



Total Administrative Services Corporation
Suite 2: ERISA | HIPAA | FlexSystem FSA

Special Product Pricing for Brokers affiliated with Wright Insurance Group

On Friday, September 21, 2018

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TASC INTRODUCTION

Total Administrative Services Corporation (TASC) is privately-owned third-party administrator that provides innovative outsourcing solutions for a wide variety of employee benefits programs.

Since 1975, our core focus has been to develop and deliver the quality employee benefit services employers need as they strive to offer affordable healthcare benefits, to reduce their taxes, and to attract and retain quality employees. By outsourcing benefits administration to TASC, business owners are able to reallocate valuable time and resources so they can focus on strategic business objectives.

COMPETITIVE ADVANTAGES

- National presence with a personal approach
- Over 40 years of industry experience and in-house compliance expertise
- Commitment to low operating expenses to offer affordable pricing options
- Customer service excellence with transparency and accountability
- Endorsement of technology for innovations offering speed and accessibility
- Reliable and sustainable company growth
- TASC Cares Program and Community Giving
- Industry exclusive Governmental Affairs Staff
- Consumer Protection Program

LOCATION AND SIZE

- Corporate Headquarters: Madison, Wisconsin
- 130 Regional Sales Offices
- 960 Employees Nationwide and over 10,000 Distribution Partners
- Over 60,000 Clients Nationwide



AWARDS AND RECOGNITION

- *2017 Golden Bridge Award (Gold status) for Innovations in Technology*
- *2015 Most Influential People: Dan Rashke, In Business Magazine (Madison, WI)*
- *2015 Industry Innovation Champion, Alegeus Technologies*
- *2014 Partner of the Year, Alegeus Technologies*
- *2014 Industry Innovator Award, Institute of Healthcare Consumerism*
- *2014 Executive Hall of Fame: Dan Rashke, In Business Magazine*
- *2013-2015 Best TPA Runner-Up, 2006-2010 Best TPA Honorable Mention, Benefits Selling - Readers Choice Awards*
- *2014 National Philanthropy Day Award for Outstanding Corporation, Association of Fundraising Professionals*
- *2014 Business Community Volunteer Award, United Way of Dane County*

TASC ERISA OVERVIEW

ERISA

As an Employer, you face strict deadlines and liability under ERISA law to provide Plan disclosures to your plan participating employees and beneficiaries under your various employee benefits programs. TASC offers a wealth of compliance expertise to help you remain fully compliant by providing all required documents, communications, notices, and record-keeping for your Benefit Plans.

ADMINISTRATION SERVICES

- Document and Form Preparation
 - Plan Document
 - Summary Plan Description (SPD)
 - Summary of Materials Modification (SMM)
 - Wrap and/or Mega-Wrap Documents
- Record-Keeping Assistance
 - Document retention requirements
 - Guidance on document access and employee rights
 - Resolution assistance in the event that your employee benefit plans are reviewed by the DOL
- Full PCORI Services (Patient-Centered Outcomes Research Institute, enforced by PPACA)
- ERISA Compliance for all Disclosure and Reporting Requirements by TASC ERISA
 - Ensures ERISA Plan is current with all the regulation changes
 - Maintains all required records for the mandated amount of time
 - Monitors ERISA Plan and employee benefits to ensure timely disclosure of plan change to employees
- Online Storage of Plan Document(s)/SPD
- Annual ERISA and Health Care Reform (PPACA) Notices *(additional fees apply)*

For companies with 50+ Employees where mega-wrap results in 100+ employees for the purpose of ERISA, you receive all services above in addition to:

- Preparation of Form 5500 and associated Schedule A or C for current Plan Year
- Preparation of the Summary Annual Report (SAR)

AUDIT SERVICES *(additional service option and fee)*

- Review Department of Labor (DOL) mitigation requirements
- Satisfy the mitigation as mandated by the DOL for services that are offered with TASC ERISA
- Prepare the necessary ERISA documents and notices
- Assist Client response to DOL for resolution on any violation that occurs under a TASC ERISA service
- Extensive review of clients with multiple plans requiring combining plans into one ERISA plan mega-wrap document and termination of multiple ERISA plans. Review of potential late filings that are past due to bring plan(s) into compliance, preparation of prior years late form 5500 returns)

TASC ERISAPRICING NOTES

- Pricing assumes 8 or less employee benefit Plans; Clients with more than 8 Plans require a custom Bid.
- Pricing is based on mega-wrap; multiple wrap documents require a custom bid.
- Where a mega-wrap requires employers with fewer than 100 employees to file a Form 5500 and associated Schedules, pricing is based off the 100 plus employee group size.

TASC HIPAA OVERVIEW

HIPAA

The **Health Insurance Portability and Accountability Act** (HIPAA) requires protection for individually identifiable health information (otherwise known as Protected Health Information (PHI)). Under the Privacy Rule, individuals are entitled to certain rights with respect to their PHI, and covered entities must comply with certain administrative requirements to protect the privacy of PHI. While employers are generally not covered entities their health plans are, and employers who sponsor a self-insured health plan, Flexible Spending Account plan and/or a Health Reimbursement Arrangement plan administered by a third party must comply with these privacy and security requirements. Improper handling of PHI may subject employers to fines and penalties.

ADMINISTRATION SERVICES

TASC offers years of employee benefits experience supported by industry, governmental, and compliance experts to ensure all aspects of compliance for your employee benefits Plans. The following items are included as part of your HIPAA Compliance administration:

- Overview Manual
- HIPAA Policy
- Privacy Notice
- Plan Document Amendment
- Business Associate Agreement
- Plan Sponsor Certification
- Staff Training: on PHI and employer responsibilities; delivered via standard pre-recorded PowerPoint

FLEXSYSTEM OVERVIEW



FlexSystem provides quality administrative solutions and innovative service tools for Section 125 Cafeteria Plans, also referred to as Flexible Spending Accounts (FSA). The following FSA Plan types are represented in this proposal section:

- Healthcare FSA
- Dependent Care FSA

We manage all aspects of administration and work closely with employers to ensure seamless Plan implementation, accurate ongoing administration, and dependable compliance.

ADMINISTRATION SERVICES

As a Client of FlexSystem, you receive a comprehensive menu of administration services and tools designed to simplify the administrative process, reduce your workload, and help increase plan participation.

Employer Services Include:

- Plan Enrollment and Implementation with a simple set-up kit (online or paper):
 - FlexSystem Administration Manual
 - FlexSystem Enrollment Forms
 - *FlexStart* Quick Reference Guide
- Plan Funding Services (*unique to TASC*)
 - FlexSystem floats uniform coverage dollars
 - Auto ACH of Plan funds
 - Mirror imaging of payroll
- Compliance Services
 - Plan design consultation and review
 - Section 125 Plan Document
 - Summary Plan Description (SPD)
 - Annual Non-discrimination assessment
 - Form 5500 preparation
 - Carryover administration (optional)
 - **Audit Guarantee** (*unique to TASC*)
- Employee Enrollment and Education
 - Enrollment meetings/presentations
 - *OnDemand* Video Tutorial for employers and employees
- Exclusive **VeriFlex** process to substantiate reimbursement requests
- **Claim ConneX™** technology for automated claim processing and reduced paperwork (*optional*)

FLEXSYSTEM OVERVIEW

PARTICIPANT SERVICES

The following participant services and tools are included in the FlexSystem Plan at no additional charge and are designed to offer convenience and speed for attracting higher Plan participation:

- Multiple Self-Service Tools for Account Access
 - **MyTASC Website:** simple navigation, user-friendly language, and the following functionality:
 - online enrollment/re-enrollment
 - online requests for reimbursement
 - view real-time balances and account transactions
 - tax-savings calculator and helpful tips
 - **TASC Mobile:** MyTASC Mobile App and Text Messaging (SMS)
 - **Interactive Voice Response (IVR) Phone System**
 - **Fax or Mail:** for submitting paper Requests for Reimbursement
- Streamlined Reimbursement Process
 - Convenient benefits debit card (**TASC Card**) with separate cash account (**MyCash**)
 - Daily processing with 24-hour turnaround via MyCash account or bank direct deposit
 - Reduced paperwork and wait time when Claim ConneX™ is in place (employer and carrier coordinated)



TASC Mobile Tools

TASC Mobile offers a **free mobile app** and **text messaging (SMS)** option for FlexSystem Participants to access their accounts from anywhere at any time. Your employees will enjoy these flexible mobile options to securely check balances, view transaction details, request a reimbursement, and submit substantiation...*all while on the go!*



The TASC Card Convenience

The TASC Card gives FlexSystem Participants a convenient method to pay for eligible FSA expenses directly from their FlexSystem account(s), rather than paying out-of-pocket and waiting to be reimbursed.

- Online MyTASC account to easily manage transactions
- No annual fee
- One additional card for spouse or dependent at no charge

MyCash Account on the TASC Card

MyCash is a separate cash account on the TASC Card for the direct deposit of FlexSystem reimbursements (as an alternative to the bank direct deposit option). Upon reimbursement, Participants have immediate access to their MyCash funds via their TASC Card for cash purchases or an ATM withdrawal (with a PIN).

- Replaces the need for reimbursement checks (saving time and paper)
- Works like a cash card – funds can be spent any way and anywhere
- Easily manage MyCash account transactions with *MyCash Manager* online

The TASC Card is issued by The Bancorp Bank pursuant to a license from MasterCard International Incorporated. The Bancorp Bank; Member FDIC.

TASC CUSTOMER CARE

CUSTOMER SERVICE EXCELLENCE

With service excellence and operational efficiency, we offer a level of customer service that is unparalleled in the industry. At TASC, we believe great customer service is more than just technology and answering phone calls. It requires coordination from the top and collaboration between all departments to ensure that we put our customers' needs first while delivering personalized attention to each and every Client.



- *Live, friendly voices*
- *Experienced and certified service team*
- *Local customer care center available Monday-Friday, 8:00am-5:00pm in all time zones*
- *Contextualized phone routing for optimal service based on the customer inquiry*

We offer multiple methods for customers to contact our experienced and knowledgeable support team for any questions regarding account information, procedures, and technical support.

- **Online:** submit a MyService Request and track the status
- **Interactive Voice Response (IVR) System:** available 24/7 for automated account access
- **Toll-Free Telephone:** speak to a live customer service representative (*Monday-Friday, 8:00am-5:00pm*)
- **Fax and Mail**
- **Mobile Tools** - MyTASC mobile app and text messaging for *FlexSystem* Participants

TASC ERISA offers a dedicated service representative to help guide Clients through each element of the TASC ERISA compliance program. You will receive a designated telephone number, fax line, and email address for your service contact.

Client Communications:

- *TASC Tracker Client Blog* for TASC news and service updates:
- *For Your Benefit* newsletter (bi-annual)
- *Compliance Corner* newsletter (quarterly)



<input type="checkbox"/> Suite #1 ✓ TASC ERISA ✓ TASC HIPAA ✓ TASC FMLA	<input type="checkbox"/> Suite #4 ✓ TASC ERISA ✓ TASC HIPAA	✓ TASC COBRA ✓ FlexSystem (FSA)	<input type="checkbox"/> Suite #7 ✓ TASC HIPAA ✓ TASC COBRA ✓ TASC FMLA ✓ FlexSystem (FSA)
<input checked="" type="checkbox"/> Suite #2 ✓ TASC ERISA ✓ TASC HIPAA ✓ FlexSystem (FSA)	<input type="checkbox"/> Suite #5 ✓ TASC ERISA ✓ TASC HIPAA	✓ TASC COBRA ✓ TASC FMLA	<input type="checkbox"/> Suite #8 ✓ TASC HIPAA ✓ TASC COBRA
<input type="checkbox"/> Suite #3 ✓ TASC ERISA ✓ TASC HIPAA ✓ TASC COBRA	<input type="checkbox"/> Suite #6 ✓ TASC ERISA ✓ TASC HIPAA ✓ TASC COBRA	✓ TASC FMLA ✓ FlexSystem (FSA)	

Suite Add-On Offerings

- TASC ACA Employer Reporting
- TASC ACA Non-ALE Reporting (1-49 ees)
- TASC Non-Discrimination Testing
- TASC Form 5500 Preparation
- TASC HRA
- TASC HSA

Total # of Employees:	50	
Plan Start Date:	11/1/18	<i>Based on earliest plan start date within Suite</i>
Set-Up Fee (one-time fee):	\$ 500.00	<i>Due with Plan Application</i>
Annual Administration Fee (per employee, per month):	\$ 5.00	<i>Invoiced monthly</i>

ADDITIONAL SERVICE OPTIONS and FEES

TASC COBRA

- Takeover Qualified Beneficiaries \$30.00/TQB
TASC COBRA will charge and retain a 2% administration fee to COBRA Qualified Beneficiaries where allowed by law.

TASC ERISA

- Medicare Part D Notice \$125.00/Year
- PPACA & ERISA Notices (Grandfathered & Non-Grandfathered Plans) \$300.00 or \$75.00/Notice
- Carrier Certificates of Coverage attached to Plan Document/SPD \$1,000.00
- Wrap Document - Individual/Separate Affiliated Employer \$350.00 each
- Form 5500 Late Filing \$850.00/Return
- Professional Services \$150.00/Hour
- Additional Benefit Plans (9+) \$100.00/Benefit Plan
- PCORI Compliance Services Included

TASC FMLA

- FMLA Eligibility and Entitlement Determination Included

FlexSystem FSA / TASC HSA

- Client Relationship Manager \$1200
- Special Billing Structures Upon Bid Request
- Special Reporting Needs Upon Bid Request
- Short Plan Year Management \$100

TASC HRA

- HRA Benefits Debit Card Upon Bid Request
- Plan Design set up outside of our standard Plan Design offering Upon Bid Request
- Special Reporting Needs Upon Bid Request
- Funding by Point of Claims (POC) Upon Bid Request
- Pro-Rated HRA benefits Upon Bid Request

TASC Non-Discrimination Testing

- Extra Class Tested \$300 per class

Proposed pricing is valid for 90 days.

ALL TASC OFFERINGS

SUMMARY OF TASC SERVICE OFFERINGS

TASC provides expert administration and innovative service offerings for a wide-variety of employee benefits to help create a comprehensive, compliant, and attractive benefits program for employers and their employees.

BENEFIT ACCOUNTS MANAGEMENT

- Flexible Spending Account (FSA)
 - Healthcare FSA
 - Dependent Care FSA
 - Premium Only Plan (POP)
 - SIMPLE Cafeteria Plan
- Transit and Parking Accounts
- Health Savings Account (HSA)
- Health Reimbursement Arrangements (HRA/FHRA)
- Payroll Services
- Workplace Giving Administration

CONTINUATION BENEFIT SERVICES

- COBRA Administration
- FMLA Administration
- Retiree Billing

COMPLIANCE SERVICES

- ERISA Compliance Services
- PCORI Compliance Services
- Form 5500 Preparation
- Non-Discrimination Testing
- ACA Employer Reporting

BE EFFICIENT

BE COMPLIANT

BE SUCCESSFUL

SERVICE FEATURES

- **TASC Card with MyCash Account**
Benefits debit card for convenient access to account funds and reimbursements.
- **TASC Mobile: MyTASC Mobile App & Text Messaging**
Participant tools to view account balances, request a reimbursement, and more.
- **Claim ConneX™**
Technology for automated claim processing with reduced paperwork and labor.
- **MyTASC Online**
Participant access to account information, transactions, and service requests.
- **MyService Center Online**
Client access to Plan information, activity, reports, and service requests.