

**ATTACHMENT 2
PROPOSAL WORKSHEET**

GENERAL INFORMATION

A. Provide the following information about Contractor:

Contractor Name	Interflex LLC dba Ameriflex (Ameriflex)	Navia Benefit Solutions, Inc. (Navia)	P&A Administrative Services, Inc. (P&A)	Total Administrative Services Corp (TASC)	WEX
Service Center Location	Carrollton, TX 75006	Renton, WA	Buffalo, NY 14202	Madison, WI	Fargo, ND
Primary Contact for RFP	Michelle Teadt	Darab K. Sarbandi	Steve Fox & Vinnie Caruso	Derrick Daniel	Amy Rothstein
Contact Person Address	Cherry Hill, NJ 08003	Renton, WA 98057	Buffalo, NY 14202	2302 International Lane	Fargo, ND 58103
E-mail Address	MTeadt@myameriflex.com	dsarbandi@naviabenefits.com	foxs@padmin.com / carusov@padmin.com	Derrick.Daniel@tasconline.com	amy.rothstein@wexinc.com
Telephone	904-510-5842	425-452-3452	(716)362-5420 & (716)362-5552	404-908-5907	701-492-5344
Fax	N/A	N/A	(716)851-8935 & (716)851-8978	N/A	866-451-3254

B. References

Provide the information requested below using at least 3 of the references provided in Attachment 3 .

Ameriflex						
Current Clients (Public Groups Preferred)	Group Size (EEs)	Product(s) FSA, COBRA, Retiree,	Contact Name	Contact Title	Contact Telephone	Years as Client
City of Miramar	1100	FSA	Randy Cross	Not provided	954.602.3054	1.5
Broward College	3500	FSA, COBRA	Shannon Duarte	Not provided	954.201.7552	1.5
Mecklenburg County Government	4017	FSA, COBRA	Andrea Grier	Not provided	980.314.2790	1.5

Navia						
Current Clients (Public Groups Preferred)	Group Size (EEs)	Product(s) FSA, COBRA, Retiree,	Contact Name	Contact Title	Contact Telephone	Years as Client
State of Washington SEBB/PEBB	250,000	FSA, COBRA for FSA	Martin Thies	Contract Manager	360-725-1043	2014
King County	18,000	FSA, COBRA, Retiree	Shannon Dorr	Benefits Specialist	206-263-2495	2016
County of Santa Clara	16,000	FSA, COBRA	Rhonda Schmidt	Benefits Manager	408-299-5867	2017
City of Garland, TX	1,500	FSA, COBRA, Retiree	Esmeralda Arellano	Benefits Manager	972-205-3840	2017
County of Fresno	7,000	FSA, COBRA, Retiree	David Joseph	HR Manager	559-600-1815	2017

P&A						
Current Clients (Public Groups Preferred)	Group Size (EEs)	Product(s) FSA, COBRA, Retiree,	Contact Name	Contact Title	Contact Telephone	Years as Client
County of Palm Beach	5,000	FSA	Andrea Mackey	Group Insurance Manager	(561)233-5405 / amackey@pbcgov.org	8 years
Hennepin County	9,000	FSA & Commuter	Amy Mandell	Sr. HR Representative	(612)348-2692/ Amy.Mandell@hennepin.us	2 years
Erie County	4,745	FSA, COBRA, Commuter and HRA	Shawn Lavin	Assistant to Commissioner of Personnel	(716)858-4758 /Shawn.Lavin@erie.gov	20 years
City and County of San Francisco	50,000	FSA & COBRA	Mitchell Griggs	COO	(628)652-4705 Mitchell.Griggs@sfgov.org	6 years

P&A						
County of Sonoma	3,600	FSA, HRA, COBRA and Retiree Billing	Wendy Serrano	Risk Management Analyst	(707)565-2962 Wendy.Serrano@sonoma-county.org	7 years

TASC						
Current Clients (Public Groups Preferred)	Group Size (EEs)	Product(s) FSA, COBRA, Retiree,	Contact Name	Contact Title	Contact Telephone	Years as Client
Alvin Independent School District, TX	3,600	FSA	Donnie Marek	Senior Director Risk Management	281-245-2488	3
City of Carrollton, TX	870	FSA, HRA, COBRA and Retiree Billing	Jessica O'Leary	Benefits Administrator	316-695-7214	1
Wichita Falls Independent School District, TX	1923	FSA, COBRA and FMLA	Lisa Bean	Benefits Administrator	940-235-1014	Renewed through RFP in 2020

WEX						
Current Clients (Public Groups Preferred)	Group Size (EEs)	Product(s) FSA, COBRA, Retiree,	Contact Name	Contact Title	Contact Telephone	Years as Client
City of St Petersburg	2,850	FSA, COBRA & Direct Bill	Jason Hall	Benefits Supervisor	727-893-7462	2 Years
Olentangy Local Schools	2,400	FSA, COBRA & Direct Bill	Emily Hatfield	Treasurer/CFO	740-657-4035	3 Years (Benefits); 7 Years (COBRA)
Ballard Spahr LLP	1,200	FSA, Combo FSA, COBRA, Direct Bill	Shari Stern		215-864-8914	3 Years
Abilene Christian University	767	FSA, COBRA, Direct Bill	Crystal Cox		325-674-2359	12 Years (Benefits); 6 Years (COBRA)
ACS Opco LLC	1,158	FSA, LFSA, COBRA	Beth Huff		417-521-2833	1 Year

C. Background

Services	Ameriflex	Navia	P&A	TASC	WEX
1. Provide a brief history of the Contractor and describe the ownership and organizational structure. Please include any recent acquisitions, sales or mergers in the last two (2) years.	Executive Chairman, William C. Short, owner of approximately 100% of equity, founded Interflex Payments LLC dba Ameriflex in 1998 as an independent, national benefits administrator. President and CEO, Bart McCollum oversees all daily operations, financial and management functions of Ameriflex. The FSA Debit Card was first pioneered by Ameriflex,. We have continually added a variety of clients throughout the country organically growing our business to become one of the largest, privately-held, third-party administrators of tax- favored accounts. Ameriflex has not had any recent	Navia Benefit Solutions, Inc. was started in 1990 as a boutique TPA for public sector clients wishing to outsource their FSA administration. We eventually expanded our services to private sector clients and added additional tax- advantaged account administration such as HRAs (2000), Commuter (2001), HSAs (2007), and Wellness (2013) benefit accounts. COBRA and Retiree Billing (RB) services are our 2nd largest line of service in both revenue and client portfolio. Our overall public sector business (across all services) makes up over 30% of our revenue. Navia is a Washington Corporation with	We have been offering third party administrative services since 1984. Our services include FSA, HRA, Commuter, COBRA, Direct & Retiree Billing, Group Insurance Administration, and HSA. Our corporate office is located in Buffalo, NY. We currently have 200 employees, a majority of whom work from our corporate office. We also have personnel located in Raleigh, New York City, and Los Angeles. We do not use subcontractors for our services, nor do we outsource. P&A is a privately held S-corporation owned 50/50 by Joseph Priselac, Jr. and Michael Rizzo. Our CEO, Joseph Priselac, Jr. Our on-staff ERISA Attorney is available to you as a resource	Founded in 1975, TASC's core focus has been delivering quality employee benefits services. TASC provides a wide variety of employee health, welfare, and fringe benefit account programs. TASC specializes in turn-key solutions. TASC's ensures seamless plan implementation, accurate ongoing administration, and adherence to all compliance requirements. TASC's Universal Benefit Account® system is the foundation of our technology. Developed with all benefit accounts in mind, and around how people think through the rules, the Universal Benefit Account system works with equal	WEX Health is a subsidiary of WEX, Inc. (a public company). WEX is located in Fargo, ND with additional administrative operations in Brookings, SD. In early 2019, Discovery Benefits was acquired by WEX, Inc. WEX prides itself on bringing together extraordinary customer service and innovative technology. Being one with our technology platform not only provides long-term stability, but a greater influence on the overall focus of investment dollars for continued development of the end user engagement experience. WEX is carrier agnostic, meaning we continue to streamline data exchange by building

Services	Ameriflex	Navia	P&A	TASC	WEX
	acquisitions, sales or mergers in the last two (2) years or ever.	its three (3) major shareholders being Hilarie Aitken (CEO), Shore Capital Partners (private equity partner), and TA Associates (private equity partner). Our recent acquisitions over the last two (2) years include: Taben Group (2019) ASI Benefits (2019) FlexBank (2020) BusinessPlans (2020)	regarding IRS regulations and compliance. P&A has not had any recent acquisitions, sales or mergers in the last two (2) years.	precision across all benefit accounts on one platform, tightly integrated with one smart debit card.	automation software that allows for integrations with virtually any HRIS, ben admin, health plan or payroll vendor.
2. Has the Contractor experienced any HIPAA or HITECH breaches in the last three (3) years? If yes, please describe.	Ameriflex has never experienced any HIPAA or HITECH breaches.	No	No, we have not.	No	No, WEX has not experienced any HIPAA or HITECH breaches in the last three years.
3. Confirm that the Contractor has information systems in place to perform the services requested including security and back-up procedures. Briefly describe.	Yes. Our servers (primary and redundant) are backed up daily. We also have a warm standby that runs five minutes behind for additional redundancy. The Dulles facility (our primary data center) is a "bunker" grade facility. Both object code (compiled source code) and customer data is stored off-site and is readily available for restoration. It would take several hours to rebuild from scratch, if necessary. We currently have a guaranteed four-hour delivery on hardware and related equipment replacement. In regards to our secondary facility, data will be replicated to a warm standby server environment with log shipping of data between the two facilities. In the event of a major disaster in which the Dulles facility is unavailable, Internet traffic will be rerouted to the secondary facility within minutes. Until proper DNS entries are propagated throughout the Internet to properly direct traffic, a static IP address will be entered by customers (rather than a URL) for a period of up to 48 - 72 hours, until typical DNS resolution has occurred.	Confirmed. Navia has a proprietary system for account-based benefit administration and the WEX system for COBRA/Retiree Billing administration. These systems are supported by other proprietary and 3 rd party systems to create our overall administrative solution for FSA, COBRA, and Retiree Billing. Navia has in-house Engineering and IT resources to ensure regular maintenance, uptime, and system enhancements.	Confirmed. Our daily backup/recovery system and processes are as follows: <ul style="list-style-type: none"> • Our enterprise server is backed up daily • Tapes are stored off-site • We use 1.6 GB storage media along with online Replication software to ensure 100% recovery • All of our servers and data warehouses are backed up daily at 15 minute increments. • We remove the tapes/media and store them off-site. • SQL servers are backed up on a 15-minute interval. • Logs are backed up hourly • Databases storing Personally Identifiable Information (PII) have data encryption technology implemented (TDE). • Servers taken out of service have their storage devices destroyed and verified. • Our Disaster Recovery Hot Site is located 1,192 miles away from our data center. Information is replicated and sent over high speed transmission line to our Hot Site.	Confirmed, The Universal Benefit Account® solution resides in a Service-Oriented Architecture (SOA) cloud environment that is supported by Amazon Web Services (AWS). Connection to Universal Benefit Account is through a managed interface consisting of boundary protection devices arranged in accordance with TASC security architecture. TASC relies on a WAF, Route53, Firewalls, Cognito, and API Gateway as key services to protect the Universal Benefit Account boundary. We configure the WAF to prohibit known threats and restrict traffic from flagged IPs. We further restrict traffic by limiting access to a limited number of authorized ports, protocols, and services. TASC has monitoring tools in place to continuously monitor traffic and alert on any attempted changes to firewall rule sets. As far as hardware - our business partner AWS supports this cloud platform and manages any related hardware within their datacenters. TASC undergoes HIPAA, SOC 1 Type II, and SOC 2 Type II assessments annually.	Yes, WEX has provided our Security Information Package which includes information on our privacy and security practices and policies, disaster recovery and business continuity processes, SOC completion letter, penetration testing results and more.

Services	Ameriflex	Navia	P&A	TASC	WEX
4. Does the Contractor have any pending legal actions, disciplinary actions, restrictions or pending reviews by any client, former client, Federal, or State authorities in the past five (5) years for any actions pertaining to the services proposed herein? If yes, please explain.	No. We have no past, previous, or pending lawsuits, legal actions, investigations, and/or threatened legal proceedings of any kind.	No	No, we do not.	No	No
5. Indicate how long the Contractor has been in the business of FSA, Benefit Continuation Billing Services administration and the experience performing these services for public entities. <ul style="list-style-type: none"> • Medical FSA • Dependent Care FSA • COBRA • Retiree Billing Services 	1998	January 1990	For 36 years, since 1985.	1985	WEX has been providing FSA administration since 1987.
	1998	January 1990	For 36 years, since 1985.	1985	WEX has been providing FSA administration since 1987.
	1998	January 1990	For 31 years, since 1990.	2001	WEX has been providing COBRA administration since 1994.
	1998	January 1990	For 36 years, since 1985.	2006	WEX has been providing Direct Bill administration since 2008.

D. List the personnel the Contractor shall assign to administer services proposed.

Ameriflex				
	Name	Location	Years with Contractor in current role	Current Workload (number of current clients)
Account Service Rep.	Sarah Viana	Remote	12 years	We intelligently manage whether an account manager has reached a saturation point to undertake additional new clients.
Implementation Manager	Joel Correa	Remote	5 years	
Vice President of Sales and Benefits Consultant	Michelle Teadt	Remote - Florida	3 years	N/A
Executive Vice President & Executive Sponsor	Kevin Burgess	Remote	3 years	N/A
ERISA Attorney and Chief Compliance Officer	Donna Wilkinson	Remote	8 years	N/A
Marketing Communications Manager	Aimee Reynard	Remote	4 years	N/A
Manager, Client Account Growth Team	Jesus (Jesse) Trevino	Remote	3 years	N/A

Navia				
	Name	Location	Years with Contractor in current role	Current Workload (number of current clients)
Account Service Rep.	Sally Lindsley	Renton, WA	3	15
Implementation Manager	Lyndsey Rush	Renton, WA	3	5
Account Service Rep.	Darab Sarbandi	Renton, WA	22	20

Navia				
Implementation Manager	Wendie LaBarge	Renton, WA	4	20

P&A				
	Name	Location	Years with Contractor in current role	Current Workload (number of current clients)
Account Service Rep.	Steve Fox – Benefits Consultant Vinnie Caruso – Benefits Consultant	Buffalo, NY	Steve has been in current role for 9 years, since 2012. Vinnie has been in current role for 7 years, since 2014.	Steve currently supports approximately 25 clients. Vinnie currently supports approximately 20 clients.
Implementation Manager	Jen Nolan – AVP of Operations/Flex Implementation Manager Geri Sehnalek – Group Insurance Manager	Buffalo, NY	Jen has been in current role of AVP of Operations for over three (3) years, since 2018. Geri has been in current role of for over three (3) years, since 2018.	Jen oversees the Flex implementation team. Geri currently supports 8 clients
	Brad Zabel – Data Warehouse File Processing Supervisor	Buffalo, NY	Brad has been in his current role for over three (3) years, since 2018.	Number of clients varies month to month.
	Tricia Bagley & Mike Sicurella – Flex Implementation Specialist Joanne Schneider – COBRA Implementation Specialist	Buffalo, NY	Tricia has been in her current role of Flex Implementation Specialist for 20 years, since 2000. Mike has been in his current role for seven (7) years, since 2014. Joanne has been in currently role for four (4) years, since 2017.	The number of clients Tricia & mike handle varies month to month based on the number of new cases, on average 10-20 new clients per month. Joanne currently supports approximately 33 client. Implementation Specialist will transition the plan to your dedicated Account Manager for ongoing dedicated account administration.

Tasc				
	Name	Location	Years with Contractor in current role	Current Workload (number of current clients)
Account Service Rep.	Kristin Webster			
Implementation Manager	N/A as the incumbent vendor			

WEX				
	Name	Location	Years with Contractor in current role	Current Workload (number of current clients)
Account Service Rep.	Nick Hanson	Fargo, ND	Nick has been with WEX for over three years and had over thirteen years of account management and customer service experience.	Nick supports approximately 7-10 clients on a daily basis.
Implementation Manager	Alli Bertschi (COBRA)	Fargo, ND	Alli has been with WEX for over three years and had over ten years of project management and customer service experience.	Alli supports approximately 7-10 clients on a daily basis.
	Wes Froehlich (Benefits)	Fargo, ND	Wes transitioned to the WEX Implementation Team early this year. Wes has over ten years in customer success roles and over seven years related to account management and HR.	Wes supports approximately 7-10 clients on a daily basis.

Administrative Services

A. Please Confirm the following Services or list any deviations.

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
1. Confirm the Contractor shall provide customer service (inbound and outbound) using various methods (email, phone, and web) for all Participants.	Yes		Yes		Yes		Yes	TASC services include a toll free number available Monday – Friday 8 am – 8 pm EST. In addition to an online portal and mobile app for 24/7 access.	Yes	Monday through Friday (except holidays), from 7:00 am – 10:00 pm EST. They can connect with us through our 800 number, our 24/7 IVR, email or Knowledgebase Assisted Support, or live online authenticated chat and/or the Let's Chat feature.
2. Confirm the Contractor shall record and maintain information regarding service-related or other complaints reported by covered employees, retirees, and employee representatives.	Yes		Yes		Yes		Yes	TASC Customer Care calls are regularly monitored for quality and training purposes, and all calls are recorded.	Yes	All inbound participant calls are recorded for quality assurance. Most participant problems or issues can be handled by our call center representatives. resolution to the problem or issue is made within the time frame requested by the participant or no later than 24 hours.
3. Confirm the Contractor shall administer, at least annually, customer service surveys and provide summary reports to the County.	Yes		Yes		Yes		Yes	TASC relies on more direct and function-specific methods to review call quality, improve service, and reward excellence. Every call is recorded and every Web portal and TASC Mobile App comment is documented. Senior staff are charged with reviewing, evaluating, and training based on those customer inputs.	Yes	<ul style="list-style-type: none"> • Surveys - WEX can provide additional detail up on notification of finalist; however, our average score has been a 4.2 out of 5.0. • Transactional Service Surveys • Customer Personas • The Customer Advisory Committee • Journey Mapping
4. Confirm the Contractor will provide a dedicated account manager who will be a single point of contact, is able to make decisions, or report to a person who can make decisions, concerning	Yes		Yes		Yes		Yes	TASC has assigned Kristin Webster as the County's dedicated account manager. Kristin is backed by Team Purple, as your day to day contact and support, this team supported by Supervisor Kim Fancher and Manager Teresa Dunaway to provide support as	Yes	Yes, Lake County will receive holistic account oversight through the assignment of a dedicated Account Executive and dedicated support team.

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
process changes, as required, to oversee this account.								needed for decisions, escalations.		
5. Confirm the Contractor will provide quarterly account management reports to the County.	Yes		Yes		Yes		Yes	Account Management Reports are available online 24/7 by the County and assigned users. Reports online are real time and can be made available to the appropriate County staff.	Yes	COBRA/Direct Bill: Real-time, online reporting FSA: Reports are available through WEX's secure portals on demand. Ad-hoc reporting is available in our standard format, for no additional cost. The specifics regarding custom reporting requests handled on a case by case basis and an additional fee of \$150 per hour
6. Confirm the Contractor shall provide employer tracking services that include statistical information on FSAs, retiree, COBRA enrollments, transactions and past due premiums.	Yes		Yes		Yes		Yes	COBRA regulations stipulate participants are allowed a 30-day grace period for each premium payment. Participants receive a notification letter and are informed of our deadlines for making up the amount missing. If the payment is not received timely, we will terminate continuation.	Yes	Employer reports are available through WEX's secure portals on demand. Based on employer preference, emails notifications can also be provided once a report is generated. Participants will also receive an email notification once the following reports have been posted to the participant portal.
7. Confirm the Contractor shall be available to meet telephonically on a monthly basis, in person semi-annually or annually, and as deemed necessary by the County.	Yes		Yes		Yes		Yes	Your dedicated Account Manager (Kristin Webster) will work with the County to determine the best frequency, time and duration of each meeting.	Yes	Please note, attendance is subject to availability and dependent on CDC guidelines/corporate policies regarding travel at the time of the request. Additional fees may apply for onsite attendance.
8. Confirm the Contractor shall provide an annual account management performance survey to be completed by the County.	Yes		Yes		Yes		Yes	Confirmed.	Yes	WEX is pleased to provide Lake County with the performance guarantees included within the Supporting Documents section of the proposal response.

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
9. Confirm the Contractor shall, upon approval from the County, be responsible for coordinating communication and marketing activities related to Services.	Yes		Yes		Yes		Yes	TASC will work with the County to provide educational flyers and videos that are available.	Yes	
10. Confirm the Contractor shall be responsible for all costs of producing, printing, and mailing/distributing adequate quantities of marketing and administrative supplies, as designated by the County. The format and content of all materials used for the County account shall be satisfactory to the County.	Yes		Yes		Yes		Yes	TASC will continue the level of marketing it has provided the County.	Yes	All handouts are available in an electronic format. You may download the materials to post on your intranet or open enrollment portal. The quantity of printed materials provided is determined by the number of FSA participants plus a percentage surplus. WEX reserves the right to limit the quantity of printed materials provided.
11. Confirm the Contractor shall designate an implementation team of the Contractor's experienced staff to work with the County and/or it's consultants to effectively implement the program on schedule.	Yes		Yes		Yes		Yes	As the County's current vendor the implementation team will not be required. All services would be renewed and premiums and benefits updated as soon as available by the County.	Yes	Lake County will be provided with a dedicated Senior Implementation Manager who has successfully on boarded many clients of similar stature.
12. Confirm the Contractor shall accept enrollment and eligibility files from the County's third-party administrator, currently BenefitFocus, at least ninety (90) days prior to	Yes		Yes		Yes		Yes	As the County's current vendor, systems can quickly be updated to be ready to accept enrollment and eligibility files.	Yes	Lake County will be provided a dedicated Integration Analyst. WEX and Benefitfocus have had a long-lasting relationship since 2009. We currently have over 650 file integrations in place,. WEX and Benefitfocus have COBRA and Reimbursement file feeds

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	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
effective date.										built and in place today. Our SSO capability provides employees instant access to their Benefits consumer portal with just one set of login credentials.
13. Confirm the Contractor shall interface with the County's carriers, performing test and initial set up requirements prior to the County's operational period.	Yes		Yes		Yes		Yes	N/A as the County's current vendor	Yes	WEX has extensive experience working with numerous Carriers, Benefits Administration, Payroll and HRIS Systems. Lake County will be provided a dedicated Integration Analyst.
14. Confirm the Contractor shall provide a testing environment to review online services thirty (30) days prior to the effective date of coverage.	Yes		Yes		No	P&A does not offer a testing environment for online services, however testing is available between P&A and the employer to ensure smooth set up and administration.	Yes	N/A as the County's current vendor	Yes	WEX can certainly provide a demo testing environment for you to review prior to the effective date with us.
15. Confirm the Contractor shall retain records pursuant to current regulations including upon expiration of the contract.	Yes		Yes		Yes		Yes	Customer records are retained for seven years or as required by law and TASC policy. Data is removed and destroyed once the retention period is met.	Yes	WEX retains all records for eight years.
16. Confirm the Contractor shall assume liability for services rendered.	Yes		Yes		Yes		Yes	TASC's Hold Harmless Guarantee (part of our Service Level Agreement) protects clients of several TASC offerings from fines, judgements, and other assessments in certain situations.	Yes	Please refer to the specific language included in our sample contracts specific to liability.
17. Confirm the Contractor shall notify the County of any changes in account management or contact persons immediately.	Yes		Yes		Yes		Yes	Any changes in account management is reported immediately to the County primary contact.	Yes	Should there be a change due to unforeseen events, we will reach out to Lake County accordingly and realign a dedicated Account Executive with the same experience and knowledge of Lake County as a whole.

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	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
18. Confirm the account manager will maintain an up-to-date understanding and knowledge of the County's account.	Yes		Yes		Yes		Yes	Your Account Manager will have an up to date understanding of your account and will be able to review any outstanding items, questions and updates on your biweekly or monthly regularly scheduled call.	Yes	
19. Confirm the Contractor shall assure that all customer service and claims staff are trained in the specific technical issues of the County's account.	Yes		Yes		Yes		Yes	Staff is already trained on the County.	Yes	
20. Confirm the Contractor shall be able to maintain appropriate staffing levels to serve participants in the respective programs.	Yes		Yes		Yes		Yes	Confirmed.	Yes	
21. Confirm the Contractor shall provide electronic communications, upon approval by the County, directly to enrolled members.	Yes		Yes		Yes		Yes	Confirmed.	Yes	
22. Confirm the Contractor shall designate an implementation team of the vendor's experienced staff to work with the County and its consultants to effectively implement the program on schedule.	Yes		Yes		Yes		Yes	N/A as the County's current vendor	Yes	Lake County will be provided with a dedicated Senior Implementation Manager
23. Confirm that the Contractor shall provide a testing environment	Yes		Yes		No	P&A does not offer a testing environment for online services, however testing is available	Yes	N/A as the County's current vendor	Yes	WEX can certainly provide a demo testing environment for you

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
to review online services 30 days prior to start of Plan Year.						between P&A and the employer to ensure smooth set up and administration.				to review prior to the effective date with us.
24. Confirm that the Contract will provide the covered persons year-round access to toll free customer service. This customer service function must be available, at the vendor's expense, during the enrollment period preceding the effective date of the Contract.	Yes		Yes		Yes		Yes.	Confirmed	Yes	Monday through Friday (except holidays), from 7:00 am – 10:00 pm EST. They can connect with us through our 800 number, our 24/7 IVR, email or Knowledgebase Assisted Support, or live online authenticated chat and/or the Let's Chat feature.
25. Confirm the vendor has a telephone system and staff capacity adequate to respond to covered persons within 24 hours.	Yes		Yes		Yes		Yes	Confirmed.	Yes	Monday through Friday (except holidays), from 7:00 am – 10:00 pm EST. They can connect with us through our 800 number, our 24/7 IVR, email or Knowledgebase Assisted Support, or live online authenticated chat and/or the Let's Chat feature. All participant inquiries are responded to within 24 hours.
26. Confirm that covered persons will have year round access to toll free customer services from 8:00 a.m to 8:00 p.m, Eastern Time, Monday through Friday. This customer service function shall be available, at the Proposer's expense, during the Annual Enrollment period preceding the effective	Yes*	* Customer services are available year-round except on national holidays. Ameriflex CSRs are also available on Saturdays from 10 AM to 2 PM EST	Yes		No	Our live, in-house Customer Service Representatives (CSRs) are available for extended hours Monday through Friday, 8:30am-10:00pm EST. CSRs are reachable via toll-free number and online Live Chat. Customer service is provided in both English and Spanish.	Yes	TASC will continue to provide Customer Service as we have as the incumbent.	Yes	Participant Services staff is available to answer participant questions from 7:00 a.m. to 10:00 p.m. EST Monday through Friday (except holidays).

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation	Confirm	Deviation
date of the Contract.										
27. The Contractor shall provide administrative guidance on COBRA, Federal and State laws.	Yes		Yes		Yes		Yes	Confirmed	Yes	

B. Please provide a brief response to the questions below.

Service	Ameriflex	Navia	P&A	Tasc	WEX
1. Provide sample copies (under Tab 4) of the FSAs, COBRA, Retiree and education materials, claim forms, explanation of payments/billing statements and claims denial letter. Indicate whether these can be customized for Lake County.	Ameriflex provided sample copies of its FSA, COBRA and Retiree education materials, claim forms, explanation of payments/billing statements and claims denial letter in Appendix 1 under Tab 4. Yes, we offer various customization options.	Samples of our standard communications are included as Exhibit A. All our communicates are configured to reflect the client's proper plan design. Additional customization is included based on the client's request at no additional charge.	P&A provides the following correspondences as part of our standard COBRA/Retiree Billing administrative services: Participants also have access to real-time account information 24/7 through <i>My Benefits</i> (accessible via website & Mobile App/Site). Participants can generate detailed account statements for download, print, or e-mail. P&A can also send electronic quarterly statements if the County desires. Our Creative Services/Marketing Strategist is available to the County for customized communication materials.	Confirmed.	Through WEX' Custom Communication Solutions, we provide creative solutions from co-branding, online account customization, custom system notifications and custom mailings. We work on our customer's behalf to ensure the right message is getting to the right employees at the right time. Through a collaborative discussion and review of your needs, we'll help you create and implement a customized plan to meet what you're looking for.
2. Does the Contractor conduct a SAS70/SSAE annually? Please provide the 2020 report under Tab 4	Yes, Ameriflex conducts an annual SAS70/SSAE audit. We provided our 2020 report in Appendix 2 under Tab 4. Detailed information regarding Ameriflex's SOC report is not publicly disclosed. These details are known only to certain employees within Ameriflex and are considered CONFIDENTIAL AND PROPRIETARY, should not be shared with any other entity other than Lake County.	Yes. Our most recent SSAE18 SOC2 Type I audit is included. We are currently in our review period for our SOC2 Type II audit.	Confirmed. P&A's most recent SOC II is available for review in Attachment O.	Confirmed.	WEX engages, at its cost and expense, a nationally recognized accounting firm to conduct SOC audits on an annual basis. A SOC completion letter is included within our Security Information Package in lieu of providing a full SOC report. The completion letter is from our SOC auditors stating they performed a SOC 1 and SOC 2 audit, issued a clean opinion and did not note any exceptions.
3. Where is the physical location of your processing unit for each of the benefits requested, and what are the hours of operation:	A. Carrollton, TX 75006 Cherry Hill, NJ 08003 (Overflow) Hours of operation: Mon – Fri 8 AM ET – 6 PM ET We maintain satellite offices located in Arizona, Florida, Illinois, Kansas, California, Mississippi, Washington, Pennsylvania,	A. Renton, WA headquarters; Monday – Friday 8:00 am – 8:00 pm (EST)	A. All administration takes place in-house from our corporate office in Buffalo, NY. P&A Group Buffalo, NY 14202	Madison, WI	A. Headquartered in Fargo, ND, with additional operations in Brookings, SD. 7am – 10pm EST

Service	Ameriflex	Navia	P&A	Tasc	WEX
A. FSAs B. COBRA C. Retiree Billing	New Jersey, and New York. B. Carrollton, TX 75006 Cherry Hill, NJ 08003 (Overflow) Hours of operation: Mon – Fri 8 AM ET – 6 PM ET We maintain satellite offices located in Arizona, Florida, Illinois, Kansas, California, Mississippi, Washington, Pennsylvania, New Jersey, and New York	B. Renton, WA headquarters; Monday – Friday 8:00 am – 8:00 pm (EST)	B. All administration takes place in-house from our corporate office in Buffalo, NY. P&A Group 17 Court Street Buffalo, NY 14202	Madison, WI	B. Headquartered in Fargo, ND, with additional operations in Brookings, SD. 7am – 10pm EST
	2508 Highlander Way, Suite 200, Carrollton, TX 75006 7 Carnegie Plaza, Suite 200, Cherry Hill, NJ 08003 (Overflow) Hours of operation: Mon – Fri 8 AM ET – 6 PM ET We maintain satellite offices located in Arizona, Florida, Illinois, Kansas, California, Mississippi, Washington, Pennsylvania, New Jersey, and New York.	C. Renton, WA headquarters; Monday – Friday 8:00 am – 8:00 pm (EST)	C. All administration takes place in-house from our corporate office in Buffalo, NY. P&A Group 17 Court Street Buffalo, NY 14202	C. Madison, WI	C. Headquartered in Fargo, ND, with additional operations in Brookings, SD. 7am – 10pm EST
4. Describe the plan to seamlessly transition FSA, COBRA, Retiree information from another contractor, including implementation timelines for the County.	<u>FSA TRANSITION</u> a test file is sent to Ameriflex to ensure the file meets the software specifications. Ameriflex tests the file and communicates with your IT representative if there are any changes to the file. Files are preferred in the Ameriflex standard layout. Once the file is processed, you'll be provided with a results report. Clients can make any corrections directly through the employer portal. If a third-party vendor provides the files, Ameriflex will provide a pipe delimited file format for all demographic, enrollment and contribution information. The file is uploaded to a Secured File Transmission Protocol (SFTP) site, which is then automatically processed in the Ameriflex system without manual intervention. <u>COBRA/RETIREE BILLING TRANSITION</u> Step 1: Administration Service Agreement (ASA) Execution. Step 2: ASA Processing	A sample implementation timeline is included under Exhibit B.	We are flexible and can accommodate a mutually agreed upon implementation schedule. The Implementation Timeline is a <i>sample</i> . We will customize a timeline that meets specific targets and needs based on our initial implementation discussions with the County i. initial implementation meeting. 2. Our Benefits Consultant will assist with the completion of all necessary new case installation documents. our on-staff ERISA Attorney will use sections of the installation questionnaire for plan design guidance while drafting the County's legal Plan Summary, Plan Document, and Services Agreements. 3. P&A requires all necessary COBRA/ Retiree Billing installation paperwork and data be submitted to us 60-days prior to the effective date of taking over services. 4. collaboration on all necessary and required employee educational materials for their open enrollment. P&A will also support open enrollment onsite meetings.	N/A as the County's current vendor	Lake County will be provided with a two dedicated Senior Implementation Managers. WEX recommends an implementation timeline of approximately 60-90 days to ensure a smooth transition; however the timeline can certainly be adjusted depending on the employer's wishes. Once all of the required documentation is received plan set up can take up to 15 business days for Benefits and COBRA administration. We segment the onboarding experience into six primary workstreams, which are flexible and tailored to your specific goals and needs. This means the right subject matter experts from our company and decision makers from your organization are involved when they need to be, honoring your time while ensuring you have visibility and input along the way. This provides predictable onboarding with the ability to track every step of the process, clarity surrounding client responsibilities,

Service	Ameriflex	Navia	P&A	Tasc	WEX
	<p>Step3: Setup: 7-10 business days, followed by the issuance of a Welcome Email and a Continuant Takeover spreadsheet.</p> <p>Step 4: Follow-up: Within 2 business day of receiving the Welcome Email, a member of our implementation team contacts the Plan Administrator to review the Continuant Takeover spreadsheet.</p> <p>Step 5: Dedicated Client Account Manager Introduction & Portal Training</p> <p>Step 6: Submit the Continuant Takeover Spreadsheet</p> <p>Step 7: QA & Audit</p> <p>Step 8: Continuant Letters</p> <p>Ameriflex provided sample FSA and COBRA/Retiree Billing implementation timelines in Appendix 3.</p>		<p>5. enrollment data is loaded and audited prior to account set-up. When FSA accounts are established, debit cards are issued.</p> <p>6. Flex Implementation Specialist will conduct all necessary IRS non-discrimination testing for the County's plan. Once completed, she will report her findings.</p> <p>7. our Implementation Specialist will transition the County's plans to your dedicated Account Managers for ongoing account administration. Additionally, the County's FSA Account Manager will also renew the plan and conduct nondiscrimination testing on an annual basis going forward.</p> <p>A sample Implementation timeline is available for review in Attachment P.</p>		<p>increased participation through robust training resources and guidance throughout the entire implementation process.</p>
<p>5. Describe the termination of service procedures. Include information on what will be provided to the County and the handling of run out and Grace Period claims.</p>	<p>The County can terminate an employee online through the MyAmeriflex Employer Portal. After the termination is submitted online, the employee's account and MyAmeriflex debit card will be deactivated based on the effective termination date the County provides..</p> <p>The terminated employee will still have access to the MyAmeriflex participant portal for proper account management and oversight.</p> <p>The terminated employee will typically have up to three months from the date of termination (the County's plan may vary; plan documents will verify if unsure) to submit manual claims for expenses incurred prior to his/her termination.</p>	<p>In the event of service termination, Navia can handle the final plan year's claim run-out period and the grace period. This is considered the industry norm and would not involve any service disruption to the members. Navia requires written notice of termination per contract.</p> <p>If the County wants the new TPA to handle the run-out administration, Navia will terminate all services after the end of the plan year and provide a final plan balances transition report to the County for the new TPA to use to transition the plan data.</p> <p>There would be a 7-14 day black out period between the end of services with Navia and the start of services with the new vendor.</p> <p>This period allows us to account for any claims in the processing queue, internal audits, and data preparation.</p>	<p>we would require a notification period as outlined in your services agreement with us (typically it is 60 days notification however some clients have 30 days). Upon notification, P&A will ask via e-mail how the County would like the Run Out period handled in terms of claims processing. If the County would like P&A to handle claims processing for your group during the Run Out period, we will do so in the same manner as we did during the plan year. P&A will charge the same Per Participant Per Month fee for any participant with a remaining balance. If the County would want the new vendor to take over handling the Run Out period, we will accommodate by providing necessary account information to them. P&A will cooperate with your new vendor and accommodate all reasonable requests for account data.</p>	<p>TASC works with the County to collect runout and grace period information upon termination of services. The County would provide runout and grace period expectations and we will set the system accordingly, allowing TASC to administer account(s) as the County defines.</p>	<p>WEX requires a sixty-day written notice for client termination requests. WEX will provide you with all of the necessary information upon termination with us.</p> <p>If a client terminates with WEX and WEX is responsible to continue to administer the plan during the runout/grace period, WEX will continue to bill administrative fees during those months that is based on the active participant count as of the end of the plan year times the monthly administrative fee.</p>

FLEXIBLE SPENDING ACCOUNTS

A. Please Confirm the following Services or list any deviations.

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
1. Confirm the Contractor shall review the County's current Section 125 Cafeteria Plan documents, review recommended changes and including any federal legislative updates and/or amendments.	Yes		Yes		No	As part of our standard service, P&A will provide a new customized Plan Document and Plan Summary for the County at NO additional cost. This ensures the document has the most up to date governmental and plan design language. The new document will also include updated information such as eligibility, claims submission process, appeals, COBRA, leave of absence, etc. Our on-staff ERISA Attorney provides guidance and oversight for our administrative services at NO additional cost.	Yes		Yes	Plan document and SPD templates are available at the click of your mouse through LEAP. Using the Relius software platform, you can easily generate your Plan Docs and SPDs. Amendments can also be made through LEAP at no additional cost. WEX encourages you to consult with legal counsel should customized language be required for the Plan Document or SPD, as we cannot provide legal advice.
2. Confirm the Contractor shall administer non-discrimination testing to medical FSA and Dependent Care FSA annually within ninety (90) days prior to start of Plan Year.	No	Ameriflex offers a FREE, easy-to-use, self-service non-discrimination testing tool that allows employers to test their plans for any sign of discrimination in a matter of minutes. This tool is available for unlimited use to allow for frequent and convenient testing throughout the plan year.	Yes		Yes		Yes	TASC sends testing information and worksheet after the first full quarter of the plan.	Yes	WEX includes in its administrative fees the following three objective non-discrimination tests (two test runs per year): WEX also provides access to additional testing options through LEAP with an annual non-discrimination testing subscription. Additional fees will apply. We will provide an annual reminder to the employer and a Non-Discrimination Testing Guide summarizing the various tests offered, a step-by-step summary of the action steps along with instructions for accessing non-discrimination testing through LEAP, where you will: 1) find the required file templates; 2) submit your non-discrimination testing files for processing; and 3) access the non-discrimination testing reports.

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
										An easy to read non-discrimination testing report showing the test results is provided through LEAP. If you fail any one of the Standard Tests, LEAP will also provide recommended steps to bring the plan into compliance.
3. Confirm the Contractor shall administer the County's initial and ongoing run out, medical FSA carry over provision and dependent care grace period.	Yes		Yes		Yes		Yes		Yes	<p>WEX provides administration of the carryover provision for no additional cost.</p> <ul style="list-style-type: none"> • Carryover funds are not moved in to the next plan year until the run out period for the previous plan year is complete. • Participants that do not enroll in the next plan year, but have carryover funds available, will be enrolled after that run out period once we receive the carryover balance. • Once the run out period is over, carryover funds will be comingled with the current plan year's balance. <p>WEX provides administration for the 2 ½ month grace period extension at no additional cost. WEX's debit card can be used during the grace period extension.</p>
4. Confirm the Contractor shall accept eligibility and enrollment information through an electronic file from the County's online enrollment vendor, currently BenefitFocus, on the weekly basis at a minimum.	Yes		Yes		Yes		Yes		Yes	<p>We are able to work with any file vendor during the implementation process. Lake County will be provided a dedicated Integration Analyst.</p> <p>WEX can accommodate any file feed frequency as necessary. This will be further discussed and determined with each carrier during the onboarding process.</p>
5. Confirm the Contractor shall provide	Yes		Yes		Yes		Yes		Yes	

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
data necessary for bi-weekly reconciliation election to payroll deductions and claims.										
6. Confirm the Contractor shall provide the County access to standard County-level reporting, including transactional summaries and monthly report of account activities in downloadable formats, including Microsoft Excel.	Yes		Yes		Yes		Yes		Yes	Employer reports are available through WEX's secure portals on demand. Based on employer preference, emails notifications can also be provided once a report is generated.
7. Confirm the Contractor shall provide banking arrangements for FSA accounts. The County will reimburse the Contractor by invoice for the claim payments via Wire/ACH.	Yes*	*Ameriflex accepts ACH transfers.	Yes		Yes		Yes		Yes	<p>We offer two funding methods, as described below.</p> <p>Claim based funding: There are two ACH debits from your account based on that day's eligible claim reimbursements. The debits are: 1) lump sum amount to cover manual claims, including check and direct deposit and 2) lump sum amount to cover debit card transactions.</p> <p>Contribution based funding: Each pay period, you send employee contributions via ACH to WEX. In addition to sending contributions, a reserve of funds is also held in WEX's account to ensure adequate funds are available to pay claims. If pending claims exceed funds available, we will notify you and request additional funds.</p> <p>Reimbursement is held until additional funds are received.</p>
8. Confirm the Contractor shall provide debit card usage for	Yes		Yes		Yes		Yes		Yes	

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
Medical FSA, and Dependent Care FSA.										
9. Confirm the Contractor shall ensure that debit cards are received by, and funds posted to Participant's cards, no later than October 1st of each plan year.	Yes		Yes		Yes		Yes		Yes	Please note, debit cards will not be mailed to participant homes until we receive enrollment information from Lake County / Benefitfocus. Once enrollment is received and processed, debit cards are mailed to participant homes within 14 business days.
10. Confirm the Contractor shall provide participants a minimum of two (2) free debit cards.	Yes		Yes		Yes		Yes	TASC offers up to 4 cards per account holder at no additional charge	Yes	All FSA participants automatically receive two Benefits Debit Cards. Additional cards for spouses or dependents at least 18 years of age are available at no additional charge. Lost or stolen debit cards can be replaced at no additional cost.
11. Confirm the Contractor shall provide Participants the ability to self-monitor the balance on their FSA, access information about eligible expenses, track expenditures, filing claims etc. as well as provide balance statements by e-mail or letter to Participants sixty (60) days prior to the Plan Year end.	Yes		Yes		Yes		Yes		Yes	<p>online consumer portal and mobile app.</p> <ul style="list-style-type: none"> • Sign up for mobile text alerts) • Submit claims and upload receipts • Pay-the-provider options • View account balances, claims status • View and update profile information and add dependents • Order additional debit cards • Update banking information • Initiate repayments • Expense tracker <p>WEX provides FSA participants with a year-end letter approximately 60 days prior to the end of the plan year for no additional cost.</p>
12. Confirm the Contractor shall develop Participant education materials, including initial and new	Yes		Yes		Yes		Yes		Yes	Standardly, all participants will receive a welcome communication electronically from WEX upon enrollment into the FSA plan. We can also look to create a

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
enrollee welcome letters and updates and revisions as a result of any federal or state mandate changes affecting benefits under employee benefits administrative services, to be reviewed and approved by the County.										customized welcome communication specific for Lake County to disburse to participants either electronically or via mail. Additional fees may apply.
13. Confirm the Contractor shall provide annual enrollment support in approximately fifteen (15) locations/sessions. This must be completed within a two-week period. Presenters from the vendor shall follow a script of enrollment highlights. This may be done virtually at the County's discretion.	Yes Yes Yes		Yes		Yes		Yes	The County will work with its dedicated Account Manager to mutually define attendance. Attendance will be based on your Account Manager's availability.	Yes	We would like to get a better idea of what your Open Enrollment period looks like and what you are anticipating for OE fairs/meetings. WEX typically charges \$350 per day plus travel expenses; however, live and/or pre-recorded webinars are available for no additional cost. Please note, attendance is subject to availability and dependent on CDC guidelines/corporate policies regarding travel at the time of the request.
14. Confirm the Contractor shall provide a secure portal and / mobile application to allow participants the ability to monitor and submit claims using various technologies.	Yes		Yes		Yes		Yes		Yes	Once your participants have enrolled in benefits with us, they'll receive access to their online consumer portal. This portal grants them access to: <ul style="list-style-type: none"> • Sign up for mobile text alerts) • Submit claims and upload receipts • Pay-the-provider options • View account balances, claims status, claim and payment history • View and update profile information and add dependents • Order additional debit cards • Update banking information • Initiate repayments

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
										<ul style="list-style-type: none"> Expense tracker Access benefits 24/7 with the Benefits Mobile App by WEX. Participants can get instant updates on the status of claims, file a claim and upload documentation in seconds using a phone's camera, report a card as lost or stolen, check balance and view account activity, use the benefits debit card directly from a participant's phone with Apple Pay or Samsung Pay, scan an item's bar code to determine if it's an IRS code section 213(d) eligible expense, and reset login credentials.

B. Please provide a brief response to the questions below.

Service	Ameriflex	Navia	P&A	Tasc	WEX
1. Indicate the current debit card vendor.	The Bancorp Bank is the MyAmeriflex debit card vendor.	Alegeus Technologies	P&A utilizes Alegeus Technologies for the sole purpose of offering the debit card.	TASC owns the TASC card.	WEX
Please provide percentage of claims that are automatically adjudicated via debit cards.	80% of claims are automatically adjudicated via the MyAmeriflex debit card.	95% of claims in 2020 were auto-adjudicated	Our auto-adjudication rate is high for our debit card: over 90% of non-prescription transactions and 99% of prescription transactions are auto-adjudicated at point-of-service.	Auto adjudication is used when the participant uses their TASC Debit Card to purchase eligible items and/or use the MyCash purse on the card. OCR is used to process claims submitted on the participant portal, mobile app or paper. Approximately 80% of claims are auto adjudicated and 20% use the OCR process.	Our standard auto-substantiation rate is approximately 85%; however, clients that utilize the debit card substantiation file see their auto-substantiation significantly increase.
2. Please describe the procedure for recovering and reporting debit card funds not substantiated.	If a card transaction requires additional documentation, automated email notices are sent to the participants. Participants may also view transactions and receipt status online or via the mobile app. Ameriflex will initiate multiple substantiation notifications via online portal alerts and email with associated dates for a response. If the participant does not have a valid email address on file, notices are sent via	If a card transaction is not substantiated by the deadline, or determined to be for an ineligible expense, then the card is suspended from further use. The card transaction amount is treated as an ineligible	Our debit card is fully compliant with the Inventory Information Approval System (IIAS) and the IRS's 90% Rule (an exception to IIAS). Therefore, eligible expenses will be auto-adjudicated at point of service and ineligible expenses will be denied. Our transaction auto-adjudicated rate at point-of service is high: over 90% auto-adjudication rates for non-prescription expenses and 99% auto-adjudication rate	TASC's Universal Benefit Account® platform has built-in protocols and system edit checks based on Internal Revenue Code (IRC) Section 125 to adjudicate claims for only FSA eligible expenses. For point of sale TASC Card transactions, a participant can only use the card for eligible expenses in which the participant is enrolled. If the claim request falls outside of the Merchant Category Codes (MCC),	When IIAS is not available at the merchant, WEX auto adjudicates debit card transactions in the following manner: <ul style="list-style-type: none"> Plan co-payments are entered into WEX's system so that card transactions matching the co-payments. If an expense is recurring and has been previously approved, any transaction

Service	Ameriflex	Navia	P&A	Tasc	WEX
	<p>USPS first class mail to the home address on file for the participant. Participants must submit required substantiation documentation; otherwise, the unsubstantiated claim will be denied, and Ameriflex will use IRC recovery options. When card transactions are left unsubstantiated after multiple requests, claims will be denied. We use the following methods of resolution, permitted by Revenue Ruling 2003-43: a) Request for repayment (pay back the funds) or substitute/trade claim with another eligible expense (replacement receipt - an expenditure not previously reimbursed under any other Plan), b) Card deactivation, c) Offset future expenses by the amount in question, d) Payback through payroll (depending on the County's preference), and e) Adjustment to salary as after-tax income reported on W-2 (per the employers process).</p>		<p>for prescriptions. With our high auto-adjudication rate, it is rare that we have to request substantiation for a debit card transaction. In the event that we do have to request additional documentation for debit card substantiation:</p> <ol style="list-style-type: none"> 1) We send the participant an Additional Documentation Request Letter/e-mail; 2) If there is no response, we will send three (3) more letters/e-mails to the participant over the course of 30 days – the first two of these letters request documentation and warn that we will turn the card off 3) If the participant still does not respond, we will deactivate the debit card 4) Typically participant contacts our customer service for resolution; 5) Once the card has been deactivated, we will also place a hold on all manual claims until the participant responds; 6) If the transaction is deemed ineligible for the FSA, the participant will have to repay their account in order to have their debit card re-activated; <p>If the transaction is eligible, we will approve the transaction and re-activate the debit card (an approval letter/e-mail is sent the next business day).</p>	<p>Inventory Information Approval System (IIAS), or 90% merchant acceptability for a benefit plan, a manual review may occur. Universal Benefit Account has an auto-adjudication rate of 90% of all claims by either interfacing with merchants that support IIAS and MCC, copay matching, recognizing recurring claims, 90% Merchants, and/or utilizing direct carrier claims feeds.</p> <p>TASC uses the maximum amount of IRC-approved, auto-substantiation methods to make submitting claims easy. TASC's claims process is highly automated which results in near perfect financial and processing accuracy (approximately 90%). Virtually all claims are received through electronic claim submission or via the TASC Card and are automatically adjudicated without manual intervention. Participants are notified of any claims which require manual substantiation, which can be supplied via the mobile app or the participant portal. Any unsubstantiated claims remain in a pending state until the end of the plan year, plus any run-out period, or are handled per the County's plan design.</p>	<p>matching both the provider and the exact dollar amount will be approved. When insurance must be processed to determine the participant's responsibility, the participant waits to receive their final statement and then writes their debit card number on the provider statement. Follow-up documentation may still be required to substantiate some of the card transactions.</p> <p>If documentation is needed to verify an FSA expense, multiple notifications are provided to the participant over a 200-day period. If no documentation is received after 200 days, a Repayment Request is sent to the participant and the debit card is temporarily deactivated. The participant can pay back the plan or submit an eligible claim to offset the dollar amount in question; the benefits debit card is then reactivated.</p> <p>If the participant does not submit adequate substantiation or offset the ineligible amount with an out-of-pocket expense, WEX contacts the employer requesting that the ineligible amount be deducted from the participant's paycheck on an after-tax basis. If this is no longer possible, the ineligible amount is added to the participant's W-2 as taxable income.</p>
<p>3. Describe the process and timeline for handling denied claims appeals.</p>	<p>DENIED CLAIM APPEALS Participant must submit their appeal request in writing to Ameriflex for reconsideration within 60 calendar days.</p> <ul style="list-style-type: none"> • An explanation why you disagree with the denial. • Copies of documents that support your claim <p>Ameriflex has 30 calendar days to do one of the following:</p> <ol style="list-style-type: none"> 1. Approve the appeal and process the 	<p>Denied claims are typically sent back to customer service for reprocessing and handled without the member being required to file an official level 1 claims appeal. The claim resubmission is sent directly to the customer service agent who denied the claim (credentials are included on each claim denial) and the claim is immediately reprocessed.</p> <p>If an official level I claims appeal is filed, Navia will follow the ERISA guidelines for claims appeal unless a specific</p>	<p>P&A will send the participant a Claim Denial Letter. This letter identifies the claim in question, reason for denial, and steps to appeal the decision. Participants have 180 days to respond (appeal) a claim denial.</p> <p>P&A has 60 days to review and respond to the appeal.</p> <p>Typically, if a participant submits a written appeal to a denied claim, the appeal is reviewed internally usually</p>	<p>TASC follows IRS rule and regulations as well as any special provisions in the plan documents including client specified custom appeals procedures. Participants who wish to file an appeal must complete the appeals form located on the reverse side of the denial letter and attach a copy of the original claim form, substantiation, and any additional substantiation or information they wish to provide and return the document to TASC within 180 days from the date of the notice.</p>	<p>For all ineligible claims a notification is sent to the participant requesting additional information. Notifications can be provided electronically through the consumer online account, text alert or in hard copy through standard US Mail. Once correct information is received, the claim is reprocessed within two business days.</p> <p>Participants or qualified beneficiaries who wish to request an appeal of a WEX's decision are requested to send a written</p>

Service	Ameriflex	Navia	P&A	Tasc	WEX
	<p>claim.</p> <p>2. Provide written communication that we have upheld the denial.</p> <p>We will send the participant a notification of the outcome of their appeal. Participant will receive an email if they have an email address noted in their online account; if not, they will receive a letter in the mail.</p>	<p>appeals process is established in advance for the County. Most of our public sector clients follow the ERISA claims appeal process/timelines. The claim, along with accompanying data, is sent to a designated Navia contact and a final determination is made within 30 days. If the claim is further denied and a level II appeal is initiated, the data is gathered and submitted back to the client for final determination. Final determination is made within 30 days and communicated back to the member by Navia.</p>	<p>within 3-5 business days of receipt, depending on the nature of the appeal (i.e. requires legal review with our on-staff ERISA Attorney). If the appeal overturns the denial, reimbursement is issued. If the denial is not overturned by the appeal, we will send a denial notification to inform the participant of the determination.</p>	<p>The denial notice explains the process for urgent situation review, the guidelines for urgent situation qualification and instructs participants to check yes next to "Does this appeal require an expedited review?" on the appeal form.</p> <p>Upon appeal submission TASC will review our original decision and provide the participant with a written determination within 60 days following the receipt of the request for review or the date that all the information required of the participant is provided to TASC, whichever date is later.</p>	<p>appeal to WEX. The written appeal can be an email, letter of fax.</p> <p>Notification of the appeal is automatically sent to the Compliance Manager and Chief Compliance Officer/EVP.</p> <p>The Compliance Manager researches the facts and circumstances surrounding the complaint or request.</p> <p>Once finalized the Chief Compliance Officer/EVP signs and mails the letter to the participant or qualified beneficiary.</p> <p>If it is determined through this process that departmental processes or procedures need modification or a need for additional training is identified, the Compliance Manager will reach out to the supervisor in the applicable department to talk through the process modifications or the additional training required.</p>
<p>4. Describe the requirements and options available for initial and ongoing funding of the FSA accounts. Include reference to prefunding of the debit card and medical availability.</p>	<ul style="list-style-type: none"> • Claims Based Funding: Ameriflex can initiate ACH debit pull from employers account based on daily or per pay period eligible claim reimbursements to cover manual claims, including check and direct deposit and to cover debit card transactions. • Contribution Based Funding: Each pay period, an employer sends employee contributions via ACH to Ameriflex. In addition to sending contributions, a reserve of funds is also held in Ameriflex's account to ensure adequate funds are available to pay claims. If pending claims exceed funds available, we will notify the employer and request additional funds. Reimbursement is held until additional funds are received. 	<p>In <i>Contributions</i> funding, the County would remit funds equal to the FSA payroll deductions to Navia each pay date. Navia carries the liability of claim payments and bookkeeping during the plan year. Any excess funds or plan liabilities are transferred back to the County as part of the final plan reconciliation and forfeiture process.</p> <p>In a <i>Disbursement</i> funding, the County would reimburse Navia for the claims reimbursed each day/week. A report of all issued reimbursements (checks, direct deposits, debit cards) is provided to the plan contacts on each scheduled reimbursement date. Navia will then collect funds via ACH auto-debit, ACH from the client, or a check payment.</p> <p>There is an overall plan prefunding</p>	<p>(Option #1 below) does not require pre-funding. Instead, the employer retains 100% of the payroll deductions and reimburses P&A for claims that have been paid (both debit card and non-debit card).</p> <p><u>Option 1</u></p> <ul style="list-style-type: none"> • The employer designates a bank account that FSA funds are reimbursed from; • P&A pays the employee's claims and then obtains reimbursement from the employer via the designated bank account; • P&A will send an email notification every business day that will include the total amount of reimbursements • The next business day, P&A will ACH debit the total amount from this account. <p><u>Option 2</u></p>	<p>TASC offers two funding methods for payroll deduction:</p> <p>Payroll Verification Report (PVR) Funding: Under PVR, the client sends contribution data to TASC at each payroll, which is credited to the participants' accounts on the payroll date for immediate availability. TASC then collects the total amount of all contributions (employee and employer) via ACH transfer from the client's bank account. TASC does not require a security deposit or prefund with the PVR option, even though at times some participant's medical FSA spending may exceed their contributions to date.</p> <p>Point of Disbursement (POD) Funding: With POD Funding, TASC performs ACH collection from the client's bank account on an agreed-upon funding</p>	<p>Claim based funding: There are two ACH debits from your account based on that day's eligible claim reimbursements. The debits are: 1) manual claims, including check and direct deposit and 2) debit card transactions.</p> <p>Contribution based funding: Each pay period, you send employee contributions via ACH to WEX. In addition to sending contributions, a reserve of funds is also held in WEX's account to ensure adequate funds are available to pay claims. If pending claims exceed funds available, we will notify you and request additional funds. Reimbursement is held until additional funds are received.</p> <p>Reimbursement is made from WEX's account daily. You'll receive a monthly</p>

Service	Ameriflex	Navia	P&A	Tasc	WEX
		<p>requirement based on the aggregate annual elections. The standard amount will range from 5-10% based on the replenishment schedule/method. Navia will consider this negotiable with the County.</p>	<ul style="list-style-type: none"> • P&A will pay your employee's claims and then obtain reimbursement from the employer on a weekly basis; • We will send the employer a weekly check register; • The employer will reimburse P&A for that total <p>During implementation a pre-funding amount will be determined.</p>	<p>schedule based on the previous funding period's claims paid. POD funding requires a pre- fund collected by TASC. This amount is not used to pay claims and no interest accrues. The amount of the prefund will be determined at the time of plan initiation.</p>	<p>report showing activity by employee and you can view monthly activity through the reports available in your employer portal.</p>
<p>5. If claims exceed deposits describe the steps the Contractor shall take to cover claims costs.</p>	<p>If a participant is using their MyAmeriflex Debit Card to purchase eligible expenses and the transaction amount is more than the funds available on the card, the available funds will be applied to the purchase and the participant will have to pay the balance with another form of payment. The participant can then file a request for reimbursement. If there are no funds available on the card, the request will be denied.</p> <p>In the event that total annual claims exceed total annual employee contributions combined with the employer's tax savings, employers will have the option to file a claim in order to recoup the amount of the plan year's net aggregate loss.</p> <p>All Ameriflex medical reimbursement FSA clients are automatically covered by the FSA Guarantee® at no additional cost. You hold your FSA plan to a high standard of compliance, and the guarantee is our way of demonstrating our commitment to helping you maintain those high standards.</p>	<p>In <i>Contributions</i> funding, Navia carries the liability of claim payments that exceed deposits.</p> <p>In <i>Disbursements</i> funding, Navia does not hold the deposits and maintains a net-zero balance.</p>	<p>If a participant submits a Healthcare FSA claim for an amount that exceeds their available balance, P&A will process the claim for the requested amount and the system will deny the dollar amount that exceeds the available funds. The participant will receive a partial reimbursement in this case, along with a Claim Denial Letter which flags the insufficient funds dollar amount.</p> <p>In the case of the Dependent Care FSA, this account is a "pay-as-you-go" account. If a claim is submitted for an amount that exceeds their current available balance, the claim will partially pay out and remain in a pending state until the next payroll deduction is applied to the account. The claim will pay out in full only after enough payroll deductions have been posted to the account to cover the full claim request.</p> <p>Our proprietary system will not allow participants to exceed their annual election amounts.</p>	<p>Under PVR Funding- TASC continues to collect the per pay contribution from the client and fronts uniform coverage dollars to cover claims that exceed deposits. TASC will true up the account during the plan finalization prior to processing forfeitures.</p>	<p>Reimbursement is made for eligible claims up to the remaining balance. Any claim amount exceeding the remaining balance will be denied and a denial notification is sent to the participant. Notifications can be provided electronically through the consumer online account, text alert or in hard copy through standard US Mail.</p>
<p>6. Describe any ability to interface with medical and/or dental carrier for claims adjudication.</p>	<p>Our MyPlanConnect connects employees' healthcare FSA charges with their insurance Explanation of Benefits (EOB). MyPlanConnect detects when employees swipe their MyAmeriflex Debit Card and automatically matches their purchase with their insurance carrier's reports.</p> <p>In most cases, MyPlanConnect can verify the eligibility of a claim without the need for</p>	<p>Navia can accept a carrier claims file for processing medical/dental patient responsibility amounts as either FSA claims and/or debit card substantiation.</p>	<p>Confirmed While we have the capability to accommodate claim file feeds we recommend reimbursement via check, direct deposit or debit card. We work with numerous clients/vendors for many other data file feed transmissions (i.e. payroll, HRIS, clients direct). In our experience, we find claim file feeds create confusion for plan participants because such file feeds</p>	<p>TASC has its ClaimsConnex service for direct claims carrier feeds.</p>	<p>We can certainly look to set up a debit card substantiation file or claims exchange file with Lake County's carriers. We are able to work with any file vendor during the implementation process and Lake County will receive a dedicated Integration Analyst to ensure these integrations are set up in a timely and efficient manner.</p>

Service	Ameriflex	Navia	P&A	Tasc	WEX
	employees to submit supporting documentation. In addition, employees will have the ability to access their EOBs via MyPlanConnect and submit corresponding manual claims for reimbursement.		do not offer real-time auto-adjudication. Participants want real-time account balance information. Debit card use allows for more accurate, up to date balances since reimbursements occur on a more frequent basis than with streamlining/automatic claim reimbursement.		
7. Outline the end of year reconciliation process and timing for forfeitures to be returned to the County if applicable.	<p>Within 67 days after Plan's Runout End Date is reached, Ameriflex completes the final review of the Plan and changes the Plan status to "Finalized". At that time, we will notify the County indicating the final balance of the Plan.</p> <ul style="list-style-type: none"> Forfeiture Positive balances can be moved to the County's Cash Account and upon its preference can be used to pay the next month(s) administrative fees. <p>Alternatively, the County can also request the money to be sent back to the County instead of applying the amount to impending administrative fee payments.</p>	<p>After the end of a plan's claim filing deadline, Navia will wait an additional 30-60 days to allow for any official claim appeals (typically 60) before beginning the plan forfeiture process. A final series of audits is done by our accounting team that looks at reported payroll deductions, reimbursements issued, funds received, etc. and a final plan balances report is prepared and sent to the County's plan contacts. Any funds held by Navia are also sent back via ACH.</p> <p>Guidance on how to allocate the forfeitures, unsubstantiated debit card transactions, etc. are also included with the final forfeiture report. The final report is typically provided about 75-90 days after the claim filing deadline has passed, but can be done earlier at the client's direction.</p>	<p>After the Run out Period at the end of the plan year, P&A will reconcile accounts and close out the plan year.</p> <p>If a client uses their own bank account or a separate client owned account set up for the FSA, the client retains control over the account and the funds remain with the client. Therefore, P&A would not have any funds to return at the close of the plan year. However, P&A will provide a Forfeiture Report that shows the remaining forfeited FSA funds.</p> <p>If a client uses P&A's Trust Bank Account to fund the FSA, sending funding to us, then we will send a Forfeiture Report at the close of the plan year which includes details of all uncashed checks including the participant name and amount of each outstanding check. The County will receive payment from P&A via ACH deposit or check along with the reporting package and a letter explaining the returned funds. If the client renews service with P&A for another plan year, we can instead roll any forfeited funds over into a reserve for the new plan year's funding.</p>	<p>Within 67 days after a FSA Plan's Runout End Date is reached, TASC completes the final review of the Plan and the Plan status changes to Finalized. At that time, we send an email to the City's Primary Contact indicating the final balance of the Plan.</p>	<p>The process for returning forfeitures is determined by the chosen funding method:</p> <p>Contribution Based Unless specifically requested by the employer, forfeited funds are held by WEX and applied towards the next plan year's funding reserve.</p> <p>Claims Based With this funding method, forfeitures are reflected in WEX's standard reporting package for the employer's reconciliation purposes.</p>

COBRA

A. Please Confirm the following Services or list deviations.

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
1. Confirm the Contractor shall provide COBRA Participants access to customer service for Participant inquiries.	Yes		Yes		Yes		Yes		Yes	Monday through Friday (except holidays), from 7:00 am – 10:00 pm EST. They can connect with us through our 800 number, our 24/7 IVR, email or Knowledgebase Assisted Support, or live online authenticated chat and/or the Let's Chat feature.
2. Confirm the Contractor shall process COBRA elections within specified timeframes.	Yes		Yes		Yes		Yes		Yes	Qualifying events submitted via the employer portal prompt the mailing of the COBRA election paperwork the following business day. Qualifying events submitted via electronic file (through the SFTP site) are processed within 48 hours. The postmark determines if the COBRA continuant has made the payment in a timely manner. Payments received with a postmark past the 30-day grace period deadline are destroyed and coverage is terminated. Late payment reminders are not sent.
3. Confirm the Contractor shall send COBRA initial enrollment materials within specified timeframes.	Yes		Yes		Yes		Yes		Yes	Each qualified beneficiary will receive, along with their COBRA election materials, a registration code and instructions for accessing the member portal. On the member portal, the qualified beneficiary may enroll and/or make premium payment
4. Confirm the Contractor shall facilitate open enrollment materials to current COBRA Participants.	Yes		Yes		Yes		Yes		Yes	WEX will send a standard open enrollment/rate change letter and generic carrier enrollment form at no additional fee and will collect enrollment forms and forward to the carrier for processing.

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
										<p>Standard open enrollment communications:</p> <ul style="list-style-type: none"> • Open enrollment form (1-3 pages) • Plan change notice <p>Additional open enrollment materials are provided to members through an open enrollment message on the member portal. The message provides a link to any additional materials.</p> <p>can include a link to your website where the member can also retrieve any additional open enrollment documents or communication. There is no fee for adding a link to the open enrollment/rate change letter.</p> <p>additional open enrollment materials can be mailed for \$1.50 per duplex page, with a 25-page maximum. If this service is requested, the material must be provided to WEX in an electronic PDF format.</p>
5. Confirm the Contractor shall mail initial COBRA notices to new enrollees and COBRA election notice to Participants.	Yes		Yes		Yes		Yes		Yes	<p>WEX can send a one-time blanket mailing of the Initial Notices to the entire COBRA eligible population for no additional cost. Additional blanket mailings may be subject to additional fees.</p> <p>Ongoing Initial Notices and COBRA election materials are included with our COBRA administration for no additional cost.</p>
6. Confirm the Contractor shall conduct premium	Yes		Yes		Yes		Yes		Yes	<p>an enrollment confirmation letter is sent to the qualified beneficiary(ies) along with</p>

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
calculation, monthly billing to Participants, and management of ongoing premium collection process for COBRA.										<p>coupons. They may also make payments online via a debit/credit card. A separate processing fee charged and retained by the payment processor. Another option automatic recurring ACH deduction via a checking or savings account. There is no additional fee charged.</p> <p>Payments received with a postmark past the 30-day grace period deadline are destroyed and coverage is terminated. Late payment reminders are not sent.</p> <p>partial premium payment is the lesser of \$50 and 10% of the premium (considered "insignificant"), WEX sends a letter to the COBRA continuant advising them they have 30 days to make the remaining payment.</p> <p>If the short amount is "significant," a letter is sent to the COBRA continuant advising them that full payment must be received by the end of the current payment grace period. If payment is not made, the partially paid premium is refunded and the coverage terminated retroactive.</p> <p>WEX is able to handle COBRA premium payments from multiple sources. Please note, the employer will responsible for premium calculation specifically for the FSA plan.</p>
7. Confirm the Contractor shall	Yes		Yes		Yes		Yes		Yes	We collect premiums for the entire payment period including a few

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
remit all premiums collected from COBRA participants directly to the County.										extra days for postmark dates. Reconcile them and send the premiums for the prior month out to the employer no later than the 15th of the month. Typically around the 12th. This accounts for all payments for that month.
8. Confirm the Contractor shall provide eligibility and premium reconciliation on the monthly basis.	Yes*	*Please note: Ameriflex does not reconcile payments to medical carrier vendor invoices. We reconcile collected premium payments within our COBRA/Retiree Billing system.	Yes		Yes		Yes		Yes	
9. Confirm the Contractor shall directly interface with County insurance carriers (medical, dental, FSA, and vision) on COBRA enrollments, address changes, and terminations on a monthly basis at a minimum via an eligibility data transfer process.	Yes		Yes		Yes		Yes		Yes	<p>We will notify the carrier(s) when the initial COBRA payment is received and when COBRA coverage is terminated. If the carrier has questions pertaining to COBRA eligibility or payment status, they are supplied a dedicated toll-free number and email address.</p> <p>We are able to work with any file vendor during the implementation process. Lake County will be provided a dedicated Integration Analyst.</p> <p>WEX can accommodate any file feed frequency as necessary.</p>
10. Confirm the Contractor shall allow for automatic bank account deductions for COBRA premiums.	Yes		Yes		Yes		Yes		Yes	<p>They may also make payments online via a debit/credit card. A separate processing fee charged and retained by the payment processor is applied to each payment made online via credit/debit card.</p> <p>Another option is through an automatic recurring ACH deduction via a checking or savings account..</p>

Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
										There is no additional fee charged for processing recurring ACH payments.
11. Confirm the Contractor shall maintain historical enrollment and payment information.	Yes		Yes		Yes		Yes		Yes	WEX's digital storage system is set to delete or erase any electronic information after eight (8) years. WEX ensures the deletion of information prior to final disposal of hardware or electronic media on which it is stored.
12. Confirm the Contractor shall provide the necessary reporting to enable the County to perform employer responsibilities related to ACA enrollment for COBRA Participants.	Yes		Yes		Yes		Yes		Yes	WEX provides the real-time reporting listed below,. WEX does not complete the actual ACA filing for the employer; this will remain the employer's responsibility.
13. Confirm that the Contractor has enclosed sample form/letters you use for COBRA administration under Tab 4.	Yes Appendix x 4		Yes		Yes	P&A provides the following correspondences as part of our standard COBRA/Retiree Billing administrative services:	Yes		Yes	
14. Confirm that the Contractor shall not charge more than a two percent (2%) surcharge for participants on extended COBRA for disability.	Yes		Yes		Yes		Yes		Yes	

B. Please provide a brief response to the questions below.

Service	Ameriflex	Navia	P&A	Tasc	WEX
1. Describe the notification process for COBRA participants nearing the end of their eligibility period.	We send termination notices to qualified beneficiaries at the end of their coverage period or in the event of early termination (e.g., for failure to pay full and timely premiums). Notification of COBRA termination includes reference to any conversion rights and contact information provided by the County.	Navia provides a COBRA specific rights letter that indicates the applicable election and payment deadlines. No additional notification is sent to the member if they have not elected and are approaching the deadline. Reminder notices for upcoming deadlines are only sent for payment reminders. Once a member is on COBRA and approaches the end of their COBRA term, a notification is sent about 30 days prior to the end of term informing them of their rights to continue coverage directly through the carrier or through a marketplace exchange.	P&A will send Termination-Conversion Notices out to COBRA beneficiaries who are nearing the end of their eligibility period approximately 45 days prior to their coverage termination date. This notice alerts the beneficiary to the coverage termination effective date and it provides information for the individual regarding purchasing individual coverage through the Health Insurance Marketplace. A sample of this notice has been provided in Attachment I.	Within federal timing guidelines as defined by the DOL, TASC sends the appropriate notifications to let continuants know their eligibility is ending.	A conversion option letter is sent to COBRA continuants 180 days prior to the end of their coverage period advising them of the upcoming coverage end date.
2. Indicate the review process used for certifying extended COBRA coverage.	Employers must make COBRA coverage available to qualified beneficiaries when there is a loss of coverage caused by a qualifying event. The coverage must be extended for up to 18 months if the qualifying event is a termination of employment or a reduction in work hours. For other events, the coverage must be extended for up to 36 months. The list below details the maximum duration of COBRA based on the qualifying event: <u>QUALIFYING EVENT MAXIMUM BENEFIT PERIOD – 18 MONTHS</u> Termination of employment Reduction in hours of employment <u>QUALIFYING EVENT MAXIMUM BENEFIT PERIOD – 36 MONTHS</u> Death of a covered employee Divorce or legal separation Dependent child ceasing to be a dependent Medicare entitlement for covered employee The duration of COBRA covered is generally measured from the date of the qualifying event.	Any extension of coverage beyond the 18-month Federal COBRA is handled directly between Navia and the member. The member is responsible for providing Navia with the necessary documentation showing disability or secondary QE that would trigger the extended coverage. All forms and documentation are reviewed by the customer service agent and the final determination is made along with a determination letter mailed to the member.	In the case of disability, we request a copy of the SSA determination letter to verify disability as determined by the Social Security Administration. We notify qualified beneficiaries that their COBRA payment will increase to 150% after the first 18 months of COBRA coverage. In the case of a Secondary Qualifying Event, we would require verification of the event (i.e. death certificate, divorce decree, or Medicare card) in order to certify the extension of COBRA to 36 months.	COBRA participants are given instructions in their COBRA election notice for requesting a proper extension of COBRA coverage. Requests are processed in writing only and numerous assessments are made by trained and experienced TASC COBRA administration staff. The first assessment is if the request is timely, followed by review for proper documentation. An experienced COBRA product manager and in-house attorney are available to assist with questions regarding timing or overall compliance. If all requirements are met, the participant will be informed in writing that the extension has been granted.	WEX must be notified in writing with the contact information and a copy of the member's Social Security Administration determination letter of disability within 60 days after the latest of: <ul style="list-style-type: none"> • The date of the Social Security Administration's disability determination. • The date of the covered employee's termination of employment or reduction of hours; and • The date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan. This notice must also be provided within 18 months after the covered employee's termination of employment or reduction of hours in order to be entitled to a disability extension.
3. Briefly, describe the Contractor's notification process to insurance	We remit collected premiums directly to the Employer on the 15 th of each month. Once the COBRA premiums have been received, Ameriflex transmits the funds via ACH to the	A carrier notification is sent to the appropriate membership/eligibility contact for the carrier. Typically, this is done through our carrier notification email. The	Since carriers have different preferences, we transmit eligibility data to them using a method of their choosing. Initially, we pend enrollment/reinstatement until we receive	TASC can communicate and manage changes directly with the carrier(s). We typically communicate changes to Qualified Beneficiary QB status to carriers, on the first	WEX, in conjunction with our COBRA Carrier Operations team, serves as the main point-of-contact for your insurance carriers to update and confirm COBRA

Service	Ameriflex	Navia	P&A	Tasc	WEX
carriers/contractors.	employer for remittance to its medical carrier(s) monthly. We can collect and remit COBRA premium payments to the employer's medical carrier vendor; however additional cost may apply. We do not reconcile payments with medical carrier invoices.	email notification instructs to carrier to perform the respective action based on the event. In some cases, an ANSI 834 file is created and sent to the carrier. If the client has granted Navia access to their online membership portal for the carrier, then we will process the carrier change manually through the online portal.	<p>the COBRA member's first premium payment. We import this data into our system and apply payment to each appropriate COBRA member.</p> <p>Every month we run an "open invoice" report to identify and terminate COBRA members for non-payment as per COBRA regulations. If we terminate a member for non-payment, we then notify the appropriate carrier(s) and send the COBRA member an Early Termination Notice</p>	<p>business day of the week after first full-month's premium payment is received or on an emergent basis as required. While most carriers request electronic notification we will coordinate with the individual carrier to determine the best format, method, and cadence for communicating changes.</p> <p>TASC notifies Insurance Carriers manually (by email or fax) when a Participant adds, changes, or terminates COBRA. Clients provide TASC with insurance carrier's contact information and require providers to confirm approval/acknowledgement of TASC as contact for COBRA changes. In addition to Carrier notification, Client contact receives email notification that "Change of Status" was provided to Carrier.</p>	<p>continuation eligibility for qualified beneficiaries.</p> <p>The goal of our Carrier Operations team is to communicate effectively with your carriers to maintain a smooth transition for COBRA participants when electing, changing or terminating COBRA benefits. We will notify the carrier(s) when the initial COBRA payment is received and when COBRA coverage is terminated.</p> <p>If the carrier has questions pertaining to COBRA eligibility or payment status, they are supplied a dedicated toll-free number and email address that allows them to communicate quickly and efficiently with our COBRA Carrier Operations team.</p>
4. Describe the procedure the Contractor follows when a qualified beneficiary submits a premium payment for more or less than the required amount.	Partial payments are accepted with communication of remaining balance due. However, if payment is received after a grace period (i.e., monthly grace period, plus a five-day window), it is returned to the participant with notification that their coverage has terminated due to failure to pay full and timely premiums.	<p>If a premium payment is more than the require amount, any overage amounts are applied to the following month(s) premiums and the amount due for that month is updated accordingly.</p> <p>If the premium is less than the required amount, then a letter is generated and mailed to the member notifying them of the premium underpayment and instructions on how much to send and by what deadline. If the underpayment is insignificant, then the additional amount is requested as part of the following month's premium due. If the underpayment is significant, then the letter instructs the member to pay the amount due by the standard COBRA payment deadline to avoid coverage cancellation.</p>	<ol style="list-style-type: none"> 1. Should the payment be short the lesser of \$50 or 10% of the invoiced amount, in accordance with Federal mandates, that month's payment shall be considered paid in full. The remaining balance will be added into the following month's premium invoice. 2. Should the payment be short by an amount greater than \$50 or 10% of the premium due, the COBRA beneficiary will have a 30 day grace period from the payment due date to pay the remaining balance. If we receive the payment in full by the end of the grace period, coverage will remain in effect. However, should the beneficiary fail to pay the remaining balance in time, coverage will be terminated and the portion of the premium paid will be reverted back to the participant. <p>If payment is for more than the required amount, we will post the overage amount to the next month's invoice. We will send the COBRA beneficiary a letter showing the</p>	<p>COBRA regulations stipulate participants are allowed a 30-day grace period for each premium payment. TASC COBRA complies with COBRA regulations regarding payments that are short by an insignificant amount. Participants receive a notification letter and are informed of our deadlines for making up the shortfall. If the payment is not received timely, we will terminate continuation. COBRA coverage is terminated if a premium payment postmarked within the grace period is not received. TASC notifies employers of non-payment of premiums when the regulatory grace period and a short mail delay period has expired. At that time, TASC add, change, termination notification processes proceed to the primary contact at the County.</p>	<p>A payment is considered a partial payment if it's short by more than \$50 and/or more than 10% of the total monthly premium amount. When a partial payment is processed, a Partial Payment Notice is generated and mailed the next business day. This notice states how much is still owed for the applicable month and indicates the payment must be made by the end of the grace period for that month.</p> <p>Payments short by \$50 or less and 10% or less of the total monthly premium amount are considered insignificantly short. When an insignificant payment is processed, an Insignificant Payment Notice is mailed the next business day. Members then have 30 days from the date of the notice or until the end of the regular payment grace period, whichever is later, to pay the remaining amount due.</p> <p>Once the original 30-day grace period expires, accounts update to a terminated status. If members pay the remaining</p>

Service	Ameriflex	Navia	P&A	Tasc	WEX
			partially paid amount and their remaining balance.		<p>amount due within the appropriate timeframe, their account is retroactively reinstated.</p> <p>If the short amount is "significant," a letter is sent to the COBRA continuant advising them that full payment must be received by the end of the current payment grace period.</p> <p>If payment is not made, the partially paid premium is refunded and the coverage terminated retroactive to the beginning of that month.</p> <p>Excess premium payments are applied to the next month's premium payment. The amount can be refunded if the participant sends a written request to WEX.</p> <p>For Qualified Beneficiaries who are short on their premium payment equal to or less than \$5.00, WEX will cover the difference and the premium will be considered paid in full.</p>
<p>5. Describe the procedure the Contractor follows when a qualified beneficiary submits a delinquent premium payment after the thirty (30) day grace period. How do you document the return of the check? At what point do you send a termination notice to the carriers?</p>	<p>Payments received after the grace period (i.e., monthly grace period, plus a five-day window) are rejected and returned to the participant with notification that their coverage has terminated due to failure to pay full and timely premiums.</p> <p>All activity, including communications, notices, payments received and returned, and more, are tracked, documented and are available through our online MyAmeriflex portal.</p>	<p>All premiums are automatically deposited into a lockbox and Navia receives a daily accounting of all funds received and document images of the content and envelope. If the postmark date is after the payment deadline, then the payment amount is entered along with the payment date. The system will automatically note the payment as past due and initiate a termination letter for late payment to the member. A carrier notification is created the following business day and sent to the carrier.</p> <p>The deposited premium is reimbursed to the member directly within one (1) week.</p>	<p>If P&A receives a late premium payment after the thirty (30) day grace period, we will send a refund check back to the qualified beneficiary with a letter explaining the refund. P&A will also send an Early Termination Notice to inform the individual that their coverage terminated due to non-payment. These actions are notated in the individual's account within our system. P&A will notify carriers of coverage terminations at the same time. If the qualified beneficiary appeals this coverage termination we will only reinstate with approval from the County.</p>	<p>TASC complies with COBRA regulations. Premiums received beyond the grace period (with allowance for mailing delays) are returned with a letter terminating coverage, and carriers are notified during the next carrier notification cycle.</p>	<p>Once the original 30-day grace period expires, accounts update to a terminated status. If a check is returned for non-sufficient funds, the individual is sent a letter informing the participant of the current paid through date and if no further payments are received in a timely manner, the coverage will be terminated as of the current paid through date.</p> <p>We will notify the carrier(s) when the initial COBRA payment is received and when COBRA coverage is terminated. The frequency of this communication with carriers is discussed and determined during the implementation process.</p>

Retiree Billing

A. Please Confirm the following Services or list deviations.

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
1. The Contractor shall collect premiums for retiree plans offerings including the County's self-funded health plan, dental, vision and Medicare Advantage plan premiums.	Yes		Yes		Yes		Yes		Yes	
2. Confirm the Contractor shall remit all premiums collected from Retiree participants directly to the County.	Yes		Yes		Yes		Yes		Yes	We collect premiums for the entire payment period. Reconcile them and send the premiums for the prior month out to the employer no later than the 15th of the month. Typically around the 12th.
3. The Contractor shall maintain historical enrollment and payment information.	Yes		Yes		Yes		Yes		Yes	WEX's digital storage system is set to delete or erase any electronic information after eight (8) years. WEX ensures the deletion of information prior to final disposal of hardware or electronic media on which it is stored.
4. The Contractor shall directly interface with County carriers on retiree enrollments, address changes and terminations, on a monthly basis at a minimum via an eligibility data transfer process.	Yes		Yes		Yes		Yes		Yes	WEX, may serve as the main point-of-contact for your insurance carriers to update and confirm continuation eligibility for special plan members. We will notify the carrier(s) when the member is entered into our system and when coverage is terminated. If the carrier has questions pertaining to eligibility or payment status, they are supplied a dedicated

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
										toll-free number and email address.
5. The Contractor shall allow for automatic bank account deductions for retiree premiums.	Yes		Yes		Yes		Yes		Yes	
6. The Contractor shall perform eligibility and premium reconciliation on a monthly basis.	Yes*	Please note: Ameriflex does not reconcile payments to medical carrier vendorinvoices. We reconcile collected premium payments within our COBRA/RetireeBilling system.	Yes		Yes		Yes		Yes	
7. The Contractor shall administer annual enrollment elections including benefit communications and capturing enrollment changes, paper or electronic enrollment is permissible.	Yes		Yes		Yes		Yes		Yes	<p>WEX will send a standard open enrollment/rate change letter and generic carrier enrollment form at no additional fee and will collect enrollment forms and forward to the carrier for processing. Standard open enrollment packets will include the following:</p> <ul style="list-style-type: none"> • Open enrollment form (1-3 pages) • Plan change notice <p>Additional materials are provided to members through an open enrollment message on the member portal. The message provides a link to the additional materials. additional pages can be included for \$1.50 per duplex page, with a 25-page maximum. If additional COBRA-related materials are to be included, the material must be provided to WEX in an electronic PDF format.</p>
8. The Contractor shall provide	Yes		Yes		Yes		Yes		Yes	WEX provides the real-time reporting listed below, to assist

Service	Ameriflex		Navia		P&A		TASC		WEX	
	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations	Confirm	Deviations
the necessary reporting to enable the County to perform employer responsibilities related to ACA enrollment for retiree participants.										with a client's ACA reporting responsibilities. WEX does not complete the actual ACA filing for the employer; this will remain the employer's responsibility..

B. Please provide a brief response to the questions below.

Service	Ameriflex	Navia	P&A	TASC	WEX
9. Does the Contractor have an established arrangement to allow for coordinate with the Florida Retirement System (FRS), allowing for coordination, including FRS deduction of premium payments and, annual FRS reporting for premiums paid.	Yes	Yes, we have an established arrangement for coordinating with FRS based on prior retiree billing contracts with Florida based clients.	Confirmed.	Yes.	We cannot integrate with the FRS/Trust/pension vendors. A Direct Bill member could establish an ACH from a checking or savings account and/or remit via check, credit/debit card. We can accept payment from multiple sources - meaning if one sent a check in for some and then used a credit card for the rest - WEX would process the payments and keep coverage active accordingly (assuming payment made in time).
10. Describe your process to maintain and audit dependent eligibility for retirees. For example removing over age dependents from the plan.	It is the responsibility of the covered employee or qualified beneficiaries to notify the employer within 60days after the second qualifying event. Notification from the covered employee or qualified beneficiary is acceptable for all qualified beneficiaries that are affected. The employer is not required to offer retiree coverage if notice is not given, so long as the employer was not aware of the second qualifying event independent of the notice.	Navia does not perform any dependent age audits. This is a separate service altogether and would typically be handled by the carriers.	For COBRA/Retiree Billing, we will be able to perform periodic audits of the data and provide to the County in an acceptable format. P&A prefer to complete the audit on a quarterly basis. P&A is able to remove over age dependents from the plan as long as we are provided with a complete census of retirees and dependents at implementation. When a dependent is removed P&A will review the tier level of the retiree and update the member accordingly.	We rely on clients to provide us with accurate dependent information and if any of those dependents have a status change that they consider to be disqualifying for further continuation, it is relayed to us via notification from our client (EDI).	WEX processes qualifying event notifications and initial notice materials for employer groups. The qualifying event or new coverage information is supplied to WEX by the employer or a third party. Electronically provided data is processed through our downloading system. Incomplete or insufficient data or information that is in conflict with the system parameters creates an error report that is reviewed by WEX and the designated file contacts. WEX contacts the employer with questions based on the information the error report provides. Reports are sent to the employer group for verification of COBRA activity.

PLAN COSTS AND GUARANTEES

Please provide the proposed fees in the format requested below.

- A. Please present the guaranteed rate quotes for **the initial three (3) years. Rates for the remaining two (2) years are optional. RATES SHALL BE QUOTED ON A PER FSA PARTICIPANT PER MONTH BASIS.**

There is should only be a Per Participant fee, even if the participant is enrolled in both a Medical FSA and Dependent Care FSA.

FSA (Medical and Dependent Care) Administration

Current Benefit Eligible Employees = 1289

	Ameriflex	Navia	P&A	Tasc	WEX
WITH Debit Card	2021-2026	2021-2026	2021-2026	2021-2026	2021-2026
Per Participant	\$3.25	\$3.20	\$2.95	\$3.00	\$3.35 ppm

- A. Please indicate (x) below the FSA Services you are proposing and provide details of any additional fees associated with the service provided. **Any additional fees shall be listed in this section.**

Flexible Spending Acct Service	Ameriflex		Navia		P&A		Tasc		WEX	
	Included in Proposal?		Included in Proposal?		Included in Proposal?		Included in Proposal?		Included in Proposal?	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Complete administration of Medical and Dependent Care Flexible Spending Accounts	X		X		X		Yes		X	
Enrollment material describing the benefits of FSA participation	X		X		X		Yes		X	
Section 125 Compliant Plan Document preparation	X		X		X		Yes		X	
										Plan document and SPD templates are available at the click of your mouse through LEAP. Amendments can also be made through LEAP at no additional cost. WEX encourages you to consult with legal counsel should customized language be required for the Plan Document or SPD, as we

Flexible Spending Acct Service	Ameriflex		Navia		P&A		Tasc		WEX				
	Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
													cannot provide legal advice.
Regulatory Updates and Plan Amendments	X		FREE	X		X		Yes		X			Plan document and SPD templates are available at the click of your mouse through LEAP. Amendments can also be made through LEAP at no additional cost. WEX encourages you to consult with legal counsel should customized language be required for the Plan Document or SPD, as we cannot provide legal advice.
Customer service telephonic and web page support for all FSA participants	X		FREE	X		X		Yes		X			
Direct deposit of FSA reimbursements	X		FREE	X		X		Yes		X			
Debit card option for Participants	X		FREE	X		X		Yes		X			
FSA information via website or telephone	X		FREE	X		X		Yes		X			
Accounting services including check writing, funding requests, reconciliation	X		FREE	X		X		Yes		X			
Management reports, including ad hoc report requests	X		FREE – Standard and Custom Reports	X		X		Yes		X			Ad-hoc reporting is available in our standard format for no additional cost.
Electronic data exchange in the County's approved format (set-up and ongoing)	X		FREE	X		X	Assumes 100% of data that is required to administer the plan is provided on the file.	Yes		X			Additional fees may apply for file outside of WEX's preferred file specifications.
Carrier set-up fees	X		FREE	X		X		Yes		X			

Flexible Spending Acct Service	Ameriflex		Navia		P&A		Tasc		WEX					
	Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments			
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No		
Change in file layout	X		FREE	X			X			Yes		X		Additional fees may apply for file outside of WEX's preferred file specifications.
Eligibility reconciliation	X		FREE	X			X			Yes		X		
Records retention	X		FREE	X			X			Yes		X		
Banking options	X		INCLUDED	X			X			Yes		X		
Non-discrimination testing	X		Self-service portal – FREE	X			X			Yes		X		WEX includes in its administrative fees the three objective non-discrimination tests (two test runs per year): WEX also provides access to additional testing options through LEAP with an annual non-discrimination testing subscription. Additional \$500.00/annually will apply.
Attendance at open enrollment meetings	X		Onsite and Remote attendance – FREE	X			X			Yes		X		On-site enrollment meetings/benefits fairs may be available for an additional fee of \$350 per day plus travel expenses
Minimum Participation Fees	X		N/A	X			X			Yes		N/A as incumbent	X	\$50.00 Monthly Minimum Fee
Implementation fee	X		FREE	X			X			Yes		N/A as incumbent	X	\$0.00
Run-out claims administration upon termination	X		FREE	X		Client billed the standard fees during the final run-out	X		The monthly per participant fee will apply for run-out.	Yes		N/A as incumbent	X	If a client terminates with WEX and WEX is responsible to continue to administer the plan during the runout/grace period, WEX will continue to bill administrative fees during those months that is based on the active participant count as of the end of the plan year times the monthly administrative fee.
Mid Year termination fees	X		N/A	X			X			Yes		N/A as incumbent	X	\$0.00; WEX requires a sixty-day written notice for client

Flexible Spending Acct Service	Ameriflex		Navia		P&A		Tasc		WEX				
	Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
													<p>termination requests. Terminated participants may submit claims for expenses incurred prior to their termination date for a certain period of time; this is known as the run out period for terminated participants. These participants will remain on the monthly invoice for the duration of the run out period regardless of their balance upon termination.</p>
Plan Year termination fees	X		N/A	X		X		Yes		X		<p>\$0.00; WEX requires a sixty-day written notice for client termination requests.</p> <p>Terminated participants may submit claims for expenses incurred prior to their termination date for a certain period of time; this is known as the run out period for terminated participants. These participants will remain on the monthly invoice for the duration of the run out period regardless of their balance upon termination.</p>	
Administrative guidance on changes in FSA laws	X		FREE	X		X		Yes		X			
Replacement debit cards	X		FREE	X		X		Yes		First four free	X		no additional cost.
Set-up fee	X		WAIVED	X		X		Yes		N/A as incumbent	X		\$0.00
Renewal fee	X		WAIVED	X		X				WAIVED	X		\$0.00
Other:	X		\$75.00 is applied if active participation drops below 25	X				Yes					
						No other fees							

Flexible Spending Acct Service	Ameriflex		Navia		P&A		Tasc		WEX			
	Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments		Included in Proposal?		Additional Fee/Comments	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
			enrolled.									

B. Please present the guaranteed rate quotes for the initial three (3) years. Rates for the remaining two (2) years are optional. Cost shall be based on retention of 2% COBRA administration fee. **RATES SHALL BE QUOTED ON A PER EMPLOYEE PER MONTH BASIS.**

COBRA Administration

	Ameriflex	Navia	P&A	TASC	WEX
	2021-2026	2021-2026	2021-2026	2021-2026	2021-2026
PEPM	\$0.38 Per Insured Employee	\$0.30	\$0.49	\$0.34	\$0.55
Annual Total	\$5,877.84	\$4,640.40	\$7,579.32	\$5,259.12	\$8507.40

C. Please indicate (x) below the COBRA Services you are proposing and provide details of any additional fees associated with the service provided. **Any additional fees shall be listed in this section.**

COBRA Service	Ameriflex		Navia		P&A		TASC		WEX			
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Initial notice to new enrollees	X		INCLUDED	X		X		Yes		X		
Process COBRA elections within specified timeframes	X		INCLUDED	X		X		Yes		X		
Mail COBRA enrollment packets within specified timeframes	X		INCLUDED	X		X		Yes		X		
Mail COBRA election notice to eligible employees and dependents	X		INCLUDED	X		X		Yes		X		
Premium calculation, billing to enrollees, and management of ongoing premium collection process	X		INCLUDED	X		X		Yes		X		
Pro-rate monthly	X		INCLUDED	X		X		Yes		X		

COBRA Service	Ameriflex		Navia		P&A		TASC		WEX				
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
premium per effective date given by the County													
Late notices and termination notices	X		INCLUDED	X		X		Yes		X		Late payment notices are available upon request from the employer during implementation for no additional cost.	
Customer service for all COBRA participants	X		INCLUDED	X		X		Yes		X			
Directly interface enrollments, changes, and terminations to insurance carriers	X		INCLUDED	X		X		Yes		WAIVED	X		
Retain records pursuant to current regulations	X		INCLUDED	X		X		Yes		X			
Administrative guidance on changes in COBRA laws	X		INCLUDED	X		X		Yes		X			
Eligibility reconciliation with carriers	X		We do not reconcile with carrier invoices.	X		X		Yes		WAVIED	X		
Liability for services rendered	X		INCLUDED	X		X		Yes		Hold Harmless Guarantee	X	WEX is responsible for a COBRA violation within its control.	
Minimum participation fees	X		\$50.00 - Minimum Monthly Fee* * Ameriflex invoices off medical bill only; includes outside dental and vision carriers at no additional cost	X		X		Yes		WAIVED	X	\$85.00 Monthly Minimum Fee	
Open enrollment forms (paper or online)	X		Open Enrollment - \$15 per notice \$60 minimum fee	X		Generic open enrollment materials are included at no cost. Custom OE packets	X		Yes		WAIVED	X	WEX will send a standard open enrollment/rate change letter and generic carrier enrollment

COBRA Service	Ameriflex		Navia		P&A		TASC		WEX				
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
					that include the COBRA enrollment form, carrier forms, and rate matrix for <i>applicable</i> plans are a premium feature and billed at \$12.00/packet								form at no additional fee and will collect enrollment forms and forward to the carrier for processing. Standard open enrollment communications will include the following: <ul style="list-style-type: none"> • Open enrollment form (1-3 pages) • Plan change notice Additional open enrollment materials are provided on the member portal. The message provides a link to any additional materials. WEX can include a link to your website where the member can also retrieve any additional open enrollment documents or communication.. additional open enrollment materials can be mailed for \$1.50 per duplex page, with a 25-page maximum. If this service is requested, the material must be provided to WEX in an electronic PDF format.
Implementation fee	X		FREE	X		X		Yes		N/A as incumbent	X		\$0.00
Set-up fee	X		WAIVED	X		X		Yes		N/A as incumbent	X		\$0.00
Renewal fee	X		WAIVED	X		X		Yes		N/A as incumbent	X		\$0.00
Mid-year termination fee	X		NONE	X		X		Yes		N/A as incumbent	X		\$0.00; WEX requires a sixty-day written notice for client termination requests.

COBRA Service	Ameriflex		Navia		P&A		TASC		WEX						
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments				
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No			
Plan year end termination fee	X		NONE		X		X		Yes		N/A as incumbent		X		\$0.00; WEX requires a sixty-day written notice for client termination requests.
Other:			X		No other COBRA fees		X		Yes		N/A as incumbent				

E. Please present the guaranteed rate quotes for the initial three (3) years. Rates for the remaining two (2) years are optional. RATES SHALL BE QUOTED ON A PER RETIREE PARTICIPANT PER MONTH BASIS.

Retiree Billing Services

Current number of Enrolled Retirees = 95

	Ameriflex		Navia		P&A		TASC		WEX	
	2021-2026		2021-2026		2021-2026		2021-2026		2021-2026	
PPPM	\$3.00 PPPM (\$285 total monthlyfee)		\$2.80		\$3.35		\$2.85		\$3.95	
Annual Total	\$3,420		\$3,192		\$3,819.00		\$3,249		\$4,503.00	

F. Please indicate (x) below the Retiree Services you are proposing and provide details of any additional fees associated with the service provided. Any additional fees shall be listed in this section.

Retiree Service	Ameriflex		Navia		P&A		TASC		WEX			
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Premium calculation and	X		X		X		Yes		X			

Retiree Service	Ameriflex		Navia		P&A		TASC		WEX			
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
billing to enrollees and management of ongoing premium collection process												
Pro-rate monthly premium per effective date given by the County	X		INCLUDED	X		X		Yes		X		
Management of ongoing premium collection process	X		INCLUDED	X		X		Yes		X		
Coordination with FRS	X		INCLUDED	X		X		Yes			X	We cannot integrate with the FRS/Trust/pension vendors. A Direct Bill member could establish an ACH from a checking or savings account and/or remit via check, credit/debit card. We can accept payment from multiple sources - meaning if one sent a check in for some and then used a credit card for the rest - WEX would process the payments and keep coverage active accordingly (assuming payment made in time).
Notice and premium payment to insurance carriers monthly	X		INCLUDED	X		X		Yes		X		

Retiree Service	Ameriflex		Navia		P&A		TASC		WEX			
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Premium reconciliation	X		We do not reconcile with carrier invoices.	X			X			X		
Medicare Creditable Coverage Notice distribution to eligible retirees	X		We do not reconcile with carrier invoices.	X			X			X		WEX sends Medicare notices to active COBRA qualified beneficiaries when they reach age 65. The notice identifies the qualified beneficiary as being eligible for Medicare benefits and lets them know that their Medicare entitlement may affect their COBRA continuation. WEX does not provide Medicare Part D notices.
Customer service for all Retiree participants	X			X			X			X		
Eligibility reconciliation with carriers	X		INCLUDED	X			X			X		
Retain records	X		We do not reconcile with carrier invoices.	X			X			X		
Directly interface enrollments, changes and terminations to insurance carriers	X			X			X			X		
Coordination of enrollment with Medicare Supplemental Carrier	X			X			X			X		
Coordination of enrollment with PDP carrier	X			X			X			X		

Retiree Service	Ameriflex		Navia		P&A		TASC		WEX					
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments			
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No		
Minimum participation fee	X			X		X		Yes		WAIVED	X		\$85.00 Monthly Minimum Fee; If Lake County were to move forward with both COBRA and Direct Bill, the Direct Bill monthly minimum (\$85) will be waived.	
Open enrollment forms (paper or online)	X		INCLUDED	X		Generic open enrollment materials are included at no cost. Custom OE packets that include the COBRA enrollment form, carrier forms, and rate matrix for <i>applicable</i> plans are a premium feature and billed at \$12.00/packet	X		Yes		N/A as incumbent	X		WEX will send a standard open enrollment/rate change letter and generic carrier enrollment form at no additional fee and will collect enrollment forms and forward to the carrier for processing. Standard open enrollment packets will include the following: <ul style="list-style-type: none"> • Open enrollment form (1-3 pages) • Plan change notice Additional open enrollment materials are provided to members through an open enrollment message on the member portal. The message provides a link to the additional materials. additional pages can be included for \$1.50 per duplex page, with a 25-page maximum. If additional COBRA-related materials are to be included, the material must be provided to WEX in an electronic PDF format.
Implementation fee	X		FREE	X			X		Yes		N/A as incumbent	X		\$0.00
Set-up fee	X		WAIVED	X			X		Yes		N/A as incumbent	X		\$0.00
Renewal fee	X		WAIVED	X			X		Yes		N/A as incumbent	X		\$0.00

Retiree Service	Ameriflex		Navia		P&A		TASC		WEX						
	Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments		Included in Proposal?		Additional Fees/Comments				
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No			
Mid-year termination fee	X		NONE	X			X			Yes		N/A as incumbent	X		\$0.00; WEX requires a sixty-day written notice for client termination requests.
Plan year end termination fee	X		NONE	X			X			Yes		N/A as incumbent	X		\$0.00; WEX requires a sixty-day written notice for client termination requests.
Other:				X		No other fees	X			Yes					

G. List the **Performance Guarantees** the Contractor has included in the premiums.

Guarantee	Ameriflex		Navia		P&A		TASC		WEX	
	Target	Penalty	Target	Penalty	Target	Penalty	Target	Penalty	Target	Penalty
1. Implementation	A maximum of 15 business day turnaround time for accurate group setup from the day all complete plan information is received by Ameriflex. (Complete plan information is defined as a completed New Client Application, a fully executed Administrative Service Agreement (ASA), all benefit plan reimbursement and premium information, and completed enrollment information in full.)	5% 1st quarter of fees	Ontime implementation with all systems tested, operational, and client walkthrough done 30 days prior to go live date	3% for each line of service	For FSA , assuming all necessary paperwork and data are received at a minimum of 30 days in advance of the effective date, the plan will be fully implemented on its effective date. For COBRA Retiree Billing , services will be implemented in a timely manner, providing all required implementation paperwork and data is received no later than 60 days prior to the effective date of service.	2%	N/A as incumbent	N/A as incumbent	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.	
2. Premium Remittance & Reports	Premium Remittance & Reports currently are not a performance guarantee for Ameriflex; however, we are willing to discuss this option with the	N/A	Reports created and available by 20 th of the month for prior month. Funds remitted back to client within seven (7) business days of report being created	3% for each	Reporting will be accurate and timely 98% of the time. Transactional/Non-payment accuracy will be 98%	2%	Sent as agreed upon mutually defined date.	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.	
3. Customer Service a. Average Speed of Answer b. Abandonment Rate c. Response to participant inquiry d. Resolution of participant inquiry	•95% of calls will be answered during regular business hours •90% of calls will be answered within 60 seconds or less during non-peak periods with the exception of a failure in a third-party communication system •80% of participant online chats will be answered within 60 seconds or less during	1% 1% 1% 1%	a) 45 seconds or less b) 5% or less c) Within one (1) business day 95% within 3 business days	3% for each	Call abandonment rates will be less than 4%. Customer service calls will be answered in 30 seconds or less 98% of the time. Overall client satisfaction will be as mutually agreed upon between each client and P&A. Our standard is to return voicemails and e-mails within 1 business day 98% of the time.	2%	a. 75% of Calls Answered within one minute. b. Not to exceed 5% c. Within 2-4 business days d. 90 % First Call Resolution	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.	

	regular business hours •85% of participant emails will be responded to within one (1) business day								
4. COBRA Notification Timelines	As specified by the County	COBRA Notification Timelines currently are not a performance guarantee for Ameriflex; however, we are willing to discuss this option with the County.	As specified by the County	3%	As specified by the County P&A ensures federal COBRA timelines are met 99%	2% at risk; measured annually	As specified by the County (mutually defined)	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.
5. Provide Account Management Reports	Monthly	Account Management Reports are available 24/7 on the MyAmeriflex Employer Portal. Account Management Reports currently are not a performance guarantee for Ameriflex; however, we are willing to discuss this option with the County.	Monthly		Monthly Reports are available 24/7	2%	Monthly	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.
6. Delivery of Debit Cards	By Jan 1 of each PY	95% of cards will be mailed within ten (10) business days	By Jan 1 of each PY	3%	By Jan 1 of each PY Assumes enrollment data provided by 9/1 to have debit cards by 10/1	2% at risk; measured annually	By Jan 1 of each PY	1% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.

		from the date enrollments are processed. 2%							
7. Annual Account Management Performance Survey	An Annual Account Management Performance Survey is not currently a performance guarantee for Ameriflex; however, we are willing to discuss this option with the County.	N/A	Score of 8/10 or better as measured through our Net Promoter Score or other negotiated standard.	2%	Included in Customer Satisfaction survey.	2%	Rated as Good or higher	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.
8. FSA Carry Over Funds	To be applied to current plan year account no more than thirty (30) days after the close of the prior plan year.	FSA Carry Over Funds currently is not a performance guarantee for Ameriflex; however, we are willing to discuss this option with the County. Ameriflex provided its standard performance guarantees in Appendix 5.	To be applied to current plan year account no more than thirty (30) days after the close of the prior plan year.	3%	To be applied to current plan year account no more than thirty (30) days after the close of the prior plan year. Confirmed.	2%	To be applied to current plan year account no more than thirty (30) days after the close of the prior plan year.	1.5% of admin fees	Please refer to the proposed performance guarantees provided for Lake County within the supporting documents section of our proposal response.