

# Your Anthem Spending Accounts

## Guide for employee disenrollment

Helping your employees understand their health benefits is important. You can use this quick guide to help them know what to expect when they are no longer enrolled in your Anthem Spending Accounts. Please consider the following timelines for submitting terminations when the employee has a final payroll contribution.

### Banking information for HSAs

#### Effective immediately:

- The employee's bank account automatically converts from your group's account to a new retail account at WealthCare Saver. The timing of this varies based on when you notify us that a member is leaving the health plan:
  - If we are notified more than 14 days in advance of the termination date, the transition to a direct health savings account (HSA) with WealthCare Saver occurs on the date the member opts out or leaves employment.
  - If we are notified less than 14 days in advance of the termination date, or retrospectively, less than 14 days after the termination date, this happens on the 15th day after the member opts out or leaves employment. In the case of a retroactive termination date more than 14 days in the past, the transition to a direct HSA with WealthCare Saver occurs on the date the termination is processed.
- The employee will receive a letter or email from WealthCare Saver with instructions on how to set up a new online account.
- A new nonbranded debit card is issued and the employee's Anthem-branded debit card continues working until the new card is activated.

#### Following health plan termination:

- The employee's account number and routing number stay the same and the employee is responsible for any fees. Fees will be drawn directly from their account.
- Employees must contact WealthCare Saver directly to make any changes to their new retail account.

### HRA and FSA claims and reimbursements

Medical claims incurred while the employee was still working for you will be processed. Claims incurred after the employee's end date will be denied. When you set up your group's Anthem Health Reimbursement Account (HRA), Healthcare Flexible Spending Account (FSA), Dependent Care FSA (DCA), and/or Commuter accounts, you selected how long your employee has to submit claims. You can refer to your plan document for details.

### Employee online access

- Employees will have access to [anthem.com/ca](https://anthem.com/ca) for two years after their end date.
- Access to employees' spending accounts is valid for one year after their end date. Your employees with an HSA can see their transaction history, but will need to establish a new connection with WealthCare Saver.

### Thank you for being a valued partner

We are happy to help you with questions you may have about your Anthem Spending Accounts.

