

State of Arkansas HSA/FSA FAQs

Q. How does the process of transferring from Optum to Beneliance work?

Beneliance will receive FSA Carryover at the end of March from Optum. For HSA (Health Savings Accounts), individuals will need to fill out the HSA Transfer form located here: [State of ARK HSA Transfer](#).

For FSA / LFSA funds - Optum is processing 2025 run-out and holding the carryover funds (up to \$660.00) until the first week of April.

For DCAP Funds – Optum is processing run-out and DCAP does not allow carryover. Please contact Optum at Phone: 833-229-4431 | Email: OF-Service@of.optum.com

For HSA funds –

[The communication below will be sent to members on Thursday, January 8.]

We're contacting you about transferring your HSA balance from Optum (formerly ConnectYourCare) to the State of Arkansas HSA with Beneliance.

To authorize this transfer, please complete this form. It allows Beneliance's custodian (DataPath Financial Services) to coordinate moving your HSA balance to your new account. All information is encrypted, and the site is secure.

Important Dates

Form Submission Deadline: February 6, 2026

Last Day for Reimbursement Requests: March 6, 2026

Transition Period: March 11 – April 3, 2026

Funds Available in New HSA: April 4, 2026

If you do not participate in this coordinated transfer:

- Optum will charge a \$4 monthly maintenance fee starting May 1, 2026.
- A \$20 account closure fee may apply if you transfer after the coordinated period.
- EBD will not cover transfer fees after May 1, 2026.

For questions, contact Beneliance at arbenefits@beneliance.com or 501-687-6975.

Q. I need to activate my new card. OR, I need TPA ID #:

State employees should have received the following “Card Issuance” Email or a Letter in the mail.

(DATE)

Dear (Employee Name)

Thank you for enrolling in (Your Employer's) benefits program. Your HSA/FSA Plan Card will arrive soon—please activate it upon receipt.

How to Activate:

- By Phone: Call the number on the back of your card and enter TPA ID 10211.
- Online: Visit (Website Link), go to the Card tab, and follow the prompts.

If you have any questions or need assistance, contact our Customer Service team: (501) 687-6975 arbenefits@beneliance.com

Thank You,

Beneliance Customer Service Customer Service Email: arbenefits@beneliance.com Phone #: 501-687-6975 Website: www.arbenefits.summitfor.me

The following message is provided when members contact Customer Service:

“Hi, thank you for calling Beneliance - the HSA/FSA Administrator for the State of Arkansas. If you are calling to activate your card and need the TPA ID, it is 1 0 2 1 1, again 1 0 2 1 1. You also will use this to log into the Mobile App with your username and password - which you can download from Google Play Store or the Apple App Store by searching for Mobile Summit. A customer service representative will be with you shortly.”

Q. I activated my card, but now I have received an email about transferring and fees. Is this a legitimate email?

Yes. As part of our employee education, we plan to send a series of emails advising about HSA Transfer deadlines (see above in question #1).

For information about FSA carryover, please contact Optum at Phone: 833-229-4431 |
Email: OF-Service@of.optum.com.

Q. I received an email asking me to verify my identity. Is this a legitimate email?

Yes. If the member has an HSA and they failed the ID verification, an email would have gone out to advise them to upload ID documentation.

Sample email:

You are receiving this notice because you have requested to open a Health Saving Account. As a part of the Patriot Act, we are required to verify your identity prior to completing the account opening process. Upon review, one or more pieces of information did not meet the requirements.

To complete your account setup, we need to verify this information.

- (Denial Reason)

- (Document Required)

Providing this additional document is easy. Using your smart phone, click on the link below to be taken to a secure from where you can take a picture of the required documentation and upload the image. Once we have the documentation, we can activate your account.

Upload requested documentation <IDV LINK>.

Security of your personal information is our foremost concern. If you have security concerns or want to verify this is a legitimate email, please contact us at the contact information below.

Beneliance

Email: arbenefits@beneliance.com Phone #: 501-687-6975

Q.I received a card from Summit. Is this legitimate?

Yes. On December 30, the email below was sent to AR state contacts about their FSA/HSA card, confirming that the new FSA/HSA card will be issued by Summit.



Important Information About Your FSA/HSA Card

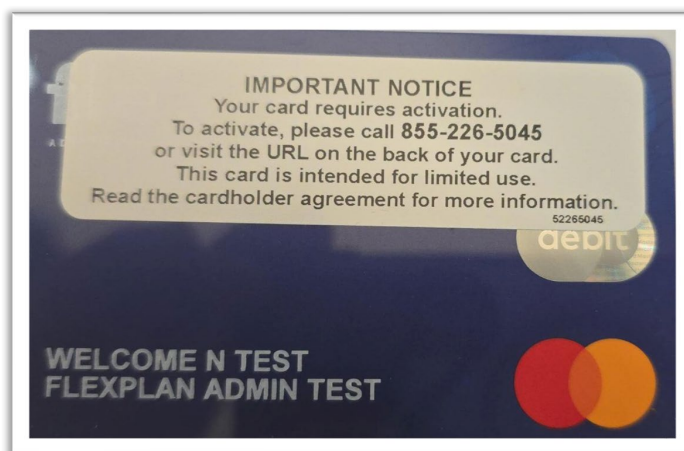
If you signed up for an HSA or FSA for 2026 through ARBenefits plan, **you will be receiving a new card that features a Summit logo.** Summit is the FSA/HSA management platform used by ARBenefits' new FSA/HSA administrator, Beneliance.

Be assured that the Summit card will give you access to your 2026 HSA or FSA accounts with ARBenefits.

IMPORTANT: Watch your mail carefully. Your Summit card will arrive in a **plain white envelope** for security reasons. To prevent accidental loss or theft, **please do not throw it away!**

If you have not received your card by mid-January, please contact Beneliance by phone at (501) 687-6975 or (866) 762-2149, or by email at arbenefits@beneliance.com.

Please see below for an example of what the Summit card looks like.



Q. I signed up during the Open Enrollment period, but I haven't heard anything more and don't have benefits on my account.

The Beneliance team is verifying the files, contact information, and election amounts provided by EBD. As of January 5, we are still missing some FSA/DCAP/LFSA enrollments and are working to get them into the system as soon as they come over on the file or are submitted as a Task with EBD.

Q. What if I never received a welcome notice?

It may have been delivered to your spam mailbox. Please reach out to Beneliance customer service at arbenefits@beneliance.com or (501) 687-6975. We will verify your contact information and resend the welcome notice.

Q. How do I register if the link doesn't work.

Our system email provides detailed instructions on how to register for an account. One instruction that is often overlooked concerns the **24-hour time limit** (highlighted) for the active link. The email also provides instructions for how to register if the link expires.

Please see the following welcome notice.

Welcome Notice

##DATE

Dear (Employee),

Welcome to Beneliance, the administrator and manager of the Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) offered by ARBenefits!

We're excited to help you get started with your benefits. This email outlines the steps to set up your account and access your benefit information anytime.

First things first: Let's get your account set up!

This step should take about 10 minutes at most. If you need help, please email us at arbenefits@beneliance.com or call (501) 687-6975.

Click [here](#) to go to the registration page within your Participant Portal! This will take you directly to your portal (auto-populating your ER ID, and PT ID), go through verification, and then allow you to set up your username/password. (This is a unique link and should not be shared). **If it has been more than 24 hours since you've received this email, please follow the steps below.**

If it has been more than a day since you've received this email, you'll need to follow the steps below to register your account.

You'll go to (Website Link)

1. Go to **Participant Portal** and click **Register** (top right).

2. Enter:

- **Employer ID:** ##### (Employer Name)
- **Participant ID:** ##### (for Employee Name)
- **TPA ID:** 10211 (used for card activation via IVR)
- **Date of Birth** (to verify identity)

3. Create your username and password

Once you've registered, you'll be able to access your benefits information 24 hours a day.

(If you haven't done so, please download the free Summit Mobile app from the [Apple App Store](#) or [Google Play Store](#) and log in using your username and password.)

Q. Will there be any directions on how we can submit a claim for our FSA/Dependent Care or HSA account with Beneliance / Summit?

Yes. Members may reference the enrollment booklet materials or use the Summit mobile app to upload claims. We also have additional materials that we will send by email to Arkansas State Employees.

Q. How long will it take for a normal claim to be paid by Beneliance / Summit?

For reimbursements by ACH, it typically takes 2-3 business days. For reimbursements by check, it can take 5-10 business days for residents located in Arkansas.

If you have any other questions or need assistance, please contact our Customer Service team: (501) 687-6975, or email: arbenefits@beneliance.com