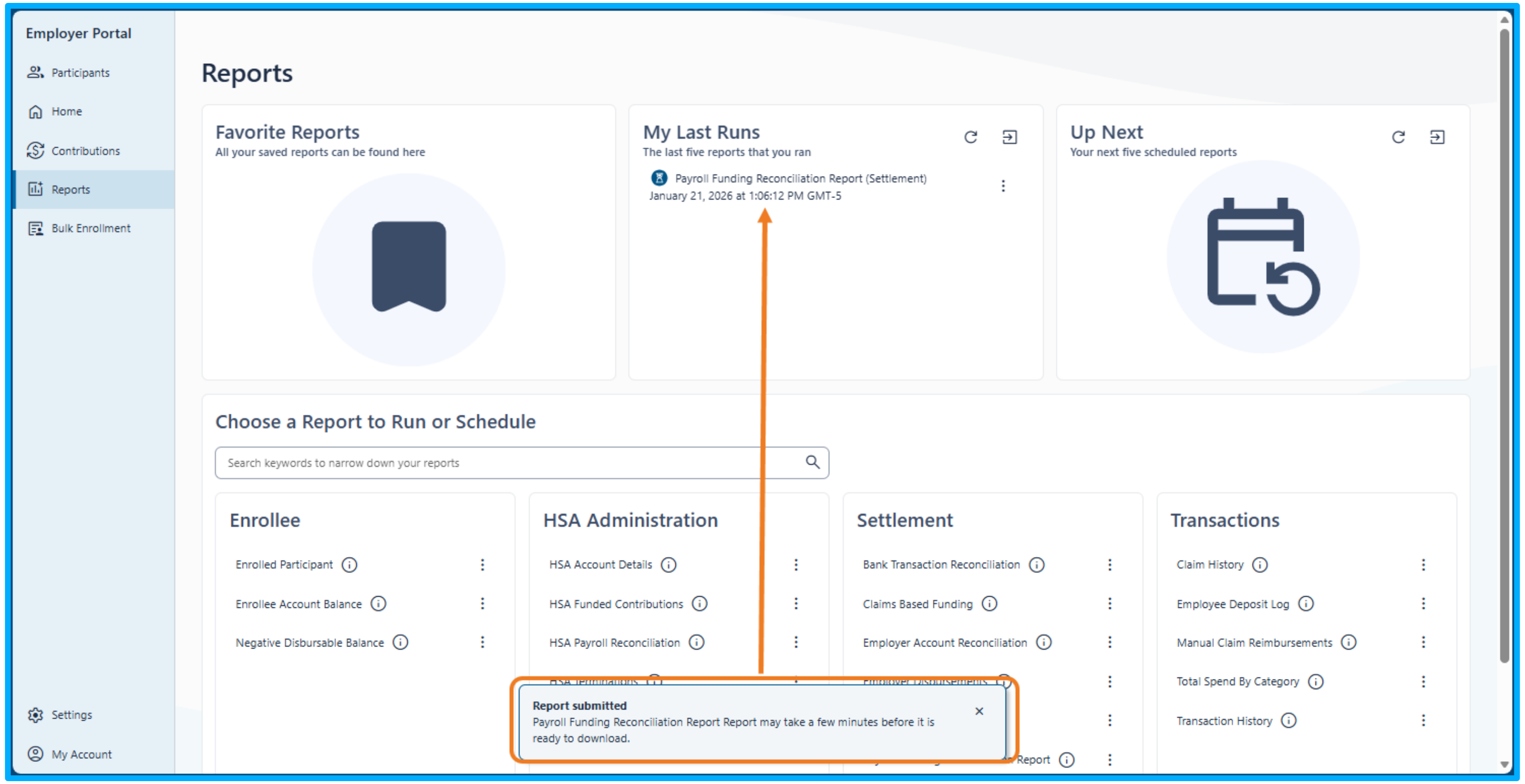
How to Run Reports

Ensuring the Correct Data is Pulled



Locating Report

- After submitting the request, the report will show under **My Last Runs**

Claims Based Funding Report

This report replaces the CHECK REGISTER report and shows claim and debit card activity for the prior 7-day period.

Claims Based Funding Report

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Date Range: 1/9/2026 - 1/15/2026

Report Generated On: 1/16/2026 15:35:00

Employer: ABC Test Company, Inc.

Division: <All>, Class: <All>

Employer Name	Trxn Date	Funding Date	Employee First Name	Employee Last Name	Claimant First Name	Claimant Last Name	Division Name	Class Name	Employee ID	Service Start Date	Service End Date	Claim Type	Account Type	Plan ID	Plan Start Date	Plan End Date	Amount	Split Trxn	Check Number	Bank Account Name
ABC Test Company, Inc.	01/12/2026	01/15/2026	Jane	Doe	Jane	Doe			XXXXX1234	05/01/2025	05/31/2025	Manual Claim	DCA	DCA	01/01/2025	12/31/2025	$225.00		4577461	ABC Test Company, Inc. Account
ABC Test Company, Inc.	01/12/2026	01/15/2026	Jane	Doe	John	Doe			XXXXX1234	01/10/2026	01/10/2026	Debit Card	FSA	FSA	01/01/2025	12/31/2025	$106.00			ABC Test Company, Inc. Account
ABC Test Company, Inc.	01/12/2026	01/15/2026	Tonya	Test	Tonya	Test			XXXXX6789	11/14/2025	11/14/2025	Manual Claim	FSA	FSA	01/01/2025	12/31/2025	$30.00		4548821	ABC Test Company, Inc. Account
ABC Test Company, Inc.	01/11/2026	01/15/2026	Bill	Benefit	Bill	Benefit			XXXXX1278	03/01/2025	06/30/2025	Manual Claim	DCA	DCA	01/01/2025	12/31/2025	$400.00		4569874	ABC Test Company, Inc. Account
ABC Test Company, Inc.	01/12/2026	01/15/2026	Frank	Flex	Frank	Flex			XXXXX6877	01/12/2026	01/12/2026	Debit Card	FSA	FSA	01/01/2025	12/31/2025	$5.08			ABC Test Company, Inc. Account

Enrollee Account Balance Report

This report replaces the BALANCE REPORT and shows current balances. There are two tabs included for summary information and detail by participant.

Employee Account Details

Admin: FloresHR (T01605)

Employer: ABC Test Company, Inc.

Account Balances as of: 1/18/2026

Report Generated: 1/18/2026 6:53:44 AM (CST)

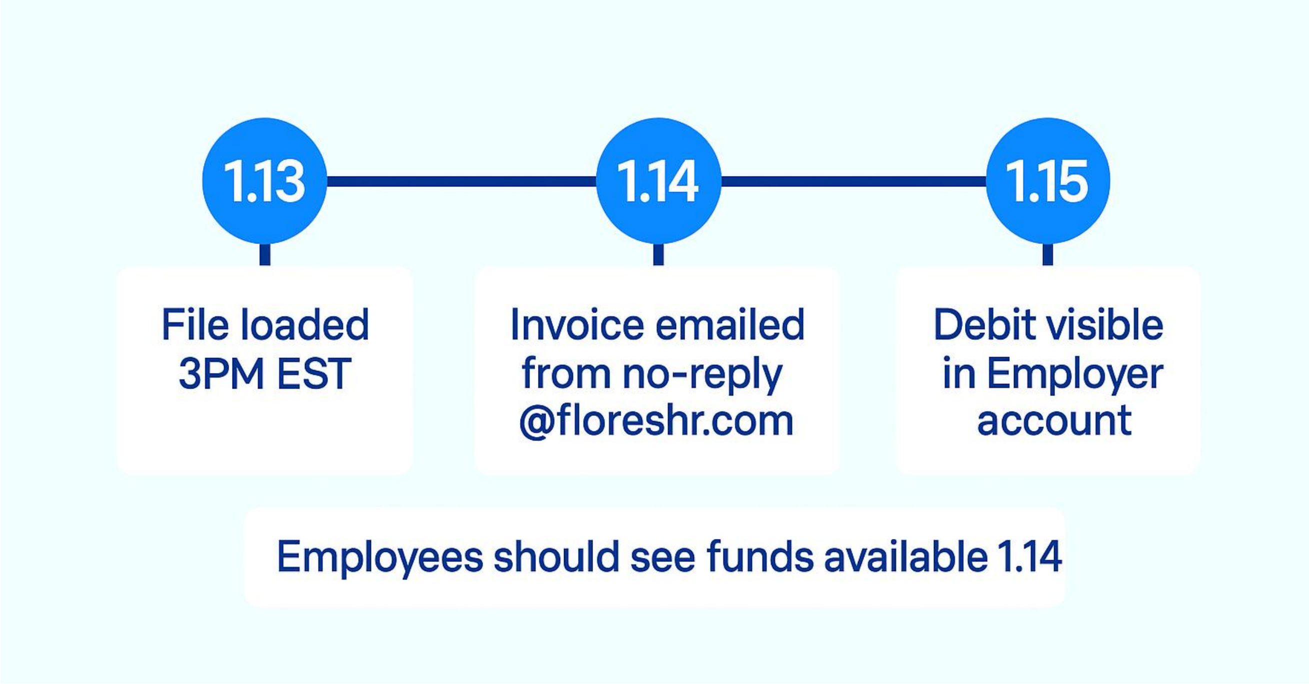
Employer	Total Enrollees	Annual Election	Employee Deposits	Employer Deposits	Total Deposits	Other Deposits	Total Interest	Total Disbursed	Forfeiture Balance	Available Balance	Balance Due	Rollover Amount	Rollover In	Rollover Out
ABC Test Company, Inc.	7	$26200.00	$791.66	$5041.66	$5833.32	$0.00	$0.00	$1270.00	$5500.82	$10075.82	$0.00	$0.00		

Account Type	Total Enrollees	Annual Election	Employee Deposits	Employer Deposits	Total Deposits	Other Deposits	Total Interest	Total Disbursed	Forfeiture Balance	Available Balance	Balance Due	Rollover Amount	Rollover In	Rollover Out
DCA	2	$13500.00	$562.50	$0.00	$562.50	$0.00	$0.00	$0.00	$562.50	$562.50	$0.00	$0.00		
FSA	3	$5700.00	$187.50	$0.00	$187.50	$0.00	$0.00	$1000.00	$125.00	$4700.00	$0.00	$0.00		
HRA	1	$5000.00	$0.00	$5000.00	$5000.00	$0.00	$0.00	$250.00	$4750.00	$4750.00	$0.00	$0.00		
TFS	1	$2000.00	$41.66	$41.66	$83.32	$0.00	$0.00	$20.00	$63.32	$63.32	$0.00	$0.00		

Funding Recap & Tips

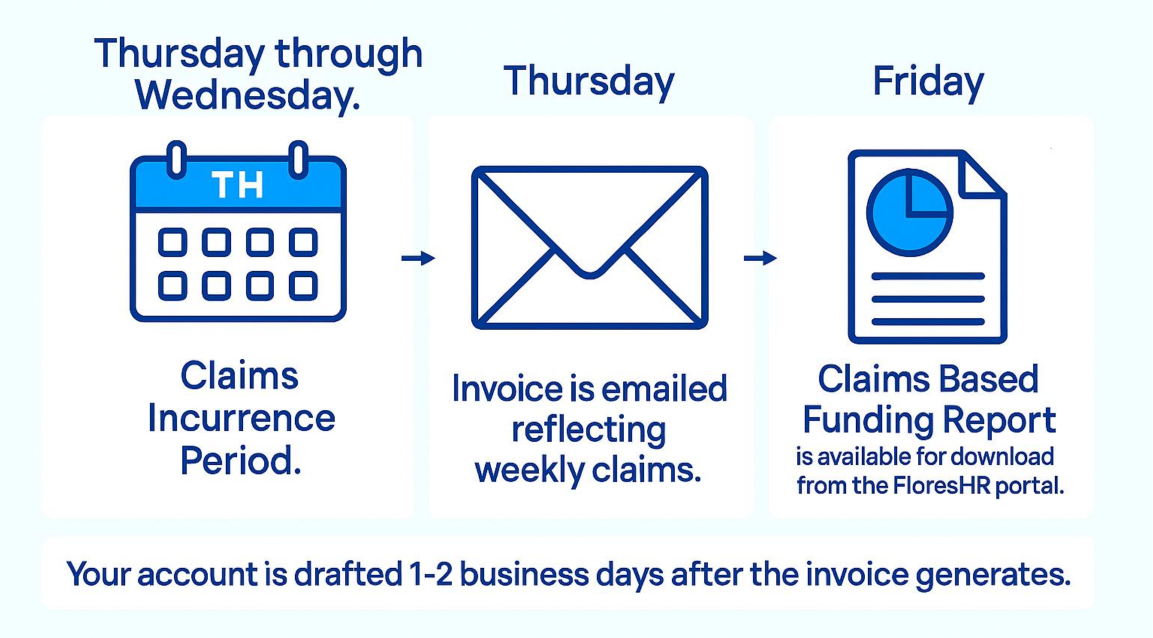
Contribution Based = Employer Payroll Funding (EPF)

- **THE NEW PROCESS:**
  - **STEP 1:** You report payroll contributions to Flores (via EDI, Spreadsheet Upload on the NEW Portal, or the Contributions from Scratch Tool)
  - **STEP 2:** A funding invoice will generate and be sent to your email the next day if reported by 3 PM EST.
  - **STEP 3:** The **Payroll Based Funding** report is available the following day on the Portal and will reflect individual payroll contributions applied to member accounts.
  - **STEP 4:** The draft for these funds will take place 1-2 days after the funding invoice generates.



Claims Based = Claims Activity Funding (CAF)

- **THE NEW PROCESS:**
  - **STEP 1:** A funding invoice will generate on Thursday (no longer FRIDAY) and be emailed to you. The total will reflect the activity (claims and debit card) for the prior Thursday – Wednesday.
  - **STEP 2:** The **Claims Based Funding Report** is available for download from the Portal on Friday (the next day)
  - **STEP 3:** The draft for these funds will take place 1-2 days after the funding invoice generates.



Example: an invoice generated on January 22, 2026, will reflect expenses **incurred** by your participants from January 15 to January 21, 2026.

Reminder! Flores Has New Originator IDs

- **You will also notice drafts from Flores will now come from new Originator IDs. It is important that these IDs are whitelisted with your bank to ensure we can fund accounts and access is not interrupted for employees. This was communicated in December, and we have sent reminders to you if still outstanding.**

For Notional (all benefits except HSA)

There are 2 IDs to whitelist with your bank:

- **For Ongoing Debits (Payroll and Claims Activity):**
  - Originator ID: **1561542307**
  - Company Name: **FLORESHR**
- **Singular Manual Transactions (Prenotes, Prefunds, etc.)**
  - Originator ID: **9410269001**
  - Company Name: **FLORESHR**

For HSA:

- Originator ID: **I900808825**
- Company Name: **HSAWCSPCUSTODIAN**

*__Please note the HSA Originator ID above begins with the letter "i" and not the number "1".__

Q&A

- **Questions now?**
  - Go ahead and use the Questions panel to submit funding questions now
  - We'll address unanswered questions by email after the webinar
- **Questions later?**
  - **Funding questions:** funding@floreshr.com
  - Other questions:
    - Clients – FloresHR Account Manager
    - Brokers – FloresHR Sales Team Member
  - Or call us at 800-532-3327 and select Option 4 for employer support
- **Resources: Platform Enhancement Guide**
  - https://www.floreshr.com/platform-enhancement-guide/

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Thank you!