



STERLING HSA®

Online User Guide

Employee Enrollment Account

Completing the Online Application

For an employee to enroll online:

1. Log into the enrollment account at <http://www.sterlinghsa.com> using the credentials created by the group administrator.
2. Complete the application.
3. Check your email address for a confirmation email. If you do not receive it within a couple of minutes, please check your spam/junk mail folder.
4. Click the link embedded in the confirmation email to set up the password for the account.
5. Wait for your group administrator to activate your account by making the initial employer deposit. Once the account has been activated, debit cards will be ordered (if requested) and mailed to you within 7-10 business days.

Employer Management Account

Pending Accounts

To see a list of employees who have completed the online application and are awaiting employer deposit to activate their accounts:

1. Log into your account at <http://www.sterlinghsa.com>
2. Click the “Pending Accounts” link in the left margin of the page.
3. Accounts will be deleted from this list after you have made your initial deposit (see below).

Scheduling the Initial Deposit

To schedule the initial deposit into your employees’ HSAs:

1. Click the “Update My Bank Account Information” link in the left margin of the page.
2. Click the “Add/Update Bank Account” button.
3. Enter the name, routing number, and account number for your company’s bank and click the “Update Bank Account” button. Your bank account information will be saved for future deposits.

4. Click the “List Bill” link in the left margin of the page and then click the “Edit Your List Bill” link.
5. Enter the contribution amounts for each employee in the appropriate columns, making sure to enter zeros for employees you wish to exclude. When finished click the “Create List Bill” button.
6. Click the “Create a New Employer Deposit” link in the middle of the page.
7. Enter the date you would like to initiate the deposit, choose “Initial Contribution” from the “Deposit Type” menu, and click the “Create Deposit” button.
8. You will see a confirmation page displaying a transaction number. **Please do not click the back button on your web browser or you may generate a duplicate deposit.**
9. Click the “Manage My Deposits” link at the bottom of the page or in the left margin of the page to see an overview of all scheduled, processed, or deleted deposits. You may cancel any scheduled deposits on this page by clicking the trash can icon.

Viewing Your Statement

To view your group’s activity statement:

1. Click the “Employer Group Activity Statement” link in the left margin of the page.
2. Select the desired date range from the pull down menu at the top of the screen.

Scheduling Subsequent Deposits

To schedule a subsequent deposit:

1. Click the “List Bill” link in the left margin.
2. Click the “Edit Your List Bill” link in the middle of the page.
3. Enter the contribution amounts for each employee in the appropriate columns, making sure to enter zeros for employees you wish to exclude. When finished click the “Create List Bill” button.
4. Click the “Create a New Employer Deposit” link in the middle of the page.
5. Enter the date you would like to initiate the deposit, choose “Regular Contribution” from the “Deposit Type” menu (note: if it is between January 1 and April 15 and you wish to make a contribution for the *previous* tax year, select “Previous Year Contribution”), and click the “Create Deposit” button.
6. You will see a confirmation page displaying a transaction number. **Please do not click the back button on your web browser or you may generate a duplicate deposit.**
7. Click the “Manage My Deposits” link at the bottom of the page or in the left margin of the page to see an overview of all scheduled, processed, or deleted deposits. You may cancel any scheduled deposits on this page by clicking the trash can icon.