



Flex Transfer Guide

Version 1.3 e22
September 19, 2023

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Revision History

Transfer Guide

| Date | Summary |
|------------|--|
| 01/01/2008 | Original Version - Documentation Inception |
| 05/09/2010 | Combined separate documents for file specifications and process overview into one Included warning about "single deposit calendar limitation" when group isn't providing IH (<i>deposit files</i>) |
| 02/28/2011 | Updates for v1.3 formats |
| 04/11/2011 | Make country field option with default of "USA" |
| 04/25/2011 | Clarification throughout the document Fixed IB start positions due to location code change |
| 05/03/2011 | Fixed invalid text about updating prefund amounts |
| 05/10/2011 | Clarify verbiage for benefit effective dates |
| 06/07/2011 | Rename auto deposit start date field to be more self-descriptive |
| 06/24/2011 | Further clarified some confusing points about deposits Removed FTP info, added SFTP info |
| 08/12/2011 | Added clarification to sending termination dates when the file is processed after the participant termination date. |
| 12/13/2011 | Added clarification of Benefit Start Date in IC file and posting of deposits for terminated employees. |
| 8/29/2012 | Updated IC file spec to include Annual Elected Amount for DCA, TRN and PKG plans. |
| 2/14/2013 | Added further clarification of date fields in IB file. Updated guide for submission of HSA/TBB plan types and deposits. |
| 7/23/2013 | Added FS2 Plan type. Clarified Future Termination processing |
| 2/26/2014 | Added TRP and PKP as valid plan types |
| 2/12/2015 | Updated IC file specs for zero per pay for Transit and Parking plans. Updated Autodeposit Last Allocation date data element verbiage. |
| 12/10/2021 | Updated logo. Replaced edisupportteam@flex125.com with the new email address. Updated AmeriFlex to Ameriflex. Added a disclaimer to the IC and IH files *All currency data types should be sent with a decimal place. |
| 02/14/2023 | Email address is now required on the IB file for ABH and HSA enrollments. |
| 4/17/2023 | Gender "N" for non-binary added |
| 9/19/2023 | Update file processing time under ACCURACY AND TIMELINESS. Update IC file specs to reflect that HSA should feed over with Annual Election and per-pay deposit amount fields populated instead of "SET to 0.00". Update IC file specs to note that BENEFIT START DATE field should be blank for plan type HSA. Remove all references to "Bancorp", and replace all references to plan type TBB with HSA |

Version 1.3 Format

| Version | Changes |
|---------|---|
| a | Original Format |
| b | Updated HICN from 9 characters to 12 characters on IB and ID formats |
| c | Removed Dependent Email Address from ID format Removed "Deposit Type" from IH format |
| d | Reduce Location code from 50 characters to 20 characters |
| e | Added EPR account type. Updated PKG,TRN,PKP,TRP plan new IC file data layout |

Overview

Note: If the employer only requires a onetime upload of new enrollments please contact your Account Executive. We have a spreadsheet loading method that is optimized for single-time use.

This document is designed to explain the requirements, file layouts, and expectations for groups engaging in Electronic Data Integration (EDI) with Ameriflex. It is intended for Plan Administrators, third party benefits vendors, IT technical staff internal to employers, and Ameriflex Account Executives.

The Ameriflex EDI process was designed as a convenient and automated way for clients to communicate participant demographics, participant accounts, and payroll deposit information.

EDI Versioning Overview

The current version of Ameriflex’s EDI File Specifications is 1.3e18. This versioning schema is broken up into four parts:

1. The first number is Ameriflex’s internal EDI processor version.
2. The second number is the format spec version. Every time a new EDI format is released, the old format is still supported. It is not required to use the newest format spec; however, newer versions provide more features to give your company more control over your enrollee’s benefits. If you are new to EDI, we recommend using the newest format available.
3. The third number (actually a letter) tracks the change history of the format spec. If a format spec has a minor change, the third number will be incremented.
4. The fourth number is the version of the transfer guide associated with the format spec. A format guide may be improved to incorporate frequently asked questions, but this doesn’t mean the format has changed at all.

If your EDI files are not acting as expected, ask your Ameriflex EDI Support Representative

for the most recent version of the EDI Transfer Guide, as your question or concern may already be answered.

Process Overview

EDI provides an automated means of transferring enrollee demographics, account details, payroll updates, and dependent demographics to our card provider on your payroll cycle. The associated benefits card for new enrollees will be created if none exists.

All files need to be formatted according to the Ameriflex file specifications outlined in this document. Files deposited on the SFTP drop site are automatically processed into the Ameriflex systems on a daily basis. Files are subject to audit and review at anytime.

After transfer to the Ameriflex SFTP space, files are processed by Ameriflex and loaded to the card vendor. The processing schedule is discussed in detail later in this document.

After you are approved for production status, any EDI errors will be communicated to your group's EDI contact via an automated email or your account executive if no EDI contact is provided.

Ameriflex reserves the right to place a hold on and/or stop processing the EDI files. Ameriflex will notify the group of the reason for the stop process order.

EDI Application Process

The group or third party administrator can contact their Ameriflex Account Executive to request an EDI connection with Ameriflex. The timetable from inception to production is 8 weeks.

1. Group or third party administrator contacts Ameriflex to request EDI
 - a. If a third party administrator contacts us on the group's behalf, Ameriflex will contact the group to verify the feed request and discuss the feed requirements.
2. Vendor and/or Group work to identify source data
3. Create and submit test files to Ameriflex EDI contact either through SFTP file transfer or secure e-mail.
4. Production files that are built to the specifications outlined in this document can be provided on a regular basis
5. Errors will be communicated to the group via their Ameriflex Account Executive and / or your groups designated EDI contact

SFTP Account Setup

An SFTP account will be created for your group. To gain access to the SFTP drop site, the client will need to provide the public static IP address (single IP or contiguous block of IP addresses) that they will be using to send files. It may take up to 3 business days for the firewall changes to take place.

It is the responsibility of the group and its EDI agents to provide Ameriflex with at least 3 business days' notice of any changes to their static IP.

The SFTP domain name is sftp01.flex125.com

We use a username and SFTP SSH key exchange for authentication.

Accuracy and Timeliness of Data

The accuracy and timeliness of enrollee demographics, account information, dependent demographics and deposits to accounts are the sole responsibility of the group and its EDI agents.

Files are processed once per day. Files received after 9:30 EST will be processed on the following business day. Ameriflex is not responsible for data that is not transmitted to our SFTP space in a timely manner.

After files have been processed, they are removed from your SFTP space and archived for future reference. The results of the file will be automatically emailed to you when processing has completed. However, the accuracy of all data is the responsibility of the group and, as such, data will be applied directly to benefit accounts exactly as it is provided to Ameriflex.

Encryption

Due to security and privacy concerns, Ameriflex requires that all test and production files be encrypted using PGP encryption. If you did not receive the Ameriflex public PGP encryption key with this document, please request it by sending an e-mail to your EDI Implementation contact.

Testing

Before production files can be transmitted, sample files for each data type a client will be transmitting must undergo testing.

During the testing phase, there are several steps that should be verified to be completed successfully before transitioning a group into live production processing.

- Add a participant (IB file)
- Add a plan (IC file)
- Terminate a participant to be effective the day of processing (IB file)
- Future terminate a participant (IB file)
- Terminate a single plan for a participant (IC file)
- Change a participant SSN (IB file)
- Change participant reimbursement information (IB file)
- Add a dependent – This is required if HRA plans are setup (ID file)
- Add a deposit (IH file, if applicable)
- Change an annual election/prefund amount (IC file)

Overview of Data Exchanged

Ameriflex will provide the following:

- GROUP CODE
- PLAN ID(s)
- Plan types we are expecting to get in the file
- Plan Start Date
- Plan End Date
- Calendar IDs for Group with cycle definition (if applicable)

Communication Plan

- For questions when testing EDI files before the process has been automated, contact Ameriflex’s EDI support team at edisupportteam@myameriflex.com. The EDI support team will assist you in making your files compliant with Ameriflex’s EDI specifications, as well as help you understand why files failed to process.
- Your Plan Administrator will receive the following emails:
 - Results emails showing which files processed and which records failed to process, if any.
 - Errors preventing files from processing correctly, such as an empty file, malformed file, incorrectly encrypted file, etc.
- You may have additional copies of the above emails sent to any number of recipients.
- To have files processed in a non-standard way, i.e. if you need files processed after 9:30am EST but you did not have your files in the FTP space in time, you should contact your Account Executive or your EDI Implementation Specialist.

Terminology

| Term | Definition |
|-----------------|--|
| EDI | Electronic Data Interchange. The structured transmission of data between organizations by electronic means. It is used to transfer electronic documents or business data from one computer system to another computer system, i.e. from one trading partner to another trading partner without human intervention. en.wikipedia.org/wiki/Electronic_Data_Interchange |
| Enrollee | These terms are all used in this document interchangeably. It refers to the owner of the benefits accounts. Only employees enrolled in benefit accounts should be sent, otherwise cards may be issued to employees without any accounts. |
| Participant | |
| Annual Election | Amount elected by the enrollee for the existence of the benefit account. New accounts and thus new annual elections are made every year. |
| Prefund | Synonymous with Annual Election or Annual Goal Amount |
| SFTP | Secure File Transfer Protocol. This is the location that you will be uploading your EDI files to. FTP is less secure than SFTP because, although FTP and SFTP are both password protected, SFTP adds an additional layer of security by encrypting the data transmitted. |
| PGP | Pretty Good Privacy (PGP) is a data encryption and decryption computer program that provides cryptographic privacy and authentication for data communication. All EDI files transmitted to Ameriflex must be PGP encrypted. |

Frequently Asked Questions

Can we send files that match our own company's specifications?

No, Ameriflex has a strict process and file format.

Do you accept full files?

We prefer full files, our system will not process a duplicate record.

Can we investigate a new file format?

All new file formats and processes will need to be reviewed. These requests need to go through our project vetting process. From there, the project will be prioritized appropriately.

Does Ameriflex allow other file types to be used for EDI (e.g. CSV files)?

No, currently we only allow space-delimited fixed-width files.

If there are errors how are we notified?

Errors are sent directly to the Account Executive for the participating group. If an action needs to be taken by the group than the Account Executive would contact the Plan Administrator. Additionally, your Plan Administrator may opt to have emails copied to additional persons.

When are files processed?

Files are processed Monday through Friday at 9:30am EST including holidays. Ameriflex does not process files on Saturday or Sunday.

I can't get to the FTP site!

You may have provided your EDI contact with incorrect information, preventing us from allowing your EDI system to pass through our firewalls and transmit EDI files.

What is PGP and where do I get the software?

PGP is a file encryption format. We adhere to the OpenPGP standard. GnuPGP is an open source library for working with files in the OpenPGP format. <http://www.gnupg.org/>

Do we have to encrypt the files using PGP?

Yes – Ameriflex will provide a key to encrypt the files. We require the encryption to ensure the privacy and security of the enrollee's personal information.

Does Ameriflex terminate participants by absence?

No. We must have a termination record sent in the files to terminate an employee and/or an employee account.

File Specifications

Overview

This file specifications section will outline the purpose, expected use, file specification, details of each field, and changes from previous formats for every currently supported file type.

General Data Requirements

All implementations are for ongoing file feeds to Ameriflex. Processing EDI files is at the sole discretion of Ameriflex and for the benefit of the employer (customer) requesting the EDI feed.

The accepted character set for all fields in all Ameriflex EDI files are limited to the letters A-Z, a-z, the numbers 0-9, and the special characters space (), period (.), ampersand (&), comma (,), tilde(~), dash (-), underscore (_), forward slash(/), left and right parentheses [()], single quote('), percent sign (%), and sign (@), equals sign (=), and the pound sign(#). However, most fields are more restrictive and do not include this entire character set, so please pay attention to the expected value of each individual data field. It is important to note that multi-byte and extended-ASCII characters such as characters with accents and tildes are not supported.

All Ameriflex EDI files are fixed-width, meaning the number of characters each field occupies is known in advance. Every line of each file format is going to be the same length.

Some fields allow an ignore character, which is denoted by the tilde (~) character. An ignore character tells Ameriflex that you do not want to change the value of a field. When this character is encountered, we will keep the existing data in the field unchanged. It must follow, then, that ignore characters are only allowed for existing records. If you are creating a brand new record that has not been previously sent to Ameriflex, an error will occur because Ameriflex will have no preexisting information to refer to. Ameriflex's system will continue to process a record if a tilde is encountered for a new record in a non-required field, but it is recommended to provide all values for new records to avoid unexpected errors from occurring. See each file's field specification for details on which fields are ignorable as not all fields can be ignored.

Important: Using an ignore character (~) is different than leaving a field blank. A blank field will clear out any existing data previously set for that field, while an ignore character will keep existing data.

Data Types

Most EDI fields have a set data type, which narrows the allowed character set.

- Alpha: Letters A-Z, letters a-z are allowed. No spaces.
- Numeric: Only numbers 0-9 are allowed. Negative values are prohibited.
- Alphanumeric: Letters A-Z, letters a-z and numbers 0-9 are allowed.
- Alpha+space: Alpha character set plus the space () character is allowed.
- Alphanumeric extended: alphanumeric plus the special characters period (.), ampersand (&), comma (,), dash(-), single quote('), and space () are allowed.
- Phone: Must follow the format "(123) 456-7890 [1234]". 4-digit extension is optional.
- State: only valid USPS 2-digit state abbreviations are allowed.
- Zip: like numeric in that only the numbers 0-9 are allowed, but also the length must be exactly 5 or 9 characters, nothing in between is allowed.
- Date: 8-digit date in the format YYYYMMDD. 4-digit year, followed by 2-digit month, followed by 2-digit day.
- Enum: value must exist in the allowed set of values. Each enum (short for enumeration) field has its own specific allowed values, refer to file specification table for accepted values.
- Email: must be a valid email format
- Location: specific to the location field, includes alphanumeric extended characters plus the special characters left and right parentheses (()), equals sign (=), forward slash (/), and the pound sign (#).
- Currency: Must be a number with two digits after the decimal point. Any unused digits must be left zero-padded until the length of the field matches the required field length. For negative values, the negative sign is left-justified.
Example 1) To express \$512 in a currency field, the end value would be 00000000000512.00.
Example 2) To express \$-252.26 in a currency field, the end value would be -00000000000252.26.
- Boolean: Must be either "Y" for yes, or "N" for no. No other values are allowed.

Enrollee Demographic (IB) File

The Enrollee Demographic file is used to create and update enrollees in Ameriflex's benefits system. An Enrollee demographic record is typically coupled with an Enrollee Account file, which associates the created enrollee with a benefit plan.

Important: If your group is configured to receive cards, sending a new enrollee through EDI **will** issue a card to that enrollee. This file should only include participants who have elected an Ameriflex account.

Using the File

Creating a participant

1. Enter all required demographic information for participant such as the SSN, name, address, and date of birth. All required fields must be present for a new participant, **ignore values are not allowed**.
2. Providing reimbursement data is an **optional** feature of the 1.3 formats. You will be able to provide per-member bank account information for the purposes of claim reimbursement. Additionally, you must use EDI to update this information; your participants will not be able to update the information themselves via our self-service options. If a participant wishes to be reimbursed for claims by direct deposit instead of by check, set **Reimbursement Method** to "A" indicating ACH / Direct Deposit. **Bank Name, Routing Number, Bank Account Number, and ACH Account Type** are all required to correctly set up reimbursement through ACH. If **Reimbursement Method** is set to "A", **Routing Number, Bank Account Number, and ACH Account Type** become required fields and will fail to process if they are left blank. By default, you are opted in to process reimbursement data; to opt out you must insert a single tilde (~) in the above fields. **See IB file specification for further clarification.**
3. Consider the **Benefit Effective Date** field to be either the date that the employee became first eligible for benefits OR the participant's date of hire. Our processing uses this date to make sure that the participant is eligible to become enrolled into the plans controlled by the IC file. If this date gets changed during Open Enrollment due to the plan year change, there is the potential that current plan year benefits may become closed as this date becomes a future eligibility date.
4. Consider the **Benefit Termination Date** in this file as an Employment Termination Date. If you wish to automatically terminate a participant's benefits on a known date in the future, you may set the **Benefit Termination Date** field and the participant will be automatically terminated on the selected date. Do not change the participant status "T" until that day has been reached. Changing the **Benefit Status** is an immediate effect regardless of the **Benefit Termination Date** value.

Updating a participant

1. Enter required, non-ignorable fields: **Record ID, TPA ID, Group Code, and SSN**.
2. For all other fields that are not going to change, simply use the ignore character (~) instead of filling in the actual data for that participant.
3. Enter real data for any fields you want to update.
4. All demographic data will remain the same except for the fields you chose to update.

Updating a participant's social security number

1. Enter required, non-ignorable fields: Record ID, TPA ID, Group Code, and existing SSN.
2. For all other fields, use the ignore character (~) instead of filling in actual data for the participant.
3. For New SSN enter the participant's new SSN.
4. After the file has successfully processed, begin to reference the enrollee by their new SSN, references to their initial SSN will not be recognized and will yield unexpected results.

Important: If you do not do this and instead you just change the SSN value, you may create the same enrollee twice which can result in billing errors.

Terminating a participant

You would be using the termination status change in this file **only if a participant terminates employment**. These steps are for manually terminating a participant's benefits, if you previously sent up a Benefit Termination Date, the participant's benefits will automatically stop on that date and further action is not required.

1. Enter required, non-ignorable fields: record Record ID, TPA ID, Group Code, and SSN.
2. For all fields except for Benefit Status, enter an ignore character (~).
3. Set the **Benefit Status** field to "T" = Terminated.
4. Continue to send this participant in the Terminated state for two more days (a total of three times)

If you will be sending all the terminations together on file and presumably after the actual termination date, you will want to be sure and populate the participant's termination date in the **Benefit Termination Date** field along with sending the **Benefit Status** as "T". If it is not sent, then it is assumed that their termination date is the date the file was processed which could give the participant an extra few days, a week or even a month extra of benefits.

*If you wish to send "Future Terminations" on this file, do NOT change the **Benefit Status** to "T" until that termination date has been reached. Changing the participant **Benefit Status** is an immediate effect, therefore sending a **Benefit Status** of "T" will terminate the participant immediately regardless of the **Benefit Termination Date**.*

Changes and Additions to Previous Formats

- Ignore characters (~) allowed for fields that have not changed.
- Direct deposit reimbursement information added
- Date of birth field added
- Health Plan ID field added
- Benefit status field added
- Check option field removed
- Location field length increased to 20 characters

IB FILE SPECIFICATION

| Field | Length | Start Pos | Data Type | Expected Value | Required | Ignorable | Default | Description |
|------------------------------|--------|-----------|--------------------------|---|----------|-----------|---------|---|
| Record ID | 2 | 1 | enum | "IB" | Yes | No | | The type of record to expect, must be "IB" |
| TPA ID | 6 | 3 | | AMF001 | Yes | No | | Provided by Ameriflex, must be "AMF001" |
| Group Code | 9 | 9 | | | Yes | No | | Provided by Ameriflex |
| SSN | 9 | 18 | numeric | | Yes | No | | Enrollee's Social Security Number |
| Prefix | 5 | 27 | enum | "Mr.", "Mrs.", "Ms.", "Dr.", "Rev." | No | Yes | <blank> | Title, such as Mr., Mrs., Ms., Dr., or Rev. |
| Last Name | 26 | 32 | alphanumeric extended | | Yes | Yes | | Enrollee's last name |
| First Name | 19 | 58 | alphanumeric extended | | Yes | Yes | | Enrollee's first name |
| Middle Initial | 1 | 77 | alpha | | No | Yes | <blank> | Enrollee's middle initial |
| Phone | 19 | 78 | phone | (123) 456-7890 [1234] | No | Yes | <blank> | Enrollee's phone number, including area code. Optionally, an extension may be provided. |
| Address Line 1 | 36 | 97 | alphanumeric extended | | Yes | Yes | | First line of the enrollee's mailing address. |
| Address Line 2 | 36 | 133 | alphanumeric extended | | No | Yes | <blank> | Second line of the enrollee's mailing address. |
| City | 20 | 169 | alpha+space | | Yes | Yes | | City associated with the enrollee's address |
| State | 2 | 189 | state | | Yes | Yes | | Two-character state code associated with the enrollee's address. |
| Zip | 9 | 191 | numeric | 5 or 9 digit zip codes are accepted | Yes | Yes | | ZIP code associated with the enrollee's address. 5 or 9 digit zip codes are accepted. |
| Country | 3 | 200 | enum | "USA" | No | Yes | "USA" | Value must be "USA" |
| Date of Birth | 8 | 203 | date | YYYYMMDD | Yes | Yes | | Date of birth for the enrollee. |
| Gender | 1 | 211 | enum | "M", "F", OR "N" | Yes | Yes | | M = Male; F = Female; N = Non-binary |
| HICN | 12 | 212 | alphanumeric | | Yes* | Yes | <blank> | This value is the active covered individual's/beneficiary's health insurance claim number. |
| Reimbursement Method* | 1 | 224 | enum | "C" » Checking; "A" » ACH Direct Deposit | No | Yes | "~" | Method of reimbursing the enrollee for claims and substantiations. C = Checking (<i>Default</i>); A = ACH Direct Deposit. Note: If ACH Direct Deposit is selected for this field, ABA Routing Number, Bank Account Number, and ACH Account Type become required fields. |
| Bank Name* | 50 | 225 | alphanumeric extended | | No | Yes | "~" | Name of enrollee's bank. |
| ABA Routing Number* | 9 | 275 | numeric | | Yes** | Yes | "~" | Routing number for the enrollee's bank for direct deposit reimbursement. Note: Any Routing Number input must be valid. The IB Record will fail if an invalid Bank Routing Number is included. Additionally, an entry of '0' in this field will cause the record to fail. |

| | | | | | | | | |
|--------------------------|-----|-----|--------------|-------------------------------|-------|-----|-----------|---|
| Bank Account Number* | 20 | 284 | numeric | | Yes** | Yes | "~" | Enrollee bank account number for direct deposit reimbursements |
| ACH Account Type* | 1 | 304 | numeric | "C" » Checking; "S" » Savings | Yes** | Yes | "~" | C = Checking; S = Savings |
| Email | 100 | 305 | email | | No | Yes | <blank> | Enrollee's email address. A blank field does not overwrite a valid email address. Note: To remove an email address, you must coordinate removal with your account executive. Required for ABH and HSA |
| Location Code | 20 | 405 | location | | No | Yes | <blank> | Used for Division reporting purposes |
| Employment Status | 1 | 425 | enum | "A" "I" "T" | No | Yes | "A" | A = Active (Default); I = Temporarily Inactive; T = Terminated |
| Eligibility Date | 8 | 426 | date | YYYYMMDD | No | Yes | <blank> | Date upon which the enrollee was/is first eligible to elect benefits. This field must a date prior to the termination date. BENEFIT EFFECTIVE DATES WILL ONLY BE RESPECTED ON THE IC FILE. THIS VALUE SHOULD NOT CHANGE FROM YEAR TO YEAR. A SUGGESTION IS TO USE DATE OF HIRE IN THIS INSTANCE. |
| Benefit Termination Date | 8 | 434 | date | YYYYMMDD | No | Yes | <blank> | Date upon which the enrollee is no longer eligible for benefits DUE TO TERMINATION OF EMPLOYMENT . This field is validated that it is after the eligibility date. THIS DATE IS REQUIRED IF A NEW STATUS IS SENT OF "I" OR "T". |
| New SSN | 9 | 442 | numeric | | No | No | No change | Use this field if an enrollee's social security number has changed. The SSN field should contain the old SSN, and this element should contain the new SSN. |
| Health Plan ID | 30 | 451 | alphanumeric | | No | Yes | <blank> | An assigned ID for the enrollee's health plan. (IF APPLICABLE). |
| Total Line Length | 481 | | | | | | | |

***If you do not house these data elements, send the tilde (~) in these start positions**

Frequently Asked Questions

Do I need to send a record for every enrollee in the company?

No, only the enrollees of Ameriflex accounts are needed.

Why did a non-enrollee receive a benefits card?

The enrollee who is not enrolled into the benefits account was contained in the IB file. All enrollees in the IB file are considered enrollees during processing and will receive an Ameriflex Convenience Card. This does not necessarily mean there are any funds attached to the card.

If I stop sending an enrollee, will they be terminated?

No. You must explicitly send a termination.

When do we remove an enrollee from the files after termination?

Remove the terminated enrollee from all files after their final pay cycle.

Can the prefix of Miss be used?

No, if you use a prefix other than the allowed set of prefixes (Mr., Mrs., Ms., Dr. or Rev.) then your record will fail to process.

Enrollee Account (IC) File

The enrollee account (IC) file is used to create, update, and terminate enrollee benefit accounts. Creating an enrollee account will link the account to an enrollee. The account is managed distinctly from the enrollee's demographic information; it is possible that an account can be terminated but the enrollee is still active.

Using the file

For prefunded plans, the **Original Prefunded / Annual Election Amount** will fund the account, immediately making the funds available for spending. For payroll funded plans, the **Original Prefunded / Annual Election Amount** field is used to specify the annual election amount, but the account is not immediately funded. Accounts can either be funded on a pre-set schedule by assigning a Calendar ID, or by sending an enrollee pay deposit (IH) file. Ameriflex recommends using Calendar IDs as there is less room for error because there are not as many files being transferred.

Linking an enrollee to an account

1. Set the **Plan ID, Account Type, Plan Year Start Date** and **Plan Year End Date** fields to match a plan you have setup with your Ameriflex representative. If any of these fields do not match up exactly with the plan account you have setup, the record will fail.
2. Refer to the Plan Definitions section below to determine what values to enter for **Original Prefund / Annual Election, Enrollee Deposit Amount,** and **Employer Deposit Amount** fields.
 - i. To automatically have deposits made into the account on a set schedule, use the **Calendar ID** field provided by Ameriflex.
 - ii. To have deposits made into the account on your own schedule, an additional Enrollee Pay Deposit (IH) file must be sent for every deposit into the account. Refer to the Enrollee Pay Deposit (IH) File section for information on how to use the file.
3. Set the **Benefit Start Date** and **Benefit End Date** only if these dates do not coincide with the normal plan year of the account. An example of when these would be used is if an enrollee was not yet eligible for benefits at the start of the plan year, but became eligible mid-year. In this instance, a **Benefit Start** Date would be sent. If a **Benefit Start Date** is not provided, by default, benefits will begin on the same day the account was created or the **Plan Year Start Date**. The **Benefit End Date** can be used to terminate an enrollee's account on a specific date in the future. Note this only terminates the account and does not terminate the enrollee or the card. Refer to the Enrollee Demographic (IB) File's Benefit Termination Date for more information on the distinction between the two.
4. To have any dependents for this enrollee automatically linked to this account, set **Auto Add All Dependents** to "Y" for yes. Any existing or future dependents linked to the enrollee owning the account will be added to the account. They will be able to access the account funds from their debit card if they were configured to be issued a card.

Note: Dependents are never linked to TRN or PKG accounts, regardless of the value set for Auto Add All Dependents

5. The **Autodeposit start date** is used to set the date when the per-pay amounts that are sent in the IC file should start to be applied. **For groups sending an IH (payroll deduction) file, this date has no bearing.** For clients who are not sending an IH file, this date should be set to the benefit effective date or per-pay change date. This will ensure that all deposits are posted to the employee's account correctly.

Sending HSA Account Information

Ameriflex can accept HSA plan information on our EDI files. We can set up and fund them by utilizing the IC and IH files. The plan type codes for these plans are ABH or HSA depending on the bank used. Be mindful that the plan year start and end dates will not be a current calendar year as they are an ongoing plan and do not have an end date. We can also just do HSA plan setup for those employers whose funding of these accounts has already been established with Ameriflex Bank or Avidia Bank. Refer to the IC file specifications for data element configuration for this plan type. See the IH file documentation for payroll funding information.

Linking an enrollee to a prefunded (HRA) account

1. Set the **Plan ID**, **Account Type**, **Plan Year Start Date** and **Plan Year End Date** fields to match a plan you have setup with your Ameriflex representative. If any of these fields do not match up exactly with the plan account you have setup, the record will fail.
2. Put the employer's annual election for the account in the **Original Prefund / Annual Election Amount** field. The **Enrollee** and **Employer Deposit Amount** fields should be set to zero. The **Original Prefund/Annual Amount** is usually tied to an enrollment into a qualified medical plan AND a medical coverage tier. Your EDI Implementation specialist will provide details.
3. Deposits are not needed, using the **Calendar ID** or an Enrollee Pay Deposit (IH) file is not necessary and values are ignored.
4. Set the **Benefit Start Date** and **Benefit End Date** only if these dates do not coincide with the normal plan year of the account. An example of when the **Benefit Start Date** would be used is if an enrollee was not yet eligible for benefits at the start of the plan year (**Plan Year Start Date**), but became eligible sometime within that year. **Benefit End Date** can be used to terminate an enrollee's account on a specific date within the Plan Year Start and Plan Year End dates (mid-year termination). Note this only terminates the account and does not terminate the enrollee or the card. Refer to the Enrollee Demographic (IB) File's **Benefit Termination Date** for more information on the distinction between the two.
5. To have any dependents for this enrollee automatically linked to this account, set **Auto Add All Dependents** to "Y" for yes. Any existing or future dependents linked to the enrollee owning the account will be added to the account. They will be able to access the account funds from their debit card if they were configured to be issued a card.

Handling pre and post-tax per-pay amounts

Due to IRS regulations, PKG and TRN accounts are limited as to the amount of money an employee can pre-tax. Some employees may elect to have additional amounts deducted as a post-tax event. If you have employees that have BOTH a pre-tax and post-tax deductions on a per-pay basis, you must use the proper account type code in this file. We do not distinguish these contributions. If you send these two amounts as separate per-pay amounts, the employee's account will not credit the correct total per pay and will cause accounts to be underfunded. Please let us know if these post-tax plans exist.

Notes about Using Auto-Deposit Start Date

If you are using an auto-deposit calendar to fund your accounts, you must use the **Auto-Deposit Start Date** field to determine when deposits begin to occur. Deposit amounts will be automatically adjusted to catch up deposits or account for partial year funding. If you are not using auto-deposit calendars, **Auto-Deposit Start Date** will have no effect on the enrollee's account.

When creating an account, if **Auto-Deposit Start Date** is not provided, the default value is:

- If benefit effective date is in the future, then **Auto-Deposit Last Allocation Date** defaults to the benefit effective date (value sent in position 111).
- If the benefit start date is today OR IN THE PAST, then the **Auto-Deposit Last Allocation Date** defaults to the date that this record is loaded. If the benefit effective date is GREATER than the PLAN YEAR START DATE, then send the benefit effective date in this position as well.

These default values only apply when creating new accounts. If updating an existing account, a blank value is treated as an ignore character would be in that the value is left unchanged.

We had an update to our system that directly affects clients who are sending TRN and PKG accounts in an IC file that are NOT sending an IH file. These clients utilize our auto-deposit calendar feature to apply the per-pay data element that is sent in the file according to the payroll calendar we have assigned.

These account types can have a per-pay change at any time throughout the plan year and our system need to apply these new per-pay changes correctly. This is where that auto-deposit start date data element in position 127 becomes important. This also affects the annual goal/elected data.

SO, for clients that are NOT sending an IH but will be sending TRN, TRP, PKG, or PKP accounts in the IC is:

- 1) Do NOT send an annual goal amount (position 57) for ONLY these account types and only send the per-pay deduction amount in position 75.
- 2) If the employee has a change to the amount in position 75, send that new amount with the change effective date in position 127. What this will do is change the annual goal due to this change amount automatically AND change the auto deposit amount to this new value on that effective date.

Terminating an account in the future

If you wish to send "Future Terminations" on this file, do NOT change the **Benefit Status** to "T" until that termination date has been reached. Changing the participant **Benefit Status** is an immediate effect, therefore sending a **Benefit Status** of "T" will terminate the participant immediately regardless of the **Benefit Termination Date**.

Plan Definitions

Each account type is unique. The type of the account dictates which of the three deposit fields (**Original Prefund / Annual Election**, **Enrollee Deposit Amount**, and **Employer Deposit Amount**) is required. For most account types, not all three deposit fields are required. To calculate the **Enrollee Deposit Amount**, divide the **Original Prefund / Annual Election** amount by the number of pay cycles. The result is the **Enrollee Deposit Amount**, or the amount of money the enrollee deposits per pay period. Fields marked N/A are not used in typical use of the account type.

| Code | Plan Name | Original Prefund / Annual Election Amount | Enrollee Deposit Amount | Employer Deposit Amount |
|------|---|--|--|---|
| FSA | Flexible Spending Account (<i>Prefunded</i>) | Annual Elected/Goal Amount | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| FS2 | Employer Provided Flexible Spending Account (<i>Prefunded</i>) | Annual Elected/Goal Amount | Should be set to 0.00 | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| DCA | Dependent Care Account (<i>Payroll</i>) | Annual Elected/Goal Amount | Annual Election / Number of Pay Cycles | Should be set to 0.00 |
| TRN | Transit Account (<i>Payroll</i>) | Annual Elected/Goal Amount ONLY IF SENDING OUR IH FILE, OTHERWISE SHOULD BE SET TO 0.00 | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| TRP | Transit Account-POST-TAX (<i>Payroll</i>) | Annual Elected/Goal Amount ONLY IF SENDING OUR IH FILE, OTHERWISE SHOULD BE SET TO 0.00 | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| PKG | Parking Account (<i>Payroll</i>) | Annual Elected/Goal Amount ONLY IF SENDING OUR IH FILE, OTHERWISE SHOULD BE SET TO 0.00 | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |

| | | | | |
|----------|--|--|--|---|
| PKP | Parking Account-POST-TAX (<i>Payroll</i>) | Annual Elected/Goal Amount ONLY IF SENDING OUR IH FILE, OTHERWISE SHOULD BE SET TO 0.00 | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| HRA | Health Reimbursement Account (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| ABH /HSA | Health Savings Account (<i>Payroll</i>) | Annual Elected/Goal Amount ONLY IF SENDING OUR IH FILE, OTHERWISE SHOULD BE SET TO 0.00 | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| LPF | Limited Purpose FSA (<i>Prefunded</i>) | Annual Elected/Goal Amount | Annual Election / Number of Pay Cycles | Annual Election / Number of Pay Cycles ONLY IF EMPLOYER IS CONTRIBUTING, OTHERWISE SHOULD BE SET TO 0.00 |
| HRP | Health Reimbursement Plan (<i>Payroll</i>) | Should be set to 0.00 | Should be set to 0.00 | Annual Election / Number of Pay Cycles |
| DED | Enrollee-Funded Deductible (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| HR2 | Second-Tier Health Reimbursement Account (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| EPR | Employer Funded Reimbursement Account (<i>Payroll</i>)-Employer funded account that reimburses for TRN/PKG and Cell Phone Reimbursement) | Should be set to 0.00 | Should be set to 0.00 | Must have amount |
| DD2 | Second-Tier Enrollee-Funded Deductible (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| HR3 | Third-Tier Health Reimbursement Account (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| HR4 | Fourth-Tier Health Reimbursement Account (<i>Prefunded</i>) | Prefund Amount | Should be set to 0.00 | Should be set to 0.00 |
| PRM | Premium Reimbursement Account (<i>Payroll</i>) | Should be set to 0.00 | Should be set to 0.00 | Should be set to 0.00 |

Changes and Additions to Previous Format

- Ignore characters (~) allowed for fields that have not changed.
- Benefit Start / End Date fields added
- Auto-Deposit Last Allocation Date field added
- Auto-add all dependents field added
- Prefunded plans (HRA, HR2, HR3, DED, DED2) are now supported. HSA/TBB plans now supported
- FS2 plan added-this account type is to be used **only for employer-sponsored FSA plans. This plan type is not to be used for a traditional FSA plan.**
- TRP and PKP (Post-tax employee contributions) plan types are now supported

IC FILE SPECIFICATION

| Field | Length | Start Pos | Data Type | Expected Value | Required | Ignorable | Default | Description |
|--|--------|-----------|--------------|---|----------|-----------|------------------------|--|
| Record ID | 2 | 1 | enum | "IC" | Yes | No | | Value must be "IC" |
| TPA ID | 6 | 3 | | "AMF001" | Yes | No | | Value must be "AMF001" |
| Group Code | 9 | 9 | | | Yes | No | | Provided by Ameriflex |
| Plan ID | 10 | 18 | alphanumeric | | Yes | No | | Provided by Ameriflex |
| SSN | 9 | 28 | numeric | | Yes | No | | Enrollee's social security number. |
| Account Type | 3 | 37 | enum | FSA, FS2, DCA, TRN, TRP, PKG, PKP, HRA, HR2, HR3, ABH,HSA, PRM or DED | Yes | No | | Three digit code for type of benefit plan or account |
| Plan Year Start date | 8 | 40 | date | YYYYMMDD | Yes | No | | YYYYMMDD. Provided by Ameriflex |
| Plan Year End date | 8 | 48 | date | YYYYMMDD | Yes | No | | YYYYMMDD. Provided by Ameriflex |
| Account Status | 1 | 56 | enum | "A","I","T" | No | Yes | "A" | "A" = Active; "I" = Temporarily Inactive; "T" = Terminated |
| Original Prefund / Annual Election/Goal Amount | 18 | 57 | currency | zero filled right justified (positive number only) e.g. 0000000000000000.00 | Yes | No | | Enrollee Annual election amount. For prefunded plans, this represents the amount available for the enrollee to spend in the plan period. Changes to this value will affect the deposit amount per payroll cycle. For Payroll funded plans, this will set the enrollee's annual election amount but will not make funds immediately available. |
| Enrollee Deposit Amount | 18 | 75 | currency | zero filled right justified (positive number only) e.g. 0000000000000000.00 | Yes | No | | Amount to be contributed by the enrollee automatically via the auto deposit cycle. A Zero (0.00) dollar amount will be accepted. It will a)set up an Zero (0.00) dollars as a per-pay amount if the autocalendar feature is used. It will change an enrollees per pat TO Zero (0.00) if a per-pay was previously provided . For HRA, HSA and DED plans, this field is ignored. |
| Employer Deposit Amount | 18 | 93 | currency | zero filled right justified (positive number only) e.g. 0000000000000000.00 | Yes | No | | Amount to be contributed by the employer automatically via the auto-deposit cycle. Zero (0.00) is a valid amount. For HRA and DED prefunded plans, this field is ignored. |
| Benefit Start Date | 8 | 111 | date | YYYYMMDD | No | Yes | <Plan Year Start Date> | Date upon which the enrollee's account is active for use. Date must be prior to the Benefit End Date. If no date is provided, then the account is assumed to be effective on the first day of the plan year. If this is a mid-year enrollment, the effective date must be provided. For plan type HSA, field should always be blank. |

| | | | | | | | | |
|-------------------------|----|-----|-----------------------|------------|-----------------------------|--|------------------------------|--|
| Benefit End Date | 8 | 119 | date | YYYYMMDD | No | Yes | <Plan Year End Date> a | Date upon which the enrollee's account is no longer eligible for benefits. Date must be after Benefit Start Date. If no date is provided, then the account is assumed to be terminated on the last day of the plan year. If this is a mid-year termination, the termination date must be provided in addition to the status change. |
| Auto-Deposit Start Date | 8 | 127 | date | YYYYMMDD | Yes (If not using IH files) | Yes | See Notes | Date to begin auto-deposits. See Notes for description of how this field is used. |
| Calendar ID | 18 | 135 | alphanumeric extended | | Yes (If not using IH files) | No (must have a value or blank space filled) | Default Employer Calendar | A valid Calendar ID = Ameriflex assigns specified Calendar ID to the participant to assign the correct payroll calendar to make automatic deposits. REQUIRED IF CLIENT HAS MULTIPLE PAYROLL CYCLES AND IS NOT SENDING AN IH FILE. Blank = Participant inherits the default calendar as specified for the plan. If the plan's Default Calendar ID is changed then this participant's Calendar ID is updated. Note: To have the enrollee account always use the plan default calendar, leave this field blank. |
| Auto Add All Dependents | 1 | 153 | boolean | "Y" or "N" | No | Yes | "Y" | If "Y", all dependents associated with the enrollee will be added to this account. Additionally, all dependents created in the future associated with the enrollee will automatically be linked as well. Note: dependents are never linked for TRN and PKG accounts. |
| Total Line Length | | 154 | | | | | | *All currency data types should be sent with a decimal place. |

Frequently Asked Questions

What is the prefund?

The prefund, or annual election, is the amount available from the chosen account to the dependents using the Ameriflex Convenience Card.

How do I use termination dates?

You only need to provide termination dates if an enrollee or enrollee's benefits are to be terminated early (due to a life-changing event). By default, the benefits are terminated at the end of the grace period. For more information about the grace period, contact your Account Executive.

If I set the account to I = Temporarily Inactive, why does the card not work?

The IC file has the account records for each enrollee. When the Account Status field is set to I = Temporarily Inactive, each account is reduced to a zero balance. The card is set to inactive within 1 business day.

If an enrollee takes a leave then returns to work, do we adjust all the files?

If you are on an auto-deposit calendar, you will only need to update the Account Status in all of the accounts to be I = Temporarily Inactive. To reactivate the account, update the Account Status to A = Active. If you are not, and sending an IH file, then any deposit/account activity would be controlled by that file.

Dependent Demographic (ID) File

The dependent demographic file is used to specify dependents associated with an enrollee. Dependents can optionally be added to accounts and can optionally be issued their own cards linked to the same account purse.

Using the File

Using the Dependent Demographic file is very similar to using the Enrollee Demographic file. A few things to note:

- The Issue Card field defaults to 'N'o. If you want the dependent to be issued a card, be sure to set this value to 'Y'es. We recommend dependents that are issued cards to be at least 18 years of age; however, this is not a strict requirement. Ameriflex does not automatically NOT send a card to a dependent under the age of 18. If the file designates that a card get sent to an underage dependent, one will be sent.
- The process of changing the Dependent SSN is the same as a participant's SSN. After issuing a SSN update, be sure to reference the updated Dependent SSN as the old Dependent SSN will no longer be recognized as valid.

Changes and Additions to Previous Format

Dependent Demographic files are new to v1.3 formats.

ID FILE SPECIFICATION

| Field | Length | Start Pos | Data Type | Expected Value | Required | Ignorable | Default | Description |
|-----------------------------|--------|-----------|-----------------------|--|----------|-----------|---------|---|
| Record ID | 2 | 1 | enum | "ID" | Yes | No | | Value must be "ID" |
| TPA ID | 6 | 3 | | "AMF001" | Yes | No | | Value must be "AMF001" |
| Group Code | 9 | 9 | | | Yes | No | | Provided by Ameriflex |
| Participant SSN | 9 | 18 | numeric | Must match a current Participant SSN | Yes | No | | Enrollee's social security number |
| Dependent SSN | 9 | 27 | numeric | | Yes | No | | Dependent's social security number |
| Dependent Prefix | 5 | 36 | enum | "Mr.," "Mrs.," "Ms.," "Dr.," "Rev." | No | Yes | <Blank> | Title, such as Mr., Mrs., etc. |
| Dependent Last Name | 26 | 41 | alphanumeric extended | | Yes | Yes | | Dependent's last name |
| Dependent First Name | 19 | 67 | alphanumeric extended | | Yes | Yes | | Dependent's First Name |
| Dependent Middle Initial | 1 | 86 | alphanumeric | | No | Yes | <Blank> | Dependent's middle initial |
| Dependent Phone | 19 | 87 | phone | (123) 456-7890 [1234] | No | Yes | <Blank> | Dependent's phone number. Spaces for an extension code. Spaces for an extension code, if appropriate. |
| Dependent Address Line 1 | 36 | 106 | alphanumeric extended | | Yes | Yes | | First line of dependent's address |
| Dependent Address Line 2 | 36 | 142 | alphanumeric extended | | No | Yes | <Blank> | Second line of dependent's address |
| Dependent City | 20 | 178 | alphanumeric extended | | Yes | Yes | | City associated with dependent's address |
| Dependent State | 2 | 198 | state | | Yes | Yes | | Two-character state code associated with dependent's address. |
| Dependent Zip | 9 | 200 | zip | 5 or 9 digit zip codes are accepted | Yes | Yes | | ZIP code associated with dependent's address. 5 or 9 digit zip code. |
| Dependent Country | 3 | 209 | enum | "USA" | No | Yes | "USA" | Value must be "USA" |
| Relationship to Participant | 1 | 212 | enum | <Blank> = Unknown; "S" = Spouse; "C" = Child; "O" = Other | No | Yes | <Blank> | <Blank> = Unknown; "S" = Spouse; "C" = Child; "O" = Other |
| Dependent Date of Birth | 8 | 213 | date | YYYYMMDD | Yes | Yes | | Dependent's date of birth |
| Dependent Gender | 1 | 221 | enum | "M", "F", OR "N" | Yes | Yes | | M = Male; F = Female; N = Not Specified |
| Dependent HICN | 12 | 222 | alphanumeric | | Yes* | Yes | <Blank> | An assigned ID for the dependent's healthplan. |
| Issue Card? | 1 | 234 | boolean | "Y", "N" | No | Yes | "N" | Y = Issue a card to the dependent; N = Do not issue a card (Default) |
| Benefit Status | 1 | 235 | enum | "A" » Active; "I" » Temporarily Inactive; "T" » Terminated | No | Yes | "A" | A = Active (Default); I = Inactive; T = Terminated |

ID FILE SPECIFICATION

| | | | | | | | | |
|--------------------------|-----|-----|---------|----------|----|-----|--------------------------------|---|
| Original Enrollment Date | 8 | 236 | date | YYYYMMDD | No | Yes | Participant's Eligibility Date | Date upon which the Dependent is eligible to elect benefits. Date provided must be prior to the termination date. If no date is provided, then the dependent is assumed to be eligible. |
| Benefit Termination Date | 8 | 244 | date | YYYYMMDD | No | Yes | Participant's Termination Date | Date upon which the dependent is no longer eligible for benefits. If no date is provided, then the dependent is assumed to be terminated only if the status of the dependent is Terminated. |
| New Dependent SSN | 9 | 252 | numeric | | No | No | No Change | Dependent's new SSN if their SSN has changed. |
| Total Line Length | 260 | | | | | | | |

Frequently Asked Questions

Does the Issue Card field have any other special requirements?

There aren't any checks on the Issue Card field. If the dependent isn't linked to any accounts, they will get a card that isn't tied to any funds. There are no age restrictions on issuing a debit card to dependents; however, we recommend dependents be 18 years of age. Dependents cannot be given access to transit and parking accounts.

Enrollee Pay Deposit (IH) File

You can use the Enrollee Pay Deposit (IH) file to deposit funds in an enrollee's payroll funded or prefunded benefit account. Deposits made with the IH record can be used to track an enrollee's contributions to a benefit account. The IH file and auto-deposit calendars serve the same purpose and, so a group must do one or the other but cannot do both.

Important: Ameriflex requires use of IH files for all employee-funded account types if an auto-deposit calendar is not being used. This applies to both prefunded and payroll-funded accounts.

Using the File

The following table shows the effects of sending an Enrollee or Employer Deposit Amount on each account type balance.

| Prefunded Account Type | | | Payroll-funded Account Type | | |
|------------------------|-----------------|-----------------|-----------------------------|-----------------|-----------------|
| Available Balance | Annual Election | Contributed YTD | Available Balance | Annual Election | Contributed YTD |
| No effect | No effect | + / - | + / - | + / - | + / - |

Posting a Deposit for a Prefunded Account Type (Doesn't Update Disbursable Balance)

1. Enter the deposit amount in the Enrollee Deposit Amount or Employer Deposit Amount field. (Enrollee Deposits will affect Enrollee Contributions YTD while Employer Deposits will affect Employer Contributions YTD).
2. Complete the other fields in the file.
3. NOTE: If a deposit is sent for an employee whose status has been set to "Terminated", no further deposits will be posted even though the record may be on this IH file. Should an additional deposit need to be credited, please contact the Ameriflex Account Executive.

Posting a Deposit for a Payroll-Funded Account Type

1. Enter the deposit amount in the Enrollee Deposit Amount or Employer Deposit Amount field. (Enrollee Deposits will affect Enrollee Contributions YTD while Employer Deposits will affect Employer Contributions YTD). The combination of Employer and Enrollee Deposit Amounts supplied on the IH record will increase the disburseable balance.
2. Complete the other fields in the file.
3. **NOTE:** If a deposit is sent for an employee whose status has been set to "Terminated", no further deposits will be posted even though the record may be on this IH file. Should an additional deposit need to be credited, please contact the Ameriflex Account Executive.

Posting a Deposit for HSA/ABH Accounts

1. The account type code is ABH or HSA for these accounts
2. If the client is already funding these accounts via a direct deposit file already established through another process, this must be disabled prior to sending these deposit deductions on this file. Not doing so will cause double deposits being credited to the participant's account.
3. Deposits cannot be posted until the account has been created at our bank. If you are sending a new enrollment in the IC file AND a payroll deduction in this file simultaneously, the IH record WILL fail until the account is created.
4. The client partner banking information must be set up in our system for this to function correctly. Make sure that the client contacts their Ameriflex Account Executive to confirm this setup.

Changes and Additions to Previous Format

- Added effective date field
- Removed Deposit Type field
- Supports HSA/ABH Deposit funding
- Added TRP and PKP as supported account types

IH File Specifications

| Field | Length | Start Pos | Data Type | Expected Value | Required | Ignorable | Default | Description |
|-------------------------|--------|-----------|-----------|--|----------|-----------|---------|--|
| Record ID | 2 | 1 | enum | "IH" | Yes | No | | Value must be "IH" |
| TPA ID | 6 | 3 | | "AMF001" | Yes | No | | Value must be "AMF001" |
| Group Code | 9 | 9 | | | Yes | No | | Provided by Ameriflex |
| Account Type | 3 | 18 | enum | FSA, DCA, TRN, TRP, PKG, PKP, HSA, PRM or LPF | Yes | No | | Three digit code for type of benefit plan. |
| Plan Year Start date | 8 | 21 | date | YYYYMMDD | Yes | No | | YYYYMMDD. Provided by Ameriflex |
| Plan Year End date | 8 | 29 | date | YYYYMMDD | Yes | No | | YYYYMMDD. Provided by Ameriflex |
| Social Security Number | 9 | 37 | numeric | numeric | Yes | No | | Enrollee's social security number. |
| Enrollee Deposit Amount | 18 | 46 | currency | zero filled right justified e.g. 0000000000000000.00 | Yes | No | | The enrollee deposit amount can be used for either payroll or prefunded deposit types. For prefunded accounts, this amount will either increase the prefunded amount or increase the enrollee contributions YTD (depending upon the deposit type indicated on the IH record). For payroll funded plans, this amount, in combination with the employer deposit amount, will be added to the enrollees account and will affect the available balance and contributions YTD. Note: To subtract funds, enter a minus sign in position 46 with zero fill to the left of the amount. |
| Employer Deposit Amount | 18 | 64 | currency | zero filled right justified e.g. 0000000000000000.00 | Yes | No | | Amount to be added to the enrollee's Employer Contributions YTD. See enrollee deposit amount description above for more details. Note 1: For a prefunded deposit for an |

| | | | | | | | | |
|-------------------|----|----|------|----------|----|----|----------------------------------|---|
| | | | | | | | | enrollee, this amount must be zero; otherwise, Ameriflex will return an error. Note 2: To subtract funds, enter a negative amount, using a minus sign in position 64 and zero fill to the left of the amount. |
| Effective Date | 8 | 82 | date | YYYYMMDD | No | No | Processing Date File is Received | When the deposit is to be posted to the account. If the date is not within the plan year, an error will occur. When left blank, the value defaults to the date the file is processed by Ameriflex. If this is to be a deposit posted in the future OR the past from the date the file runs, place the effective date of the deposit here. |
| Total Line Length | 89 | | | | | | | |

***All currency data types should be sent with a decimal place.**

Frequently Asked Questions

How often are the files transmitted to Ameriflex?

IH files should be transmitted to match the payroll schedule of the participating group. If there are two or more payroll schedules than the appropriate group of enrollees should be sent for the specific payroll periods.

If an enrollee takes a leave then returns to work, do we adjust all the files?

If you are not on an auto-deposit calendar, i.e. you are using IH files, you will not send deposits for the enrollee, or send a deposits of amount \$0.00.

Can we send Enrollee Demographic (IB), Enrollee Account (IC), or Dependent Demographic (ID) Files without Enrollee Deposit (IH) files?

Yes the IH files can be independent from the other files—sending demographic and account data weekly but sending deposit data only on payroll dates is acceptable.

Since the Effective Date allows me to post deposits in the future, would it be possible to send all my deposits for all enrollees at one time?

This is not recommended. Although possible, it makes unexpected events more difficult to handle in the future. If you do not want to send IH files, we recommend using an auto-deposit calendar.

My enrollee doesn't have any money on the card. Why?

There could be a few reasons for this:

- The IH file was processed after the enrollee tried to use the card—we recommend sending the file 24-48 hours prior to the company payroll dates. Be sure to use the Effective Date if sending payroll files more than one day early, otherwise your files will process earlier than expected.
- The enrollee has used up the balance of funds for the prefunded account.
- The enrollee is not assigned to a calendar and no valid IH files were processed by Ameriflex.

File Naming Conventions

Your group is set up with its own individual directory for EDI files. It is required that each file type have the file type identifier in the first two positions of the file name and “.pgp” as the file extension. The file name must be unique. It is recommended to date the file and use your Ameriflex Group ID in the file name, although this is not strictly required. Below is the recommended naming convention of files for each format.

Note: Required File type IB, IC, ID or IH at the beginning of the file and files must be PGP encrypted and end in .pgp or .gpg

IB - Enrollee Demographic File

ib_GroupID_YYYYMMDD.pgp

Where:

YYYY = 4 digit year

MM = 2 digit month

DD = 2 digit day

GroupID = “AMFXXXXXX” provided by Ameriflex

IC - Account File

ic_GroupID_YYYYMMDD.pgp

Where:

YYYY = 4 digit year

MM = 2 digit month

DD = 2 digit day

GroupID = “AMFXXXXXX” provided by Ameriflex

ID - Dependent Demographic File

id_GroupID_YYYYMMDD.pgp

Where:

YYYY = 4 digit year

MM = 2 digit month

DD = 2 digit day

GroupID = “AMFXXXXXX” provided by Ameriflex

IH - Payroll Deposit File

ih_GroupID_YYYYMMDD.pgp

Where:

YYYY = 4 digit year

MM = 2 digit month

DD = 2 digit day

GroupID = “AMFXXXXXX” provided by Ameriflex

Examples

Enrollee Demographic File: *ib061025_AMFAMEFLX.pgp*

Enrollee Account File: *ic061025_AMFAMEFLX.pgp*

Dependent Demographic File: *id061025_AMFAMEFLX.pgp*

Payroll Deposit File: *ih061025_AMFAMEFLX.pgp*