



## Transferring IEBP Membership Health Savings Accounts (HSA) to Liberty Health HSA Bank

To give your employees an easy, single sign-on experience managing their Health Savings Account (HSA), IEBP recommends the transfer of the employee HSA Bank accounts to an integrated Debit Card Consumer account with Liberty Health HSA Bank and Alegeus. Due to the Expansion of Health Savings Accounts, IEBP is promoting the integrated approach to expedited Employer/Employee monthly deposits. Because, HSA accounts are individual accounts, the IEBP employee owned HSA account transfers require employee authorizations.

There are two options for HSA Bank to Liberty Health HSA Bank transfers: **individual paper process** and **bulk transfer**.

Transfer Options	Bulk Transfers																														
<b>Description</b>	<ul style="list-style-type: none"> <li>Employer/Employee works with IEBP to process all employee transfer requests at one time.</li> <li>Liberty Health HSA Bank will compile all employee forms and work with HSA Bank on the transfers.</li> <li>IEBP, Alegeus, and Liberty Health HSA Bank are working with HSA Bank for an IEBP bulk member transfer.</li> <li>IEBP will pay for the bulk transfer fee if employees participate in the IEBP bulk transfer process.</li> </ul>																														
<b>Bulk Transfer: Form Submission Process, HSA Fund Transfer Process and Blackout Period</b>	<p>Employees must complete and sign the HSA Transfer Form and submit to IEBP by Oct. 20, 2017: <b>TML MultiState IEBP, PO Box 140167, Austin, TX 78714-0167</b>. Please note below bulk transfer dates.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">Anniversary Plan Year Month</th> <th style="background-color: #f2f2f2;">IEBP Transfer Form Due Date</th> <th style="background-color: #f2f2f2;">HSA Bank Account Closed</th> <th style="background-color: #f2f2f2;">HSA Bank Transfer Money to Liberty Health HSA Bank</th> <th style="background-color: #f2f2f2;">Blackout Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Plan Year Oct. 1<sup>st</sup></b> Oct. 1<sup>st</sup> thereafter, deposits will go to Liberty Health HSA Bank</td> <td style="text-align: center;">Oct. 20, 2017</td> <td style="text-align: center;">Dec. 12, 2017</td> <td style="text-align: center;">Dec. 14, 2017</td> <td style="text-align: center;">Nov. 22, 2017 - Dec. 14, 2017</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year Jan. 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Jan. 19, 2018</td> <td style="text-align: center;">Mar. 13, 2018</td> <td style="text-align: center;">Mar. 14, 2018</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year Mar. 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Jan. 19, 2018</td> <td style="text-align: center;">Mar. 13, 2018</td> <td style="text-align: center;">Mar. 14, 2018</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year May 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Jan. 19, 2018</td> <td style="text-align: center;">Mar. 13, 2018</td> <td style="text-align: center;">Mar. 14, 2018</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year July 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Jan. 19, 2018</td> <td style="text-align: center;">Mar. 13, 2018</td> <td style="text-align: center;">Mar. 14, 2018</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> </tbody> </table>	Anniversary Plan Year Month	IEBP Transfer Form Due Date	HSA Bank Account Closed	HSA Bank Transfer Money to Liberty Health HSA Bank	Blackout Period	<b>Plan Year Oct. 1<sup>st</sup></b> Oct. 1 <sup>st</sup> thereafter, deposits will go to Liberty Health HSA Bank	Oct. 20, 2017	Dec. 12, 2017	Dec. 14, 2017	Nov. 22, 2017 - Dec. 14, 2017	<b>Plan Year Jan. 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Jan. 19, 2018	Mar. 13, 2018	Mar. 14, 2018	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year Mar. 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Jan. 19, 2018	Mar. 13, 2018	Mar. 14, 2018	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year May 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Jan. 19, 2018	Mar. 13, 2018	Mar. 14, 2018	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year July 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Jan. 19, 2018	Mar. 13, 2018	Mar. 14, 2018	Feb. 21, 2018 - Mar. 14, 2018
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<b>Action to Take Prior to Blackout Period</b>	<ul style="list-style-type: none"> <li>Employees will be able to access previously deposited funds in HSA Bank and newly deposited funds in the Liberty Health HSA Bank account upon plan year, prior to Blackout Period deposit.</li> <li>IEBP will tier accounts to ensure HSA Bank funds are used prior to Liberty Health HSA Bank accounts.</li> <li>During the Blackout Period, the covered individual will only have access to the Liberty Health HSA Bank's funds. After the Blackout Period, the covered individual should have access to all deposited funds.</li> <li>The blackout period means the HSA Bank funds will not be accessible during the blackout fund transfer period. During the blackout period, the Liberty Health HSA Bank funds will be available.</li> </ul>																														
<b>Blackout Period - Time to allow for all outstanding transactions and contributions to be applied to the account</b>	<p>To provide employees planning and a preparation time, IEBP, Alegeus, HSA Bank, and Liberty Health HSA Bank have identified the below blackout periods.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">Anniversary Plan Year Month</th> <th style="background-color: #f2f2f2;">Blackout Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Plan Year Oct. 1<sup>st</sup></b> Oct. 1<sup>st</sup> thereafter, deposits will go to Liberty Health HSA Bank</td> <td style="text-align: center;">Nov. 22, 2017 - Dec. 14, 2017</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year Jan. 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year Mar. 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year May 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> <tr> <td style="text-align: center;"><b>Plan Year July 1<sup>st</sup></b> Jan. 1<sup>st</sup> thereafter, deposits will go to Liberty</td> <td style="text-align: center;">Feb. 21, 2018 - Mar. 14, 2018</td> </tr> </tbody> </table> <p>The blackout period means the HSA Bank funds will not be accessible during the blackout fund transfer period. During the blackout period, the Liberty Health HSA Bank funds will be available.</p>	Anniversary Plan Year Month	Blackout Period	<b>Plan Year Oct. 1<sup>st</sup></b> Oct. 1 <sup>st</sup> thereafter, deposits will go to Liberty Health HSA Bank	Nov. 22, 2017 - Dec. 14, 2017	<b>Plan Year Jan. 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year Mar. 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year May 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Feb. 21, 2018 - Mar. 14, 2018	<b>Plan Year July 1<sup>st</sup></b> Jan. 1 <sup>st</sup> thereafter, deposits will go to Liberty	Feb. 21, 2018 - Mar. 14, 2018																		
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<b>Processing Times</b> for funds to be posted in the new HSA at Liberty Health HSA Bank once the form/file is received by previous custodian	<ul style="list-style-type: none"> <li>Wire received and posted – 1 to 2 business days</li> <li>ACH received and posted – 3 to 4 business days</li> <li>Check mailed USPS – up to 12 days (mail time is 7 to 10 days, once received at Liberty Health HSA Bank, it will be posted in 1 to 2 business days)</li> </ul>																														
<b>Paper form and employee signature required</b>	Yes																														
<b>Requires employee to liquidate investments prior to transfer</b>	Yes																														