

FSA Contribution Processing Methods

Sentinel will process contributions in relation to the employee's pay schedule with the employer. To properly administer the allocation of contributions, it is critical that there is clear and timely communication between the Plan Sponsor and Sentinel. Sentinel's preferred method is to allocate contributions based on each participant's annual election. It will be the explicit responsibility of the Plan Sponsor to notify Sentinel timely of any adds/drops to coverage or if there are Qualified Status Changes that will impact the annual benefit election of a participant. Here are the contribution processing options that we provide:

- **Auto-post** - Sentinel's preferred method of allocating contributions is designed to reduce the administrative burden for the Plan Sponsor. By utilizing our auto-posting capabilities, we will automatically post contributions on each pay date without requiring a payroll period contribution file. By posting contributions to participant accounts based on annual election instructions (or any approved qualified status changes made during the year), any discrepancies between contribution amounts are eliminated.
 - **Online portal file upload** - Sentinel has created a pre-formatted file that can be provided to you for generating an upload into Sentinel's record-keeping system. This file will be loaded on a pay period basis in order to confirm the deductions taken from each employees' paycheck.
 - **Direct feed from a payroll system** - We can receive the ongoing contribution files directly from an outside payroll provider or payroll system.
-