



BENEFIT ADMINISTRATION PROPOSAL



A better benefits
experience starts here

PREPARED FOR
City of North Las Vegas

PREPARED BY

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"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her."

- AMY MCNEIL,

HR GENERALIST, GRAYSTONE EYE -

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MEET A BETTER BENEFITS PARTNER.

"I just wanted to take a moment to tell you how much I appreciate working with Flores. Working with Flores has been such a huge improvement over our previous provider, from the process of filing claims to receiving reimbursement to the easy-to-navigate web page! The availability of the Flores account managers (such as yourself) is also a huge bonus. So thank you for a job well done! "

- Damita Allen, Regulatory Coordinator, Worldwide Clinical Trials -

A DIFFERENT APPROACH FOR BETTER RESULTS

At Flores, We combine a high-touch **Dedicated Account Manager Service Model** with an **innovative proprietary technology platform** to deliver the **better benefits experience** employers and participants deserve.

We employ a team of **quality assurance analysts** to proactively monitor plan activity daily to ensure issues are identified and resolved early. Our **reconciliation and reporting capabilities** are unparalleled in the industry. When you choose Flores, you choose a partner who will leave your entire team feeling **well-served**.

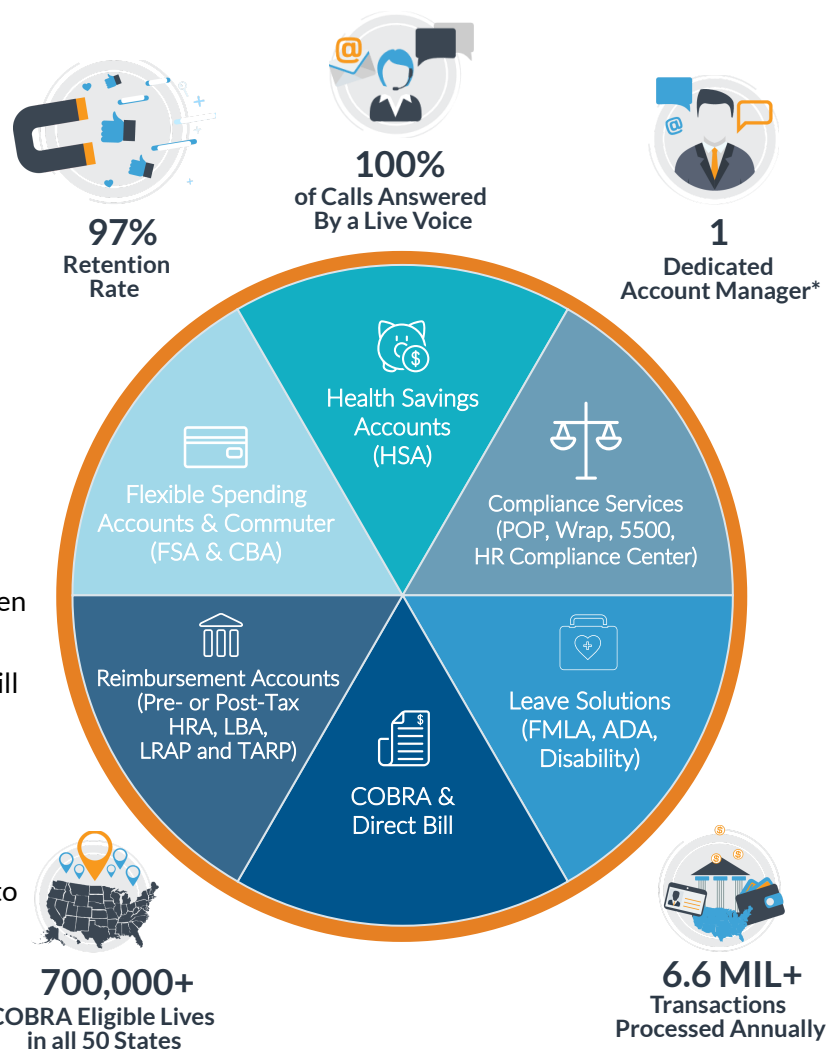
AN INDEPENDENT SINGLE SOURCE SOLUTION

Find **complete plan design** and **compliance support** when you choose Flores to design and administer your reimbursement plans, Compliance, COBRA, or Direct Bill programs.

We help you realize **full carrier independence**. Our clients are free to change health insurance carriers or payroll providers without the need for painful changes to their FSA, HSA, Reimbursement Account, Compliance, Leave Solutions, and COBRA administration.

*Dedicated account managers are not included in Compliance Services.

THE FLORES DIFFERENCE



PROPOSAL SUMMARY

OBJECTIVE: To implement and maintain a comprehensive better benefit solution that will leave your team feeling well-served.



SIMPLY BETTER SERVICE MODEL

- You will enjoy a relationship with the same **dedicated account manager** for both implementation and ongoing administration. Participants will have access to the same individual as well as the entire Account Management team for assistance with their accounts;
- Your account manager will be **supported by a team** trained on your specific plan so you can depend upon accurate, prompt, and reliable service at all times;
- When you call Flores, your call will be answered by a **live voice**, never a phone tree. Your account manager's name and contact information is available for participants for direct access from the web portal;
- **Training** manuals as well as a web conference tutorial will be available for web portal users.



TURNKEY IMPLEMENTATION

- Proper plan setup and coordination with other pre-tax plans;
- A detailed checklist that will allow your dedicated account manager to guide you through a quick implementation;
- SPDs or plan documents for each plan with ongoing compliance updates;
- Integration with third party benefits eligibility and payroll providers.



PROPRIETARY TECHNOLOGY FOR EASY BENEFIT ACCESS

- Intuitive online and mobile experience, proactive communication, and accessible customer support for administrators and participants;
- Easy reimbursement options via debit card, check, or direct deposit;
- Proactive e-Status communications reduce participant questions;
- Enroll and maintain participant accounts with proven accounting integrity;
- End-of-year processing methods (for FSA) include standard run out, 2 ½ month grace period, or rollover.



COMPREHENSIVE REPORTING

- Automated distribution of payroll reporting each pay cycle and balance reporting on claims funding schedule;
- Online reporting available 24/7 on the web portal;
- End-of-year recap with financial information for reporting to government agencies (if applicable);
- Annual Section 125 Non-Discrimination Testing (no additional fee).



EDUCATION AND ENROLLMENT SUPPORT

- Calculators, Videos, FAQs and more available on demand in a Resource Library;
- Open Enrollment Resource Center and custom enrollment webinar videos available upon request.



GAIN PEACE OF MIND FOR FLORES' FINANCIAL AND OPERATIONAL CONTROLS FROM OUR ANNUAL SERVICE ORGANIZATION CONTROLS 1 (SOC 1) REPORT.

DEDICATED ACCOUNT MANAGER

You will work with the same dedicated account manager from implementation through ongoing administration. Account managers complete a year long training program and are COBRA certified.



DAILY QUALITY ASSURANCE AUDITS

We employ a quality assurance team to process a series of back-end audits daily to ensure data integrity.



PARTNER INTEGRATION

We accept Electronic Data Interchange (EDI) files from third parties including, but not limited to, top industry partners.



PLAN DOCUMENTS AND REPORTING

We provide a standard legal plan document. Annual Section 125 Non-Discrimination Testing is included. An annual report will be provided for Section 5500 and PCORI fee reporting. On demand reports are also available.



RECONCILIATION AND FUNDING OPTIONS

We offer both fully funded and on demand options to fit your accounting needs. We reconcile deductions per pay period and provide weekly balance reports.



INTUITIVE WEB PORTAL

You can view on demand reports, update participant enrollment, order COBRA notices and more on our integrated web portal.



EDUCATION AND SUPPORT

Our extensive online resource library includes flyers, videos, calculators, FAQs and more to provide educational support to your plan participants. We offer custom live and prerecorded webinar options for Open Enrollment.



PLAN FEATURES EMPLOYERS

PROPRIETARY SYSTEMS
COMBINE WITH A HIGH-
TOUCH SERVICE MODEL
TO DELIVER RESULTS.

A dedicated partner from implementation through ongoing administration with nimble systems that can adapt to your needs, we're committed to delivering the best benefit solutions you can imagine.

PLAN FEATURES PARTICIPANTS

A PARTICIPANT-FOCUSED APPROACH FOUNDED IN PROACTIVE COMMUNICATION DELIVERS SILENCE FOR HR.

From our dedicated account manager service model to our proactive e-Status email communication system, everything we do is designed with the participant's experience in mind.



DEDICATED ACCOUNT MANAGER

Participants will work with the same dedicated account manager as HR with support from an account management team. When participants call Flores during business hours, their call will always be answered by a live voice, never a phone tree.



STACKED DEBIT CARD

Participants will receive one card that will be stacked with all plan balances (excluding Dependent Care FSA, certain HRA plans, and life-balanced funds) for easy benefit access. Debit card documentation may be required.



FLORES MOBILE APP SMS/IVR SYSTEMS

Participants can access their account information from anywhere with our Flores Mobile app. SMS text notifications and IVR offer after hours balance information.



INTUITIVE WEB PORTAL

Participants can file claims, view balances, make COBRA payments, setup HSA investment accounts and more for all of their Flores plans on our robust web portal.



SIMPLE CLAIM PROCESS

Claims can be filed on the web portal, Flores Mobile app, by fax or US mail. An email receipt is sent when a claim is received (if an email address is provided), reviewed, and paid.



TIMELY REIMBURSEMENTS

Guaranteed daily claim processing with reimbursements issued daily for Dependent Care FSA claims or weekly for other claims. Direct deposit or check reimbursement is available.












E-STATUS UPDATES

Flores e-Status updates are email notifications that keep participants informed throughout the claims process. e-Status updates also inform participants of claims filing deadlines and remaining balances.

IMPLEMENTATION TIMELINE

A recommended implementation timeline is below. When you engage services with Flores, your dedicated account manager will work with you to establish an implementation timeline based upon your unique implementation needs and the lines of service(s) you select.

	MILESTONE	DAYS PRIOR TO PLAN EFFECTIVE DATE
	Proposal Acceptance & Signed Agreement Returned	75 days
	Account Manager Introduction	70 days
	Implementation Checklists Completed	60 days
	Flores Generates Enrollment/Administrator Materials	50 days
	Custom Enrollment Communications Created	45 days
	Client Prepares Enrollment Data	30 days
	Debit Cards (HSA, FSA, and Commuter only) and Participant Communications Sent	20-25 days
	Funding and Client Training Finalized	14 days
	Plan Implementation Complete	Plan Effective Date

NEXT STEPS & SUPPLEMENTAL MATERIALS

Select a supplemental material below to view a demo of each feature.

GENERAL (ALL PLANS)	
<u>Flores Resource Library</u>	<u>Sample Flyers</u>
FLEXIBLE SPENDING ACCOUNT (FSA)	
<u>FSA Collateral Guide</u>	<u>Funding Options</u>
HEALTH SAVINGS ACCOUNT (HSA)	
<u>HSA Features and Fees</u>	<u>HSA Employer Guide</u>
HEALTH REIMBURSEMENT ACCOUNT (HRA)	
<u>HRA Plan Design Options</u>	<u>HRA Collateral Guide</u>
<u>HRA Collateral Guide (with debit card)</u>	
LIFE.BALANCED.ACCOUNT (LBA)	
<u>life.balanced. Plan Design Options</u>	<u>life.balanced. Collateral Guide</u>
COBRA / DIRECT BILL	
<u>COBRA & Direct Bill Features</u>	

Thank you for considering Flores!

When you decide to select Flores to deliver a better benefits experience for your benefit plan(s), an authorized representative for your company must sign page 09 (Professional Fees).

Please return a copy of the signed proposal to Flores to begin the implementation process.

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PROFESSIONAL FEES

LETTER OF INTENT

Professional fees are guaranteed for a five (5) year period upon acceptance of the proposal.

Check the box in the "SELECT" column for each plan you wish for Flores to administer. Fees will be billed monthly.

SELECT	DESCRIPTION	AMOUNT	MINIMUM
PPPM - Per Participant Per Month PEPM - Per Employee Per Month			
N/A	Implementation Fee (\$750)	Waived	N/A
N/A	Renewal Fee (\$250)	Waived	N/A
<input checked="" type="checkbox"/>	FSA Administration (PPPM) (Includes HCFSAs, LFSAs and DCFSAs. Debit card for HCFSAs and LFSAs only. 5% prefund of debit card annual balances required.)	\$3.95	\$100
<input type="checkbox"/>	HSA Administration (PPPM) (Includes debit card.)	\$2.50	\$100
<input type="checkbox"/>	Commuter Benefit Administration (PPPM) (Includes debit card; pre-tax dollars only.)	\$2.95	\$100
<input type="checkbox"/>	HRA Administration (PPPM) (Fee may be adjusted based upon complexity of plan design.)	\$3.50	\$100
<input type="checkbox"/>	Student Loan Repayment Assistance Plan or Tuition Reimbursement (PPPM)	\$2.75	\$100
<input type="checkbox"/>	Life Balanced Administration (PPPM) (Payroll reimbursement is included. An additional \$0.25 will be applied for direct deposit reimbursement.)		
<input checked="" type="checkbox"/>	COBRA Administration (Per Insured Employee/Month) (QE Notices up to 20% turnover included. QE Notices in excess of 20% will incur a \$3.75 per notice fee. Flores retains 2% COBRA administration fee.)	\$0.49	\$60
<input type="checkbox"/>	Retiree and Leave of Absence Billing (PPPM)	\$4.50	\$50
<input type="checkbox"/>	Premium Only Plan (POP) Document Preparation (First-Year Fee) (Annual renewal fee of \$250.)	\$350	N/A
<input type="checkbox"/>	ERISA Wrap Document Preparation (One-Time Fee)	\$600	N/A
<input type="checkbox"/>	Form 5500 Filing Preparation (Annual Fee) (Up to four schedules included. Each additional schedule is \$150.)	\$500	N/A
<input type="checkbox"/>	Flores HR Compliance Center (PEPM) (Fee based on eligible employee count.)	Customize	\$157.50
<input type="checkbox"/>	FMLA and Leave Administration (Fee based on total employee count.)	Customize	\$175
<input type="checkbox"/>	Medical Travel Employee Assistance Program (PPPM)	\$3.50	\$100

Other Potential Service Fees

Wire Transfers: \$15 per wire (ACH and debit options available at no cost)

Mailed Open Enrollment Notices to Active COBRA participants:

\$10 per notice plus printing & shipping (\$50 min.)

Bulk Mailing of Initial Rights Notices to correct past compliance gaps: \$2.00 each

Custom file to communicate COBRA enrollment/term to carriers: Custom quote

SIGNATURE: _____

NAME AND

TITLE:

EMAIL:

DATE: