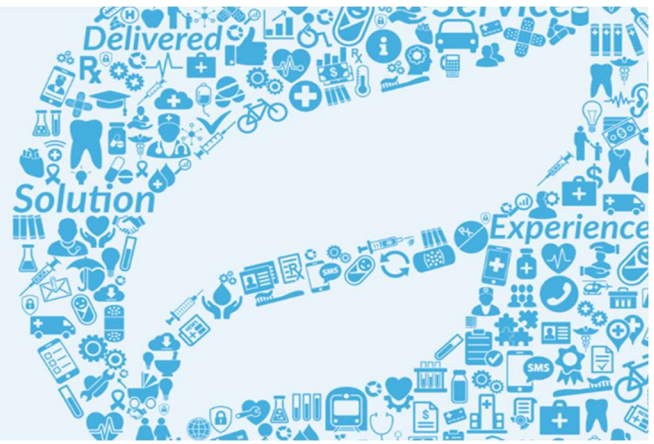


Auto-Deposit Calendars on the FloresHR Platform



The Auto-Deposit Calendar feature within the FloresHR Employer Portal allows employers to pre-program per-pay contributions for each participant for the plan year. This functionality most closely aligns with the legacy *Reduction List* method.

How Auto-Deposit Calendars Work

- System calculates expected per-pay contributions based on:
 - The participant's annual election amount.
 - The number of remaining pay dates in the plan year.
- System automatically reconciles per-pay amounts if a participant experiences an approved qualifying life event and updates their annual election.

When Auto-Deposit Calendars Should Not Be Used

- Payroll File Users
 - Payroll files frequently update enrollments and per-pay amounts.
 - These updates will overwrite Auto-Deposit Calendars and create inaccuracies.
- Commuter Benefit Accounts (CBA)
 - CBA deductions change frequently and will cause incorrect calendar updates.
- HSA Plans
 - Auto-Deposit Calendars are not supported for HSA plans.
 - HSA data must be loaded using the self-service portal.
 - A step-by-step guide is available upon request.

When Auto-Deposit Calendars Are Recommended

- Ideal for claims-based groups
 - No true funds transfer occurs on the pay date.
 - Instead, funds move when claims are paid.
 - This eliminates the need for cash reconciliation if changes occur after a pay period has passed.

FloresHR Recommended Best Practices

- Upload payroll data directly through the FloresHR Employer Portal or use the Contributions from Scratch Tool for adjustments.
- These tools:
 - Provide greater control over per-pay contribution amounts.
 - Allow edits without impacting participant enrollment data.

Important Employer Responsibilities

- Review each invoice carefully every pay period.
- Make necessary adjustments on participant accounts to ensure deduction accuracy.
- Ensure all contribution changes are entered before the scheduled pay date.

