



FLEXIBLE SPENDING ACCOUNT PROPOSAL



Prepared for: City of Cocoa

P&A Group

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ABOUT P&A GROUP

Since 1975, P&A Group has provided the highest quality assistance in the design, administration, and communication of employer sponsored benefit programs. P&A Group is a privately held corporation headquartered in Buffalo, NY.

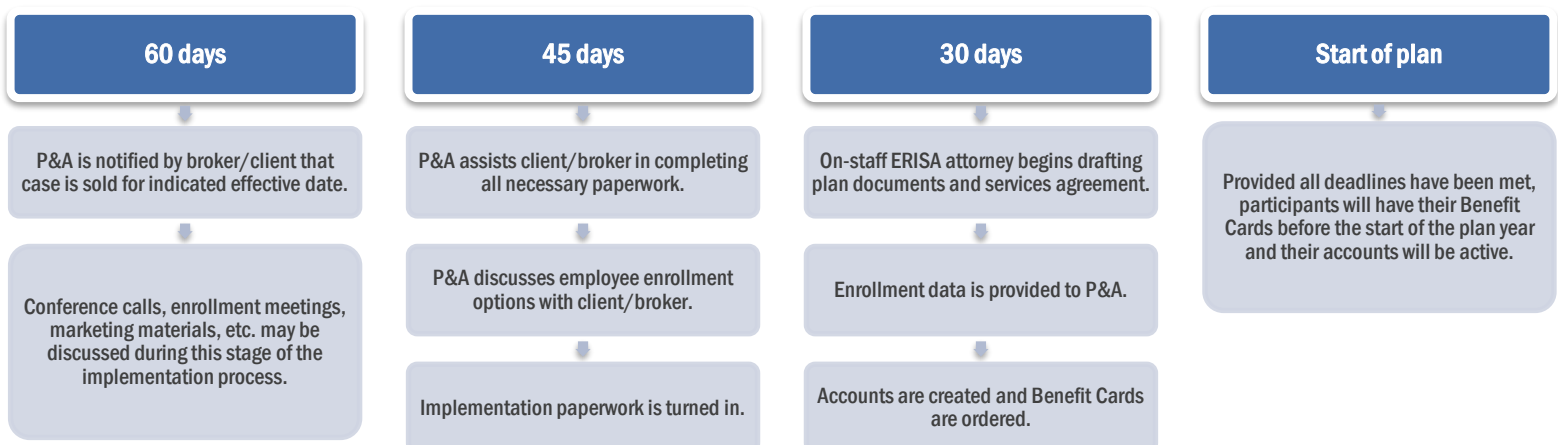
While constantly enhancing and developing new technological features, P&A's commitment to providing a one-on-one customer experience remains first and foremost. P&A's proprietary technology allows client-specific customization that, when paired with knowledgeable account managers and customer service representatives, ensures seamless administration for the employer and plan participants.

ADDITIONAL SERVICES

- Health Reimbursement Arrangements (HRA)
- Medical Expense Reimbursement Plans (MERP)
- Health Savings Accounts (HSA)
- Premium Only Plans (POP)
- Commuter Benefit Plans
- Wellness Plans
- COBRA Administration
- Integrated/Retiree Billing Services
- Credit Style Cafeteria Plans
- Group Insurance Administration
- Specialized/Customized Employee Benefit Programs
- Retirement Plan Administration – 401(k), 403(b), 457
- Specialized/Customized Employee Benefit Programs

FSA PLAN IMPLEMENTATION

- Dedicated implementation specialist (transferred to administrator within 180 days)
- Scheduled implementation meetings
- Integration with third-party enrollment/payroll providers
 - File layout will be determined by benefit plan design
- Enrollment methods
 - Electronic enrollment
 - Online enrollment through P&A's web portal
- Plan documents and non-discrimination testing



FSA PLAN ADMINISTRATION

A dedicated administrator is assigned and responsible for the day-to-day plan administration. You will have direct access to your administrator through personalized e-mail, phone and fax.

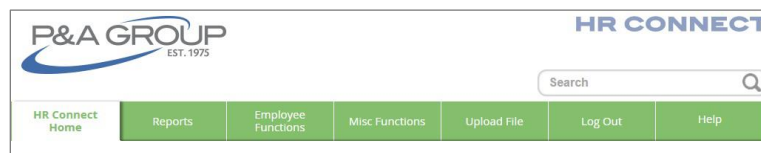
- Ongoing payroll file
- Communication of new hires/ terms/ changes
- Annual plan renewal
- Resolution to escalated matters
- Quality assurance

FSA FUNDING METHOD

- Automated Clearing House (ACH) transactions
- Employer retains all withholdings
- P&A has access to pre-determined bank account to pay claims
- ACH withdrawals are automatically performed once claims have been adjudicated and approved on every business day
- Client is notified via e-mail prior to each ACH withdrawal
- Bank reconciliation reports provided

EMPLOYER WEB PORTAL: HR CONNECT

P&A's employer portal, HR Connect, provides clients with convenient reporting capabilities right at their fingertips! HR personnel can easily perform the following functions in HR Connect:



Employer Functions

- Employee benefits lookup
- Make employee changes
- Demographic changes
- Employee change history
- Online enrollment

On-Demand Reports

- Account balances
- Check register
- Demographics
- Billed administrative fees
- Reimbursement summaries (claims submitted, claims paid, debit card transactions)

EMPLOYEE WEB PORTAL: MY BENEFITS

Participants in P&A's spending accounts have access to real-time information on a 24/7 basis through our secure employee web portal, My Benefits. Participants can access all account information, including:

- Election amount
- Available balance
- Contribution amount
- Claims submitted
- Claims paid (including debit card transactions)
- Pending claims

Tools Available in My Benefits

- Secure online claim upload
- Track faxed or uploaded claims
- Submit a HIPAA consent form
- Order additional Benefit Cards or report card lost/stolen
- Enroll in direct deposit
- Check out pre-approved discounted eligible expenses at FSA Store



FSA CLAIMS

Submission Methods

- Benefits Card
- Claim Upload
- QuikClaim Mobile Upload
- Toll-free Fax
- USPS Mail

Tracking Options

- E-mail Confirmation
- Website
- SMS Text Message
- 24/7 IVR
- Customer Service Reps/Live Chat

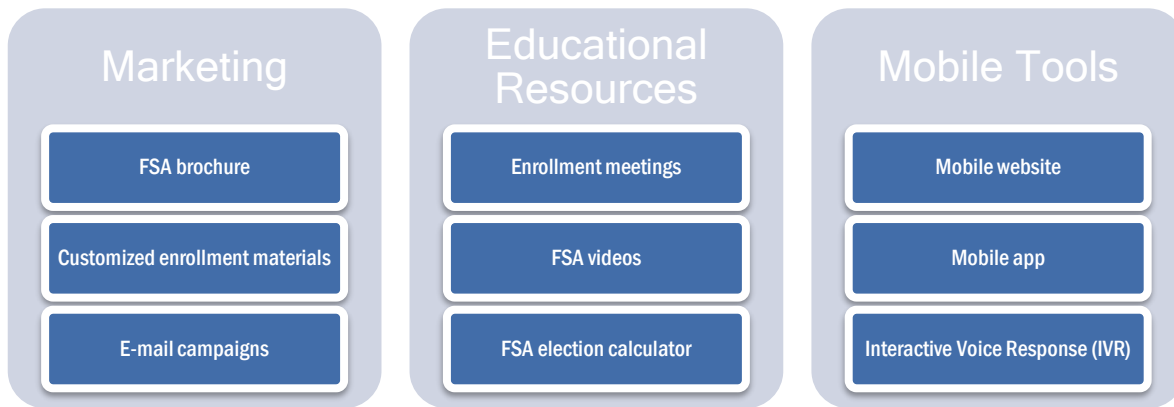
Determination of Eligible Expenses

- Claims processed by trained claims analysts 24/7
- Validity of expenses determined by IRS guidelines
- In-house ERISA attorney available for additional research

Claims Turnaround & Reimbursement

- Claims are processed 24/7 and reimbursements are issued every business day
- P&A Group encourages participants to enroll in direct deposit – it's free and the quickest way to get reimbursed!
- The average claim turnaround is three business days

FSA EMPLOYEE COMMUNICATION



CUSTOMER SERVICE CENTER

- P&A's customer service representatives are located at P&A Headquarters in Buffalo, NY.
- Extended customer service hours: Monday - Friday, 8:30 am to 10:00 pm ET.
- Live online chat during customer service hours at www.padmin.com.
- English and Spanish speaking customer service representatives
- Contact Us button via www.padmin.com

CUSTOMER SERVICE STANDARDS

- ◆ Adhere to all HIPAA and privacy regulations
- ◆ Conduct quarterly internal audits to monitor the timeliness and accuracy of administration
- ◆ Adhere to a one business day turnaround time for all client and participant calls that require further attention
- ◆ Quality assurance
 - Call monitoring
 - Test environment
 - Data file integrity

LEGAL

COMPLIANCE

Flexible Spending Accounts must meet the requirements of all federal and state tax laws as well as non-discrimination and labor laws. P&A Group's on-staff ERISA attorney and operations team ensures all aspects of the plan are kept in compliance with IRS regulations.

FLEXIBLE SPENDING ACCOUNT PLAN QUOTE

Client Name: City of Cocoa

Date: 6/23/2021

ADMINISTRATIVE FEES

Per Participant Per Month Fee (includes Benefits Card)	Annual Minimum Fee (includes Benefits Card)
\$3.60	\$1,250
<i>Administrative fees are billed either monthly or annually (based on the pricing above,) whichever is greater.</i>	

Administrative Fees Include:

- ✓ Flex Benefits Card
- ✓ Claims Processing
- ✓ Required Non-Discrimination Testing
- ✓ Online HR Access Training
- ✓ 24/7 Account Access
- ✓ Grace Period or Carry Forward (optional)
- ✓ Additional/Replacement Benefit Cards
- ✓ Account Administration/Customer Service
- ✓ Online HR Access/Administrative Guide
- ✓ Live Online Chat
- ✓ Employer/Employee Reporting Package

INSTALLATION FEES

One-time Installation Fee	Renewal Fee
\$500 WAIVED – billed only once for initial plan setup	No Renewal Fee!
<i>The above pricing is based upon daily ACH withdrawal from the employer bank account and ongoing payroll file transmission for account reconciliation.</i>	

Installation Fees Include:

- ✓ Plan Design & Implementation
- ✓ Customized Section 125 Plan Document and Summary Plan Description
- ✓ 4 Account Types – Medical, Dependent Care, Premium Reimbursement & Adoption Assistance
- ✓ Electronic Enrollment Materials
- ✓ Plan Services Agreement
- ✓ EDI Setup (30 -120 days for development and testing)

OPTIONAL SERVICES (TO BE QUOTED UPON REQUEST)

- Amendments to Legal Plan Documents
- Additional Group Meetings
- Travel and Expenses (if required)
- COBRA Administration
- 5500 Filing Fee (if required)
- Hard Copies of Enrollment Materials
- Enrollment Confirmation Statements
- Mid-Year Takeover