

PROPOSAL PREPARED FOR

TASC Bundled Services

Date



Prepared by

WHY TASC

It started with a desire to help a friend.

Total Administrative Services Corporation (TASC) was founded on a simple belief: regular people should be able to receive the same tax advantages as large corporations.

In the process, we brought simplicity to one of the most complicated systems in the world: the US tax code. The solution worked so well, we continued to invent products that transformed the lives of farmers and other entrepreneurs, their families, and their communities. And we're still in the life-changing business for employers of all sizes, in all markets, today.

After more than 40 years in the benefit administration industry, our conviction is stronger than ever. We've discovered a new way to remove complexity, a new way to help Americans pay less tax and invest more in their health and prosperity.

We are committed to understanding our clients' needs and ambitions and will configure a solution, whether they have one employee or one million. Because when Americans have more money to spend, when they invest in their health, when they have the tools to support their families, when they give back to their communities, when they save and grow, **we all benefit.**



3 in 5

employers say
managing benefits
is increasingly
complex ¹

TASC at a glance:

- » **72,000 clients** across the United States
- » **\$2.7 billion** in funds handled each year
- » **\$30 billion** saved in taxes by TASC clients and participants
- » **\$1.6 million** donated to charity by TASC and its employees in last year
- » **94% of clients** feel their customer service representative handled their call with courtesy and professionalism

¹ Guardian Workplace Benefits Study – 5th Annual; May 2018

TASC BUNDLED SERVICES OVERVIEW

TASC offers a variety of pre-set Bundles that combine the reliable management of time-sensitive and labor-consuming continuation and compliance programs, with the convenience of TASC's Universal Benefit Account. Simply choose the Bundle that meets the goals and objectives of your organization.

Bundle 1: ERISA – HIPAA – FMLA

Bundle 2: ERISA – HIPAA – FMLA – UBA

Bundle 3: ERISA – HIPAA – UBA

Bundle 4: ERISA – HIPAA – COBRA

Bundle 5: ERISA – HIPAA – COBRA – UBA

Bundle 6: ERISA – HIPAA – FMLA – COBRA

Bundle 7: ERISA – HIPAA – FMLA – COBRA – UBA

Bundle 8: ERISA – HIPAA – COBRA – ACA Reporting – PCORI – ICHRA UBA

By choosing a TASC Bundle, you receive the same great service features of our individual offerings but with the simplicity of a singular pricing model and consolidated account management under one vendor.

With one plan application, one onboarding, one invoice, and our fully integrated web portals for one login, it has never been easier to purchase the benefits you need to create an attractive and compliant employee benefits program.

Please view our website to get detailed information about each compliance offering:
www.tasconline.com

WHY UNIVERSAL BENEFIT ACCOUNT®

Take pride in choosing a groundbreaking benefits solution that returns value to your company.

Designed around how people actually think, rather than overcomplicated rules and regulations, Universal Benefit Account provides **smart** user experiences, an **easy** and intuitive way to integrate into peoples' lives with technology they already use, and a **connected** solution with one website, one card and one mobile app.

This forward-thinking approach will set you apart and give you access to features that matter.

Attract and retain top talent. Show employees you care with a benefits experience built around their needs. They have the flexibility to choose what is important to them and you can focus on what's best for your business.

Simplify administration. When a regulation changes or your needs evolve, there are no new contracts to sign or employee data to recapture. Simply turn on a new benefit that is seamlessly integrated into our platform.

Confidence in a trusted partner. Our solution and commitment is backed by over 45 years of industry experience. We invest in you because we know how important your investment is to your business and employees.

83%

say a seamless experience across all devices is important ¹

93%

say benefit customization is a "must have" or "nice to have" feature ²

PARTNERING WITH TASC

A straightforward approach to pricing makes it easy to buy and manage benefits as your needs evolve. All TASC clients follow this simplified process:

Annual Membership Fee

Gain access to TASC’s expert administrative and customer service support as well as our self-service online administration portal, the TASC Card, Mobile App, MyCash, Picture to Pay, and more.

Level Options and Fee

Select the number of accounts you want to include within your desired benefit plan. Your plan becomes more cost-effective with each new account that you add, and our unlimited option provides access to everything we offer.

- » **Level 1: One** benefit account
- » **Level 2: Two, three or four** benefit accounts
- » **Level 3: Unlimited** benefit accounts

Note: Special configuration and/or process customizations may incur additional costs.



ADD-ON PACKAGES

The following add-on packages of features are available for an additional fee:

Integration Package:	\$3,000/Integration	Plan Optimization:	\$200/Hour + Travel
Co-Branding:	\$1,000/Year	Priority Service:	\$4,000/Year
Account Compliance:	\$1,000/Account Offering/Year	Compliance Docs Only:	\$150/Account/Year
Account Manager:	\$1,200 (if revenue is <\$25,000/Year)		

TASC COBRA OVERVIEW

TASC offers complete administration and compliance for your COBRA program. We manage all aspects of administration and work closely with employers to ensure seamless plan implementation, accurate ongoing administration, and dependable compliance throughout.

ADMINISTRATION SERVICES

As a client of TASC COBRA, you receive a comprehensive menu of administration services and tools designed to simplify the administrative process, reduce your workload, and help increase customer satisfaction.

Employer Services Include:

- ✓ Plan Enrollment and Implementation with a simple set-up kit (online or paper):
 - TASC COBRA Administration Manual
 - *Form*: Premium Collection Plan Information
 - *Form*: Employer Notice of a Qualifying Event for COBRA Coverage
- ✓ Processing of Qualifying Event (QE) Elections
- ✓ COBRA Premium Payment Billing and Collection
 - Coupons sent to Participating Qualified Beneficiaries (PQB)
 - Monthly disbursement of premiums to employer
 - Month-end report detailing payments received
 - Established election and payment receipt deadlines
- ✓ All COBRA Notices
 - Notification of Qualifying Events and proof
 - COBRA election notices
 - Notification of Rate and Benefit Changes to PQBs
 - Communication to dependents
 - Direct communication with terminated employees
- ✓ Verification of Continued COBRA Eligibility
- ✓ Recordkeeping on all COBRA correspondence and activity
- ✓ Full Account Reporting (online): Easy-to-understand account activity reports
- ✓ *TASC Tracker* Client Blog: Subscribe to receive TASC news and service updates

Additional Features:

- ✓ **MyService Center** for easy online access to Plan information, activity, and reports.
- ✓ COBRA Customer Web portals.
- ✓ All-inclusive fees; no additional charges or hidden fees.
- ✓ Money back guarantee.

COBRA ONLINE SYSTEM

TASC offers paperless administration options for convenient and accessible COBRA processing. Our online system offers a secure environment for your COBRA data that is easy-to-use and loaded with functionality so you can easily view and manage everything related to your plan.

- ✓ Enter Participating Qualified Beneficiary (PQB)
 - Personal demographic information
 - Eligible benefits
 - Dependent information
- ✓ View PQB List
 - Personal information
 - Employment status
 - Coverage history
 - Eligibility dates
 - Payment records
 - Dependent information
 - COBRA notice mailing date
- ✓ Enter New Employees
- ✓ View Existing Employee List
 - Personal information
- ✓ Search for COBRA Eligible Employees
- ✓ Submit a COBRA Qualifying Event (QE)
 - Coverage history
 - Dependent information
 - Confirmation # provided
- ✓ Request a Department of Labor (DOL) Initial Notice
- ✓ Access Online Reports
- ✓ Continuee Website for participating employees:
 - Pay premiums online (one-time or ongoing)
 - Submit service requests
 - Print payment coupons
 - Request to add a dependent
 - Update demographic information
 - View billing and payment information
 - View plan information
 - View copies of correspondence
 - Submit and track MyService Requests

Plus, with New MyTASC:

- ✓ Single sign-on with access to all benefit accounts managed by TASC – no more toggling through multiple systems
- ✓ Integration through one website and one app for the employer and the participant

COMPLIANCE SERVICES

TASC takes the burden off the employers and provides peace of mind that their COBRA administration is in complete compliance with all Federal rules and regulations.

In order to be compliant under COBRA, employers, or third party administrators on the employer's behalf, must comply with several time sensitive deadlines. Those deadlines relate specifically to "Qualified Beneficiary" notification, election dates, and premium payment dates if applicable.

COBRA Compliance Services Include:

- ✓ A Compliance Reference Manual
- ✓ Recording and maintaining of documents on all COBRA activity
- ✓ Proof of qualifying event notification
- ✓ Establishment of election and payment receipt deadlines
- ✓ Maintenance of records on all COBRA correspondence

TASC FMLA OVERVIEW

TASC offers complete administration and compliance for your FMLA program to ensure adherence to all applicable requirements and laws. With a proven track record of success, this cutting-edge program helps HR professionals decipher the complexity of FMLA administration while reducing their workload and risk.

As a TASC FMLA client, you receive a comprehensive menu of services and tools designed to simplify the administrative process and ensure ongoing compliance.

FMLA ADMINISTRATION SERVICES

- ✓ Plan Enrollment and Implementation with an FMLA Implementation Specialist
 - TASC FMLA Administration Manual
 - Recommends changes to policies and practices to maximize FMLA rights
- ✓ Fair Application of FMLA Regulations and Policies
- ✓ Full Review of FMLA Eligibility and Entitlement
- ✓ FMLA Leave Qualification and Tracking
- ✓ FMLA Event and Leave Request Processing
 - Report an event online or via telephone
 - TASC FMLA assumes the responsibility and liability regarding federal notices under the Act
- ✓ Immediate Denial Notification
- ✓ FMLA Activity Reports
- ✓ Training for Supervisors/Managers on Company Procedures and FMLA Regulations
- ✓ Toll-Free and Online Leave Request Options
- ✓ *TASC Tracker* Client Blog: Subscribe to receive TASC news and service updates

FMLA ONLINE SYSTEM

TASC offers paperless administration options for convenient and accessible FMLA information. Our online system offers a secure environment for your FMLA data that is easy-to-use and loaded with functionality.

- ✓ **Report an FMLA Event Online**
 - Employers use the customized Leave Request Form
- ✓ **Access FMLA Activity Reports**
 - Distributed upon request, or automatically per client requested frequency
 - Provides detailed information regarding employee leave approval, and what absences are approved
 - Sort ability based on needs (Managers, Locations, Departments)
 - Ability to create custom reports

COMPLIANCE SERVICES

Administering the various types of FMLA under complex laws and regulations can often be a difficult and time-intensive business for Employers, and the penalties of non-compliance are costly.

TASC takes the burden off employers and provides peace of mind that their FMLA administration is in complete compliance with all Federal rules and regulations.

TASC FMLA Compliance Services Include:

- ✓ Complete compliance with FMLA state and federal regulations, reducing legal exposure and cost
- ✓ Staff maintains up-to-date training for both federal and state leave laws
- ✓ Documentation of All FMLA Communications
- ✓ Impartial and fair treatment of FMLA provisions
- ✓ **Hold Harmless** clause shifts liability for administrative compliance to TASC
- ✓ Legal counsel retained for additional liability assurance

TASC ERISA OVERVIEW

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 ERISA offers years of compliance expertise to help you remain fully compliant by providing all required documents, communications, notices, and record-keeping for your plans.

The U.S. Department of Labor (DOL) and IRS have increased enforcement of ERISA violations through DOL audit programs and IRS penalties under Excise Tax.

- ✓ **Whistle Blower ACT:** protects employees who file any oral or written complaint with the DOL.
 - Employees can earn \$117 per day for each day an employer fails to provide ERISA documents.
 - Employers have only 30-days to provide employees with plan documents upon written request.
- ✓ **DOL Mobile Application:** free download designed specifically for employees as part of their strategic "Plan/Prevent/Protect" initiative of increased workplace compliance enforcement efforts.
- ✓ **DOL Consumer Assistance Web page:** created by the *Employee Benefits Security Administration (EBSA)* to allow users to submit questions and complaints about plans electronically.

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
 - Assistance in the event that your employee benefit plans are reviewed by the DOL
- ✓ Annual ERISA and Health Care Reform (PPACA) Notices
- ✓ ERISA Compliance for all disclosure and reporting requirements by TASC ERISA
 - Ensure ERISA Plan is current with all the regulation changes
 - Maintenance of all required records for the mandated amount of time
 - Monitor ERISA Plan and employee benefits to ensure timely disclosure of plan change to employees
- ✓ Storage of Plan Document(s)/SPD
- ✓ Hold Harmless clause shifts liability for administrative compliance to TASC

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)

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

TASC HIPAA OVERVIEW

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.

COMPLIANCE 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 Management:

- ✓ 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
- ✓ *TASC Tracker* Client Blog: Subscribe to receive TASC news and service updates

TASC ACA EMPLOYER REPORTING OVERVIEW

Starting in 2015 **Applicable Large Employers (ALEs)** must comply with the requirements under the Employer Shared Responsibility Mandate. In order to avoid penalties under “Pay or Play” ALEs must offer affordable and minimum value health coverage to full-time employees and their dependents. An employer is an ALE during any calendar year in which they employed an average of at least 50 full-time employees on business days during the preceding calendar year

ADMINISTRATION SERVICES

TASC's **ACA Employer Reporting service offering** provides tools to assist in determining if your company is an ALE, and whether your health coverage is (a) “affordable” and (b) “of minimum value” per current regulations.

The following items are included as part of your ACA Employer Reporting compliance administration:

- ✓ Client Administration Manual
- ✓ ALE Determination Worksheet
- ✓ Provides a portal with tools and access to resources for employers to upload information for year-end reports
- ✓ Access to a Compliance Specialist throughout the entire reporting process to ensure compliance and optimal benefits.
- ✓ Year-End Reporting
 - Comprehensive data validation in the portal
 - Real-time access to training resources, drafts of ACA Reporting forms
 - Easy access to service
 - Visibility into the file status
 - Downloadable forms for employer distribution
 - Automation of coding based on employee classification entered by the employer
 - Provides employee forms to the authorized contact’s email address per the individual mandate reporting responsibility (employer can download employee 1095 Statements via portal for manual dissemination)
- ✓ Completion of required IRS Forms and assistance with timely filing and distribution
- ✓ ACA IRS Penalty Guidance
- ✓ Hold Harmless

TASC PCORI OVERVIEW

The **Patient-Centered Outcomes Research Institute (PCORI)** is charged with examining the outcomes, effectiveness, and appropriateness of different medical treatments. PCORI evaluates existing studies and conducts its own, with funding paid in part by employers who sponsor Health Reimbursement Arrangements.

TASC PCORI makes calculating and paying this fee easy.

We also help you decipher the confusion of this federal requirement. The fee to fund PCORI will be imposed on employers and insurance carriers with fee amounts expected to change annually. In addition to meeting the annual July 31 PCORI fee deadline, employers must determine exactly which employees are affected. And while these evolving complexities are currently set to affect employers with Plan years ending 2012 through 2029, this time frame may change as well.

COMPLIANCE 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 PCORI Compliance Management:

- ✓ Client Administration Manual
- ✓ PCORI fee calculations
- ✓ Access to experienced professionals and customer support
- ✓ Client communications

Client Communications:

- **TASC Tracker Client Blog** for TASC news and service updates
www.tasctracker.com
- **Capital Connection** Blog for regulatory and legislative news/updates
www.tasccapitalconnection.com

TASC BUNDLE SERVICES PRICING

Number of Employees:	
Plan Start Date:	

<input type="checkbox"/> Bundle #1	<input type="checkbox"/> Bundle #2	<input type="checkbox"/> Bundle #3	<input type="checkbox"/> Bundle #4
<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ FMLA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ FMLA ✓ UBA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ UBA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ COBRA*

<input type="checkbox"/> Bundle #5	<input type="checkbox"/> Bundle #6	<input type="checkbox"/> Bundle #7	<input type="checkbox"/> Bundle #8
<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ COBRA* ✓ UBA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ COBRA* ✓ FMLA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ COBRA* ✓ FMLA ✓ UBA 	<ul style="list-style-type: none"> ✓ ERISA ✓ HIPAA ✓ COBRA* ✓ PCORI ✓ ACA Reporting ✓ ICHRA UBA

*\$30 TAKEOVER FEE FOR COBRA QUALIFIED BENEFICIARIES WILL BE APPLIED.

Setup Fee (one-time fee):	\$	<i>Due with Plan Application</i>
Administration Fee (per employee, per month):	\$	<i>Invoiced monthly or Quarterly</i>

Pricing presented in this proposal is guaranteed for 90 days.

Any and all information in this TASC proposal is confidential and can be used for the sole purpose of placing a client with TASC. Any disclosure of this information to any other third party is a breach of the TASC Provider Agreement(s) and will cause losses to TASC. TASC will immediately terminate any agreement with any person who discloses the information to an unauthorized third person and seek immediate reimbursement for any loss attributable to the disclosure.