

City of Milwaukee
Flexible Spending Account Services - Financials

	PayFlex Systems USA, Inc.	Benefit Advantage	CONEXIS	Discovery Benefits, Inc.	Diversified Benefit Services	EBC
Service Description by Category						Employee Benefits Corporation
FSA						
Implementation / Set-Up Fees						
Initial (One time fee)	\$1,500	\$1,000	\$1,000	\$0	\$0	\$0
Annual Renewal	\$750	\$1,000	\$0	\$0	\$750	\$0
Ongoing Administration Fees						
One fee applied if enrolled in multiple FSAs	Yes	Yes	Yes	Yes	Yes	Yes
Health Care Account (PPPM)	\$3.45	\$2.76	\$3.40	\$3.50	\$3.50	\$3.00
Health Care Limited Purpose Account (PPPM)	\$3.45	\$2.76	\$3.40	\$3.50	\$3.50	\$3.00
Dependent Care Account (PPPM)	\$3.45	\$2.76	\$3.40	\$3.50	\$3.50	\$3.00
Debit Card Access (PPPM)	Included	Included	Included	Included	Included	Included
Please choose appropriate option(s)	Participant can choose Debit Card	All participants will be provided a debit card	All participants will be provided a debit card	All participants will be provided a debit card	To be determined by Client Mandatory / Optional	To be determined by Client
Debit Card Services for DCFSA?	Yes	Yes	No - Please see detailed explanation included in questionnaire response.	Yes	No	No
Other	Parking Admin. - \$3.45 PPPM			Transit/Parking Admin. - \$3.50 PPPM		
Re-enrollment Fees						
Enrollment Meetings	\$250 per day plus travel expenses (5 days included at no cost)	No Charge	1 day of meetings included - Additional meeting \$500/day	Discovery will provide two days of enrollment meetings at no additional fee for the first year of service. Additionally, Discovery can provide meetings via webinar at no additional cost.	list per day charge, per meeting charge and/or any travel or other expenses To be determined	\$100 per meeting per \$250 per day
Takeover of Previous Plan Year	\$2,500	No Charge	N/A	Included	\$3.50 ppm per participants with balances	\$3.00 ppm with a remaining balance for the term of the run out (60-90 days)
Reporting	\$150.00 per programming hour - \$2,500 minimum	No Charge	Included	Included	\$350 (if electing DBS to prepare form)	Included
Other Fees						
Plan Document Drafting	Included	Included	Included		Included	Included
Plan Document Amendments	Included	\$50 - \$250	Included		TBD - \$0 to \$100 depending on change	Included
Non-Discrimination Testing	3 out of 9 test included	Included	Included		Included	Includes one test per year, \$150 for each additional
Replace Debit Cards	Included	\$5.00	Included		\$10.00	\$5 charged to participant
Direct Deposit of FSA Funds	Included	Included	Included		Included	Included
Reimbursement via paper check	Included	Included	Included		Included	Included
Fees to replace lost checks	Included	\$20.00	Included		\$25 per check	\$25 charged to the participant
Termination notice	90 days	60 days	60 days		90 days	90 days
Parking Accounts						
Are there separate fees from Medical & Dependent care FSA?	No	Yes	Yes	Yes	No	Yes
Implementation / Set-Up Fees						
Initial (One time fee)	Included	\$0	\$400	\$0	Included	\$500
Annual Renewal	Included	\$0	\$400	\$0	Included	\$500
Ongoing Administration Fees						
Rate PPPM		\$2.00	\$3.60	\$3.50	Included with the \$3.50 Flex Admin Fee Above	\$5.00
Re-enrollment Fees						
	Included	No renewal fee				
Other Fees						
	Included					
HRA						
Fees					Based on traditional HRA. HRA Fee may vary depending on actual HRA Plan Design and number of covered participants.*	
Implementation / Set-Up Fees						
Initial	Included in FSA	\$1,000	\$0	\$	Included	\$0
Annual Renewal	Included in FSA	\$1,000	\$0	\$	\$750 *	\$0
Ongoing Administration Fees						
rate PPPM	\$3.45	\$2.75	\$3.40		\$3.50	\$3.00
Combined FSA/HRA Rate PPPM			\$5.10			
Re-enrollment Fees						
	Included	Under Annual Renewal				Enrollment Meetings - \$100 per meeting per \$250 per day
						Takeover of Previous Plan Year - \$3.00 ppm with a remaining balance for the term of the run out (60-90 days)
						Reporting - Included
Other Fees						
	Not Applicable	Plan Document Amendment - \$100 Minimum/\$250 for Complex Amendment Preparation of Form 5500 as required by the IRS for Plans with 101 or more participants - \$500 Additional charge for each schedule - \$100 Participation of Form 5558 Extension (if needed) - \$100				Plan Document Drafting - Included Plan Document Amendments - Included Non-Discrimination Testing - N/A, worksheet provided to the employer Replace Debit cards - \$5 charged to participant Direct Deposit of FSA Funds - Included Reimbursement via paper check - Included Fees to replace lost checks - \$25 charged to the participant
Fee Guarantee	3 years with the signing of a 3 year contract	3 years	3 years	5 years	3 years	5 years
FSA's and Transit						
TOTAL YEAR 1 STANDARD FEES	\$84,300	\$64,819	\$83,610	\$84,000	\$84,000	\$78,596
TOTAL YEAR 2 STANDARD FEES	\$83,550	\$64,819	\$82,610	\$84,000	\$84,750	\$78,596
TOTAL YEAR 3 STANDARD FEES	\$83,550	\$64,819	\$82,610	\$84,000	\$84,750	\$78,596
TOTAL COST 3 Year fee agreement	\$251,400	\$194,456	\$248,829	\$252,000	\$253,500	\$235,788
HRA YEAR 1 FEES (6600 ee's)	\$273,240	\$218,800	\$269,280	Did Not Quote	\$277,200	\$237,600
HRA YEAR RENEWAL FEES	\$273,240	\$218,800	\$269,280	Did Not Quote	\$277,950	\$237,600

2013 Current Participation

	Actual counts/ users	Estimated Unique users	Estimated Unique users are calculated by removing assumed dual FSA plan participants.
Medical FSA:	1,767	1,707	
Dependent Care FSA:	89	39	
Parking Account FSA	254	254	
	2110	2000	

Assume 2000 unique users (assuming 110 have more than 1 FSA)

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	eflexgroup	Infinsource	TASC	United Healthcare	Wage Works
Service Description by Category	eflexgroup, Inc.		TASC		
FSA					
Implementation / Set-Up Fees					
Initial (One time fee)	\$0	\$0	\$0	\$0	\$0
Annual Renewal	\$0	\$0	\$0	\$0	\$0
Ongoing Administration Fees					
One fee applied if enrolled in multiple FSAs	Yes	Yes	Yes	Yes	Yes
Health Care Account (PPPM)	\$3.50	\$3.50	\$3.00	\$4.39	\$3.50
Health Care Limited Purpose Account (PPPM)	\$3.50	\$3.50	\$3.00	\$4.39	\$3.50
Dependent Care Account (PPPM)	\$3.50	\$3.50	\$3.00	\$4.39	\$3.50
Debit Card Access (PPPM)	Included	Included	Included	\$0.50	Included
Please choose appropriate option(s)	All participants will be provided a debit card	All participants will be provided a debit card	All participants will be provided a debit card	Participant can choose Debit Card	All participants will be provided a debit card. Participant can elect to activate the card if needed.
Debit Card Services for DCFSA?	Yes	Yes	Yes	Yes	No
Other				Imprest Balance is Required for this FSA	
Re-enrollment Fees					
Enrollment Meetings	Based on our current arrangement for enrollment meetings, we will waive additional fees.	Up to 3 days of OE meetings included	Included	list per day charge, per meeting charge and/or any travel or other expenses CONFIRMED	Three enrollment meetings are included.
Takeover of Previous Plan Year	Not applicable; we are the current administrator.	Included	Included	No, we do not offer this.	Not applicable.
Reporting	Included.	Included	Ad Hoc Reporting - TBD Customization - TBD	Eligibility Feeds \$222 per file in excess of 52 per year FSA data extracts could range from \$200 - \$2500 per extract Ad hoc reporting ranges in cost depending on the complexity and frequency of the report. We would need more information to price individual requests. External Rollover \$1,667 one time set up charge per customer per vendor	FSA Reports are included (Please refer to <i>Exhibit 1 - Reporting Samples</i>)
Other Fees					
Plan Document Drafting	Included	included	Included	N/A	Included
Plan Document Amendments	Included	included	Included	N/A	Included
Non-Discrimination Testing	Included	2 tests per year included	Included	\$500 per year	Included
Replace Debit Cards	Included	\$5 per card	Included	Included	None
Direct Deposit of FSA Funds	Included	included	Included	Included	None
Reimbursement via paper check	Included	included	Included	Included, but there is a minimum check amount of \$25.	Included
Fees to replace lost checks	Included; after 90 days checks are void and will be reissued.	included	\$30.00	Adjustments cost approximately \$6.	Included
Termination notice	90 days *We will work with the City should they decide to term their contract with eflex.	30 days	60 days (with written notice)	90 days	90 days
Parking Accounts					
Are there separate fees from Medical & Dependent care FSA?	No	No	No	Yes	Yes
Implementation / Set-Up Fees					
Initial (One time fee)	\$0	\$0	\$0	\$0	\$0
Annual Renewal	\$0	\$0	\$0	\$0	\$0
Ongoing Administration Fees					
Rate PPPM	Included in FSA fees above	\$3.50		\$6.05 yr 2-\$6.20, yr 3-\$6.36	\$4.00
Re-enrollment Fees	Not applicable		Not applicable		
Other Fees	Not applicable			Out-of-pocket expenses reimbursed through checks: \$1.35 per employee issued a check* * This is in addition to the base price of \$6.05, i.e., for each employee receiving one or more checks in a month for reimbursement of out-of-pocket expenses, the fee will be \$7.40 (=6.05+ 1.35). The fee for employees with a transaction, but no checks will be the standard \$6.05. Imprest Balance is Required for this CERA	
HRA					
Fees	Separate from FSA and Parking	We would need to discuss the nature of the HRA before determining setup and annual fees			\$3.85
Implementation / Set-Up Fees					
Initial	Waived	\$TBD	\$0.00	\$0.00	\$0.00
Annual Renewal	Waived	\$TBD	\$0.00	\$0.00	\$0.00
Ongoing Administration Fees					
rate PPPM	\$3.50	\$3.50	\$3.00	\$3.25	\$3.85
Combined FSA/HRA Rate PPPM				This would be added to the medical administration fee.	
Re-enrollment Fees	N/A	included	N/A		
Other Fees	Not applicable				
Fee Guarantee	6 years	5 years	3 years	1 year	3 years
FSA's and Transit					
TOTAL YEAR 1 STANDARD FEES	\$84,000	\$84,000	\$72,000	\$111,420	\$85,524
TOTAL YEAR 2 STANDARD FEES	\$84,000	\$84,000	\$72,000	\$111,877	\$85,524
TOTAL YEAR 3 STANDARD FEES	\$84,000	\$84,000	\$72,000	\$112,365	\$85,524
TOTAL COST 3 Year fee agreement	\$252,000	\$252,000	\$216,000	\$335,661	\$256,572
				* not valid - 1 yr rate guarantee	
HRA YEAR 1 FEES (6600 ee's)	\$277,200	\$277,200	\$237,600	\$257,400	\$304,920
HRA YEAR RENEWAL FEES	\$277,200	\$277,200	\$237,600	\$257,400	\$304,920

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