

Flex Transfer Guide
Version 1.3 f24
September 28, 2026

Table of Contents

REVISION HISTORY 4

Transfer Guide 4

Version 1.3 Format 5

OVERVIEW 5

EDI Versioning Overview 5-6

Process Overview 6

EDI APPLICATION PROCESS 6

SFTP ACCOUNT SETUP 6-7

ACCURACY AND TIMELINESS OF DATA 7

ENCRYPTION 7

TESTING 7

OVERVIEW OF DATA EXCHANGED 7

COMMUNICATION PLAN 8

TERMINOLOGY 8

Frequently Asked Questions 9

FILE SPECIFICATIONS 10

Overview 10

General Data Requirements 10

Data Types 11

ENROLLEE DEMOGRAPHIC (IB) FILE 12

Using the File 12

Creating a participant 12

Updating a participant 12

Updating a participant's social security number 12

Terminating a participant 13
Changes and Additions to Previous Formats 13

IB FILE SPECIFICATION 14-15

Frequently Asked Questions 16

ENROLLEE ACCOUNT (IC) FILE 17

Using the file 17
Linking an enrollee to an account 17
Sending HSA Account Information 18
Linking an enrollee to a prefunded (HRA) account 18
Handling pre and post-tax per-pay amounts 18

Notes about Using Auto-Deposit Last Allocation Date 19

Plan Definitions 20-21
Changes and Additions to Previous Format 21

IC FILE SPECIFICATION 22-23

Frequently Asked Questions 24

DEPENDENT DEMOGRAPHIC (ID) FILE 25

Using the File 25

Changes and Additions to Previous Format 25

ID FILE SPECIFICATIONS 26-27

Frequently Asked Questions 28

ENROLLEE PAY DEPOSIT (IH) FILE 29

Using the File 29
Posting a Deposit for a Prefunded Account Type 29
Posting a Deposit for a Payroll-Funded Account Type 30
Posting a Deposit for HSA Accounts 30
Changes and Additions to Previous Format 30

IH FILE SPECIFICATIONS 31-32

Frequently Asked Questions 33

FILE NAMING CONVENTIONS 34

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 *(deposit files)*
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
08/06/2025	Please note the following updates regarding the IB file: If a new email address is included on the file, it will not overwrite the participant's existing email in the participant portal if they have already registered. In these cases, the email must be updated manually. Only participants who have not registered will have their email updated from the EDI file. U.S. territories can now be accepted on the IB file. Additionally, email and phone number are now required fields on the IB file for groups offering Telescope or Intellect plans. Within the communication plan, the Relationship Manager has been removed, and the Overview of Data Exchanged now includes Locations and Divisions. In the testing section, the ability to change a participant SSN or reimbursement information via the IB file has been removed, and a requirement to use dummy data has been added. Terminology has also been updated: "Relationship Team" is now referred to as the "Client Relationship Team", and "Ameriflex EDI Support Representative" is now "Ameriflex EDI Support Specialist". Under the Process Overview, a disclaimer has been added stating that the accuracy of all data is the responsibility of the group, and data will be applied directly to benefit accounts exactly as provided to Ameriflex. Finally, the SFTP domain name has been updated to sftp02.flex125.com, and authentication can now be completed using either a username and password or SFTP SSH key exchange.

09/28/2026	Added “U” value for gender field. New Plan added(ICH)

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
f	Updated SFTP information

Overview

Note: If the employer only requires a onetime upload of new enrollments please contact your Relationship Manager. 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 Employees.

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 1.3f24. 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 processing 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 any time.

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 Relationship Manager if no EDI contact is provided. It is critical that these reports are reviewed in a timely manner to identify and address any errors that may occur.

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 Relationship Manager 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, and Ameriflex provides file specs.
    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 through SFTP file transfer.
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 an EDI Processing report viewable in the Ameriflex portal. This document should be reviewed to ensure accuracy of files. This will be sent to the groups designated EDI contacts.

SFTP Account Setup

If the group will be handling sending their own EDI files instead of a third party administrator, then 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 sftp02.flex125.com

We use a username and password or 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 9:30am 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 available for review in the Ameriflex portal 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 strongly suggests 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.

We require dummy information on testing files to ensure utmost testing accuracy.

- 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)
- Add a dependent – This is required if HRA plans are setup (ID file, if applicable)
- Add a deposit (IH file, if applicable)
- Change an annual election/prefund amount (IC file)
- $0 account (IC file)

Overview of Data Exchanged

Ameriflex will provide the following:

- GROUP CODE
- PLAN ID(s)
- Plan types we are expecting on the files
- Plan Start Date
- Plan End Date
- Calendar IDs for Group with cycle definition (if applicable)
- Locations/Divisions (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 designated EDI Contact will receive an email notifying that EDI files have been processed, including a link to the processing report found in the Ameriflex portal.

- You may have additional copies of the above email 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 EDI Support Team.

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 Participant	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.**
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.

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.

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?
Email notices of file processes are sent to the EDI contacts. The results of the file process can then be reviewed in the Ameriflex portal.

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?
No, however it is suggested that you do so. Ameriflex will provide a key to encrypt the files. We strongly suggest encryption to ensure the privacy and security of the enrollee's personal information.

Does Ameriflex terminate participants by omission?
No. We must have a termination record sent in the files to terminate an employee and/or an employee account.

Will new email addresses be updated from an EDI file?
This will depend on certain things. If there are any new email updates on the file it will not update them if the participant has registered in the participant portal. The email address will need to be updated manually. Only non-registered participants' email will be updated from the EDI file.

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. 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.
- 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 000000000000512.00.
  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(s).

> **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 a 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. 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 the **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 to "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 choose 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.** The following steps are for terminating a participant's benefits. If you previously sent 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 **Employment 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 a 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 **Employment 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 intend to include "Future Terminations" on this file, please **do not** update the **Employment Status** to "T" until the actual termination date has occurred. Updating the **Employment Status** to "T" takes effect immediately—if it's sent without a **Benefit Termination Date**, the participant will be terminated right away. If it's sent with a future **Benefit Termination Date**, the entry will fail to process successfully.*

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	No*	Yes	<blank>	Enrollee's phone number, including area code. This *is* a required field if the group offers Telescope/Intellect plans. Please avoid including leading 1s
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. (including US territories. American Samoa - AS, Guam - GU, Northern Mariana Islands - MP, Puerto Rico - PR, U.S. Virgin Islands - VI)
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", "N", or "U"	Yes	Yes		M = Male; F = Female; N = Non-binary; U = Undisclosed
HICN	12	212	alphanumeric		No*	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 *(Default)*; 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		No**	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		No**	Yes	"~"	Enrollee bank account number for direct deposit reimbursements
ACH Account Type*	1	304	numeric	"C" » Checking; "S" » Savings	No**	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. If there are any new email updates on the file it will not update them if the participant has registered in the portal. The email address will need to be updated manually. Only non-registered participants' email will be updated from the EDI file.
Location Code	20	405	location		No	Yes	<blank>	**Required for HSA and if the group offers Telescope/Intellect plans** 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 show 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.

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 while the enrollee remains 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.

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 all accounts, but the HSA plan, 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 is HSA. **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 our bank. Refer to the IC file specifications for data element configuration for this plan type. See the IH file documentation for payroll funding information. If trying to terminate the HSA plan for a participant, the termination needs to occur via the IB and IC file together. If a termination is sent on the IC file, without the entire employee being terminated, the HSA will not successfully terminate.

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 Support Team 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 contribute 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 the 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 needs 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 on the IC:

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. Instead, have the Benefit Status remain "A" while including the future 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 *(Prefunded)*	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**
DCA	Dependent Care Account *(Payroll)*	Annual Elected/Goal Amount	Annual Election / Number of Pay Cycles	Should be set to 0.00
TRN	Transit Account *(Payroll)*	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 *(Payroll)*	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 *(Payroll)*	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 *(Payroll)*	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 *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
HSA	Health Savings Account *(Payroll)*	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 *(Prefunded)*	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**
LSA	Lifestyle Spending Account (day one funded)	Prefund Amount	Should be set to 0.00	Should be set to 0.00
LSP	Lifestyle Spending Account (contributed)	Prefund 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 *(Payroll)*	Should be set to 0.00	Should be set to 0.00	Annual Election / Number of Pay Cycles
DED	Enrollee-Funded Deductible *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
HR2	Second-Tier Health Reimbursement Account *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
EPR	Employer Funded Reimbursement Account *(Payroll)-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 *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
DD3	Third-Tier Enrollee-Funded Deductible *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
DD4	Fourth-Tier Enrollee-Funded Deductible *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
HR3	Third-Tier Health Reimbursement Account *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
HR4	Fourth-Tier Health Reimbursement Account *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
HR5	Fifth-Tier Health Reimbursement Account *(Prefunded)*	Prefund Amount	Should be set to 0.00	Should be set to 0.00
EBH	Expected Benefit HRA	Prefund Amount	Should be set to 0.00	Should be set to 0.00
FS5	Qualified Disaster Plan	Prefund Amount	Should be set to 0.00	Should be set to 0.00
PRM	Premium Reimbursement Account *(Payroll)*	Should be set to 0.00	Should be set to 0.00	Should be set to 0.00

ICH	Individual Coverage Health Reimbursement Arrangements	Should be set to 0.00	Should be set to 0.00	Annual Election / Number of Pay Cycles

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 plans now supported
- TRP and PKP (Post-tax employee contributions) plan types are now supported
- Plan types LSA, LSP, EBH, HR5, FS5, DD3, DD4 added.

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, DCA, TRN, TRP, PKG, PKP, HRA, HR2, LPF, HR3,HSA, PRM, HRP, EPR, ICH, ICP, EBH, HR3, HR4, HR5, FS5, DD2, DD3, or DD4, LSA, LSP	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. 000000000000000.00	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. 000000000000000.00	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 set up a Zero (0.00) dollar as a per-pay amount if the autocalendar feature is used. It will change an enrollees per pay to Zero (0.00) if a per-pay was previously provided. **For HRA and DED plans, this field should be 0.00.**
Employer Deposit Amount	18	93	currency	zero filled right justified (positive number only) e.g. 000000000000000.00	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,For HRA and DED plans, this field should be 0.00.**
Benefit Start Date	8	111	date	YYYYMMDD	Yes	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 the Benefit Start Date. Please only send Benefit End Dates in instances of true employment termination or when the enrollee is no longer eligible to access funds. When this field is left blank, the system will automatically assume the account is being terminated on the last day of the plan year while still allowing for the automatic rollover of funds into the next plan year. **If this is a mid-year termination, the termination date must be provided in addition to the status change. HSA will not terminate via the IC file only.**
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 participant & their 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 Client Relationship Team.

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.

If a plan year is ending, what should you do?
Please only send Benefit End Dates in instances of true employment termination or when the enrollee is no longer eligible to access funds. When this field is left blank, the system will automatically assume the account is being terminated on the last day of the plan year while still allowing for the automatic rollover of funds into the next plan year.

How can I terminate an HSA plan for a participant?
If trying to terminate the HSA plan for a participant, the termination needs to occur via the IB and IC file together. If a termination is sent on the IC file, without the entire employee being terminated, the HSA will not successfully terminate.

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' for No. If you want the dependent to be issued a card, be sure to set this value to 'Y' for Yes. 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 gets 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 SPECIFICATIONS

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., Ms., Dr., or Rev.
Dependent Last Name	26	41	alphanumeric extended		Yes	No		Dependent's last name
Dependent First Name	19	67	alphanumeric extended		Yes	No		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	No	Yes	<Blank>	Dependent’s phone number including area code.
Dependent Address Line 1	36	106	alphanumeric extended		Yes	No		First line of dependent's mailing address
Dependent Address Line 2	36	142	alphanumeric extended		No	Yes	<Blank>	Second line of dependent's mailing address
Dependent City	20	178	alphanumeric extended		Yes	Yes		City associated with the dependent's address.
Dependent State	2	198	state		Yes	Yes		Two-character state code associated with the dependent's address.
Dependent Zip	9	200	zip	5 or 9 digit zip codes are accepted	Yes	Yes		ZIP code associated with the dependent's address. 5 or 9 digit zip codes are accepted.
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”	Yes	Yes		M = Male; F = Female; N = Other
Dependent HICN	12	222	alphanumeric		No*	Yes	<Blank>	An assigned ID for the dependent’s health plan.
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”, “I”, “T”	No	Yes	“A”	A = Active (Default); I = Temporarily Inactive; T = Terminated

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, with the termination being effective the date of file processing.
New Dependent SSN	9	252	numeric		No	No	No Change	Dependent's new SSN if their SSN has changed.
Total Line Length	261							

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 is added but the enrollee doesn't have any plans that allow dependents access, 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 Client Relationship Team.

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 disbursable 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 Client Relationship Team.

Posting a Deposit for HSA Accounts

1. The account type code is 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 to be 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 Relationship Manager to confirm this setup.
5. NOTE: Negative entries cannot be processed for HSA IH entries, as we cannot remove funds from the employee's banking account that is the HSA.

Changes and Additions to Previous Format

- Added effective date field
- Removed Deposit Type field
- Supports HSA 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, ICP 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. 000000000000000.00	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. 000000000000000.00	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	90							

***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 deposit amount of $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.
- The enrollee's IH deposit errored out and did not get processed to their account.

File Naming Conventions

Your group is set up with its own individual directory for EDI files. It is required that each file type has the file type identifier in the first two positions of the file name and ".txt" or ".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 end in .pgp or .txt

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: *ib_AMFAMEFLX_20250601.pgp*
Enrollee Account File: *ic_AMFAMEFLX_20250601.pgp*
Dependent Demographic File: *id_AMFAMEFLX_20250601.pgp*
Payroll Deposit File: *ih_AMFAMEFLX_20250601.pgp*