## Indian River County FSA, Retiree and COBRA Marketing Breakdown

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	Enrollment 3/15/21 <sup>1</sup>	Current Rates
Medical FSA	257	\$3.64
Dependent Care FSA Only	3	\$3.64
Additional Employees in Ext. Grace Period	# TBD	\$0
Retiree Billing	348	\$2.05
Benefit Eligible (with Retirees) enrolled for COBRA	1,801	N/A
Employees enrolled in COBRA Eligible plan (w/o Retirees)	1,376	N/A
COBRA Administration	15	\$.40 + \$15 per OE packet

<sup>1</sup> As reported by TASC, Chard-Snyder, and Benefits Express; Tax Collector may be moving to another FSA Administrator effective 10/1/21.

Proposed Plans Effective 10/1/2021	Current	Proposed	
	FSA Administration		
	TASC P&A Group		
Initial Set up Fee	\$0	\$0	
Annual Renewal Fee	\$0	\$0	
Medical/Dependent Care FSA	\$3.64	\$3.00	

	COBRA Administration		
	Chard-Snyder P&A Group		
Initial Set up Fee	\$0	\$0	
Takeover Fees (#COBRA participants)	\$0	\$0	
Annual Renewal Fee	\$0	\$0	
Monthly Fee Per Benefit Eligible	\$0.40	\$0.50	
Monthly Fee Per Active COBRA Enrollees	\$0	\$0	

	Retiree Billing	
	TASC Clarity	
Initial Set up Fee	\$0	\$0
Takeover Fees (#Retiree participants)	\$0	\$0
Annual Renewal Fee	\$0	\$0
Monthly Fee Per Retiree Cost	\$2.05	\$2.50

Estimated Cost Breakdown based on enrollment counts	Chard-Snyder/TASC	P&A Group/Clarity
Estimated FSA/DCA Annual Fees	\$11,357	\$9,360
Estimated COBRA Annual Fee	\$8,645	\$8,256
Estimated Retiree Annual Fee	\$8,561	\$10,440
Estimated Total First Year Cost	\$28,563	\$28,056
Rate Guarantee		3 Years - COBRA & Retiree Billing; 5 Years FSA Admin.

The following information is intended as a benefit summary only. It does not include all of the provisions, or limitations. If this information conflicts in any way with the contract, the contract will prevail.

## Indian River County FSA, Retiree and COBRA Marketing Breakdown Indian River County

Initial Set up / Renewal Fee         Image: Second Sec	FLEXIBLE SPENDING ACCOUNTS		P & A Group
Initial Set up Fee (one-time fee for both FSA's)Image of the set of the se			T an croup
Annual Renewal Fee     1     50       Total Setup Fes     50.00       Monthly Admin Fees     01       Medical/Dependent Care FSA Administration Fee (PPPM)     257     \$3.00       Additional Charge for Employees in Extended Grace Period (PPM)     78D     \$3.00       Debit Card Fee (indicate cost of replacement cards)     1     No fee for technology/Nendor       Debit Card Technology/Vendor     No fee for technology/Nendor     No fee for technology/Nendor       Debit Card Customizes     50     1       Secure Online Access 24/7/365     1     Yes       Secure Online Access 24/7/365     1     Yes       Direct Depoid     1     Yes       Secure Online Access 24/7/365     1     Yes       Direct Depoid     1     Yes       Participant Web Portal     1     Yes       Enrollment Materials     1     Yes       Enrollment Materials     1     Yes       Direct Depoid For Bi-Lingual Populations     1     Yes       Secure Depoid For Bi-Lingual Populations     1     Yes       Direct Depoid For Bi-Lingual Populations     1     Yes       Direct Depoid Capability     1     Yes       Summary Plan Description     1     Yes       Direct Depoid Capability     1     Yes       D			\$0
Manthly Admin Fees         Courts of 3.14.2021           Medical/Dependent Care FSA Administration Fee (PPPM)         257         \$3.00           Additional Chare Only FSA Administration Fee (PPPM)         3         \$3.00           Additional Chare Only FSA Administration Fee (PPPM)         3         \$3.00           Debit Card Technology/Vendor         TBD         \$3.00           Debit Card Technology/Vendor         No fee for technology/Vendor         Dependent upon the scop and complexity of the customizes           Debit Card Customizes         S0         Total Monthly Fees         \$780           Services         Yes         \$780         \$780           Services         Yes         Yes         \$780           Debit Card Technology/Vendor         Yes         \$780         \$780           Services         Yes         Yes         \$780           Services         Yes         Yes         \$780           Debit Applications         Yes         Yes         Yes           Participant Web Portal         Yes         Yes         Yes           Direct Deposit         Yes         Yes         Yes         Yes           Colument Meetings         Yes         Yes         Yes         Yes           Detict Deposit Applications<	• • •		
Monthly Admin Feesof 5.14 2021Medicia/Dependent Care FSA Administration Fee (PPPM)3Dependent Care ONy FSA Administration Fee (PPPM)3Additional Charge for Employees in Extended Grace Period (PPM)TBDDebit Card Fee (indicate cost of replacement cards)IDebit Card Technology/VendorIDebit Card CustomizesDependent upon the scor and complexity of the customization request.Monthly Minimum FeeS0ServicesS0ServicesS0ServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesDirect DepositYesParticipant Web PortalYesRecuring Claim AutomationYesLive Customer Service SupportYesOptional Services and FeasYesEnrollment MaterialsYesMaterials and Meeting for Bi-Lingual PopulationsYesSection 125 Plan DocumentYesSummary Plan DescriptionYesDirect Deposit Team - Single point of contactYesPapertess ProcessingYesChaim Processing TimingYesDeficated Account Team - Single point of contactYesPapertess ProcessingYesPanelosser Claims 24, provisionYesPanelosser Claims 24, provisionYesPanelos Processing Timing	Total Setup Fess		\$0.00
Monthly Admin Feesof 5.14 2021Medicia/Dependent Care FSA Administration Fee (PPPM)3Dependent Care ONy FSA Administration Fee (PPPM)3Additional Charge for Employees in Extended Grace Period (PPM)TBDDebit Card Fee (indicate cost of replacement cards)IDebit Card Technology/VendorIDebit Card CustomizesDependent upon the scor and complexity of the customization request.Monthly Minimum FeeS0ServicesS0ServicesS0ServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesServicesYesDirect DepositYesParticipant Web PortalYesRecuring Claim AutomationYesLive Customer Service SupportYesOptional Services and FeasYesEnrollment MaterialsYesMaterials and Meeting for Bi-Lingual PopulationsYesSection 125 Plan DocumentYesSummary Plan DescriptionYesDirect Deposit Team - Single point of contactYesPapertess ProcessingYesChaim Processing TimingYesDeficated Account Team - Single point of contactYesPapertess ProcessingYesPanelosser Claims 24, provisionYesPanelosser Claims 24, provisionYesPanelos Processing Timing			
Dependent Care Only FSA Administration Fee (PPPM)     3     \$3.00       Additional Charge for Employees in Extended Grace Period (PPPM)     TBD     \$3.00       Debit Card Fee (indicate cost of replacement cards)     No fee for technology/ven     Dependent upon the scop and complexity of the customization request.       Debit Card Customizes     Dependent upon the scop and complexity of the 	Monthly Admin Fees	of	
Additional Charge for Employees in Extended Grace Period (PPPM)     TBD     \$3.00       Debit Card Fee (indicate cost of replacement cards)     S0     S0       Debit Card Technology/Vendor     No fee for technology/en     Dependent upon the scor and complexity of the customization request.       Monthly Minimum Fee     S0     S0       Total Monthly Fees     \$10     \$10       Secure Online Access 24/7/365     Yes     Yes       Mobile Applications     Yes     Yes       Direct Deposit     Yes     Yes       Participant Web Portal     Yes     Yes       Deformal Web Portal     Yes     Yes       Enrollment Materials     Yes     Yes       Enrollment Materials     Yes     Yes       Enrollment Materials     Yes     Yes       Socian 125 Plan Document     Yes     Yes       Summary Plan Description     Yes     Yes       Direct Deposit Capability     Yes     Yes       Calim Processing     Yes     Yes       Direct Deposit Capability     Yes     Yes       Summary Plan Description     Yes     Yes       Direct Deposit Capability     Yes     Yes       Dedicated Account Team - Single point of contact     Yes     Yes       Calaim Processing Timing     Yes     Yes <td>Medical/Dependent Care FSA Administration Fee (PPPM)</td> <td>257</td> <td>\$3.00</td>	Medical/Dependent Care FSA Administration Fee (PPPM)	257	\$3.00
IBDIBD18D3300Debit Card Fee (indicate cost of replacement cards)\$0\$0Debit Card Technology/VendorNo fee for technology/venDebit Card CustomizesDependent upon the scor and complexity of the customization request.Monthly Minimum Fee\$0Total Monthly Fees\$10Services\$10Secure Online Access 24/7/365\$12Participant Web Portal\$12Participant Web Portal\$12Recurring Claim Automation\$12Live Customer Service Support\$12Optional Services and Fess\$12Enrollment Materials\$12Enrollment Materials\$12Section 125 Plan Document\$12Summary Plan Description\$12Direct Deposit\$12Participant Materials, website, CSR'sEnrollment Materials\$12Section 125 Plan Document\$12Summary Plan Description\$12Direct Deposit Capability\$12Pation Plan Description\$12Direct Deposit Capability\$12Claim Processing Timing\$12Paper Plan Description\$14Pase Processing\$14Plan Eastures\$12Dedicated Account Team - Single point of contact\$14Plan Eastures\$14Plan Record Retention\$14Plan Easting\$14Plan Easting\$14Plan Easting\$14Plan Easting\$14Plan Easting\$14Plan		3	\$3.00
Debit Card Technology/Vendor       No fee for technology/vendor         Debit Card Customizes       Dependent upon the scop and complexity of the customization request.         Monthly Minimum Fee       \$0         Total Monthly Fees       \$780         Services       \$1         Secure Online Access 24/7/365       Yes         Mobile Applications       Yes         Direct Deposit       Yes         Participant Web Portal       Yes         Recurring Claim Automation       Yes         Optional Services and Fees       \$1         Enrollment Meetings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Deloitated Account Team - Single point of contact       Yes         Deloitate Account Team - Single point of contact       Yes         Plan Record Retention       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Dedicated Account Team - Single point of contact       Yes         Plan Record Retention       Yes         Plan Record Retention       Yes         Data File Integration       Yes         Plan Record		TBD	\$3.00
Debit Card Customizes     Dependent upon the scop and complexity of the customization request.       Monthly Fees     \$0       Total Monthly Fees     \$780       Services     \$780       Service Deposit     \$780       Participant Web Portal     \$785       Recurring Clairn Automation     \$785       Direct Deposit     \$785       Enrollment Materials     \$785       Enrollment Materials     \$785       Materials and Meeting for Bi-Lingual Populations     \$785       Section 125 Plan Document     \$785       Summary Plan Description     \$785       Dedicated Account Team - Single point of contact     \$785       Dedicated Account Team - Single point of contact     \$785       Plan Processing Timing     \$785       Data File Integration     \$785       Plan Record Retention     \$785       Online Enrollment System     \$785       Plan Record Retention     \$785 <t< td=""><td>Debit Card Fee (indicate cost of replacement cards)</td><td></td><td>\$0</td></t<>	Debit Card Fee (indicate cost of replacement cards)		\$0
Debit Card Customizes     and complexity of the customization request.       Monthly Minimum Fee     50       Total Monthly Fees     5780       Services     9       Secure Online Access 24/7/365     Yes       Mobile Applications     Yes       Direct Deposit     Yes       Participant Web Portal     Yes       Recurring Claim Automation     Yes       Dytional Services support     Yes       Optional Services aupport     Yes       Dottional Services aupport     Yes       Dottional Services aupport     Yes       Dottional Services aupport     Yes       Deficing Services aupport     Yes       Deficing Services aupport     Yes       Deficing Services aupport     Yes       Deficing Services aupport     Yes       Section 125 Plan Document     Yes       Summary Plan Description     Yes       Direct Deposit Capability     Yes       Dedicated Account Team - Single point of contact     Yes       Dedicated Account Team - Single point of contact     Yes       Paperless Processing Timing     Yes       Paperless Processing Timing     Yes       Paperless Processing Timing     Yes       Plan Record Retention     Yes       Plan Record Retention     Yes       Paper	Debit Card Technology/Vendor		No fee for technology/vend
Total Monthly Fees       \$780         Services	Debit Card Customizes		
Services     Image: service online Access 24/7/365     Yes       Secure Online Access 24/7/365     Yes       Mobile Applications     Yes       Direct Deposit     Yes       Participant Web Portal     Yes       Recurring Claim Automation     Yes       Uve Customer Service Support     Yes       Optional Services and Fess     Image: service Support       Enrollment Materials     Yes       Enrollment Materials     Yes       Materials and Meeting for Bi-Lingual Populations     Yes       Section 125 Plan Document     Yes       Summary Plan Description     Yes       Direct Deposit Capability     Yes       Auto Claims Adjudication     Yes       Employer Plan Features     Image: service Support       Dedicated Account Team - Single point of contact     Yes       P8A processes claims 24/     providing reimbursement each day that banks are op       Paperless Processing     Yes       Online Enrollment System     Yes       Plan Record Retention     Yes       Grace Period or Cary-over provision     Yes       Data File Integration     Yes       Electonic Employee Communications     Yes       Data File Integration     Yes       File Feed Overview     Image: Section Sections       Contribution File     Y	Monthly Minimum Fee		\$0
Secure Online Access 24/7/365 Yes Mobile Applications Yes Direct Deposit Yes Participant Web Portal Yes Recurring Claim Automation Yes Live Customer Service Support Yes Dotional Services and Fass Enrollment Materials Yes Enrollment Materials Yes Enrollment Materials Yes Enrollment Meetings Yes Materials and Meeting for Bi-Lingual Populations Yes Section 125 Plan Document Yes Section 125 Plan Document Yes Direct Deposit Capability Yes Enrollower Plan Features Dedicated Account Team - Single point of contact Yes Claim Processing Timing Yes Paperless Processing Yes Data Frollment System Yes Plan Record Retention Yes Data Frollower Jes Yes Data File Integration Yes Electronic Employee Communications Yes Elefibility File Yes Eligibility File Yes Communications Etat Alerts Yes	Total Monthly Fees		\$780
Secure Online Access 24/7/365 Yes Mobile Applications Yes Direct Deposit Yes Participant Web Portal Yes Recurring Claim Automation Yes Live Customer Service Support Yes Dotional Services and Fass Enrollment Materials Yes Enrollment Materials Yes Enrollment Materials Yes Enrollment Meetings Yes Materials and Meeting for Bi-Lingual Populations Yes Section 125 Plan Document Yes Section 125 Plan Document Yes Direct Deposit Capability Yes Enrollower Plan Features Dedicated Account Team - Single point of contact Yes Claim Processing Timing Yes Paperless Processing Yes Data Frollment System Yes Plan Record Retention Yes Data Frollower Jes Yes Data File Integration Yes Electronic Employee Communications Yes Elefibility File Yes Eligibility File Yes Communications Etat Alerts Yes			
Mobile Applications       Yes         Direct Deposit       Yes         Participant Web Portal       Yes         Recurring Claim Automation       Yes         Live Customer Service Support       Yes         Optional Services and Fess       Yes         Enrollment Materials       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       P         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Paperless Processing       Yes         Plan Record Retention       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Data File Integration       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         Elefed Overview       Yes			
Direct Deposit       Yes         Participant Web Portal       Yes         Recurring Claim Automation       Yes         Live Customer Service Support       Yes         Optional Services and Fess       Yes         Enrollment Materials       Yes         Materials and Meetings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Summary Plan Document       Yes         Summary Plan Document       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       Pes         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Paperless Processing       Yes         Plan Record Retention       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Data File Integration       Yes         Data File Integration       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         Elefeed Overview       Yes         Contributio			
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Recurring Claim Automation       Yes         Live Customer Service Support       Yes         Optional Services and Fess       Yes         Enrollment Materials       Yes         Enrollment Metrings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Record Retention       Yes         Online Errollment Plan Testing       Yes         Data File Integration       Yes         Data File Integration       Yes         Plan Record Retention       Yes         Data File Integration       Yes         Data File Integration       Yes         Data File Integration       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes			
Live Customer Service Support       Yes         Optional Services and Fess       Yes         Enrollment Materials       Yes         Enrollment Meetings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       P&A processes claims 24, providing reimbursement each day that banks are op         Claim Processing Timing       Yes         Paperless Processing       Yes         Plan Record Retention       Yes         Record Retention       Yes         Data File Integration       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Contribution File       Yes         Eligibility File       Yes         Tota Alerts       Yes         Eligibility File       Yes			
Optional Services and Fess       Yes         Enrollment Materials       Yes         Enrollment Meetings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       P         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Data File Integration       Yes         Data File Integration       Yes         File Feed Overview       Yes         Contribution File       Yes         Eligibility File       Yes         Text Alerts       Yes			
Enrollment Materials       Yes         Enrollment Meetings       Yes         Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       P         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Race Period or Carry-over provision       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         Eligibility File       Yes         Contribution File       Yes         Eligibility File       Yes         The Alexton       Yes         Determinent System       Yes         Data File Integration       Yes         Data File Integration       Yes         Eligibility File       Yes         Eligibility File       Ye			103
Materials and Meeting for Bi-Lingual Populations       Yes; P&A has Spanish materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       P         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       Yes         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Record Retention       Yes         Data File Integration       Yes         Data File Integration       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Communications         Contribution File       Yes         Eligibility File       Yes         Eligibility File       Yes         Communications       Yes         Eligibility File       Yes			Yes
Materials and Meeting for Bi-Lingual Populations       materials, website, CSR's         Section 125 Plan Document       Yes         Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       Yes         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       P&A processes claims 24/ providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Race Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Contribution File       Yes         Eligibility File       Yes         Communications       Yes         Text Alerts       Yes	Enrollment Meetings		Yes
Summary Plan Description       Yes         Direct Deposit Capability       Yes         Auto Claims Adjudication       Yes         Employer Plan Features       Yes         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       P8tA processes claims 24, providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Contribution File       Yes         Eligibility File       Yes         Communications       Yes         Eligibility File       Yes         Communications       Yes         Eligibility File       Yes         Communications       Yes	- Materials and Meeting for Bi-Lingual Populations		Yes; P&A has Spanish materials, website, CSR's
Direct Deposit Capability Yes Auto Claims Adjudication Yes Employer Plan Features Dedicated Account Team - Single point of contact Yes Claim Processing Timing P&A processes claims 24/ providing reimbursement each day that banks are op Paperless Processing Yes Online Enrollment System Yes Plan Record Retention Yes Plan Record Retention Yes Grace Period or Carry-over provision Yes Non-Discrimination Plan Testing Yes Electronic Employee Communications Yes Data File Integration Yes File Feed Overview Contribution File Yes Eligibility File Yes Communications Yes Text Alerts Yes	Section 125 Plan Document		Yes
Auto Claims Adjudication       Yes         Employer Plan Features       Yes         Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       P8A processes claims 24/ providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Communications       Yes         Eligibility File       Yes         Text Alerts       Yes	Summary Plan Description		Yes
Employer Plan FeaturesYesDedicated Account Team - Single point of contactYesClaim Processing TimingP&A processes claims 24/ providing reimbursement each day that banks are opPaperless ProcessingYesOnline Enrollment SystemYesPlan Record RetentionYesGrace Period or Carry-over provisionYesStore Discrimination Plan TestingYesElectronic Employee CommunicationsYesData File IntegrationYesFile Feed OverviewYesContribution FileYesEligibility FileYesText AlertsYes	Direct Deposit Capability		Yes
Dedicated Account Team - Single point of contact       Yes         Claim Processing Timing       P8iA processes claims 24/ providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Communications       Yes         Eligibility File       Yes         Eligibility File       Yes         Communications       Yes         Text Alerts       Yes	Auto Claims Adjudication		Yes
Claim Processing Timing       P&A processes claims 24/ providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Communications       Yes         Eligibility File       Yes         Communications       Yes         Text Alerts       Yes	Employer Plan Features		
Claim Processing Timing       providing reimbursement each day that banks are op         Paperless Processing       Yes         Online Enrollment System       Yes         Plan Record Retention       Yes         Grace Period or Carry-over provision       Yes         Non-Discrimination Plan Testing       Yes         Electronic Employee Communications       Yes         Data File Integration       Yes         File Feed Overview       Yes         Contribution File       Yes         Eligibility File       Yes         Communications       Yes         Text Alerts       Yes	Dedicated Account Team - Single point of contact		Yes
Online Enrollment System     Yes       Plan Record Retention     Yes       Grace Period or Carry-over provision     Yes       Non-Discrimination Plan Testing     Yes       Electronic Employee Communications     Yes       Data File Integration     Yes       File Feed Overview     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Claim Processing Timing		P&A processes claims 24/ providing reimbursemen each day that banks are op
Plan Record Retention     Yes       Grace Period or Carry-over provision     Yes       Non-Discrimination Plan Testing     Yes       Electronic Employee Communications     Yes       Data File Integration     Yes       File Feed Overview     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Paperless Processing		Yes
Grace Period or Carry-over provision     Yes       Son-Discrimination Plan Testing     Yes       Electronic Employee Communications     Yes       Data File Integration     Yes       File Feed Overview     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Online Enrollment System		Yes
Non-Discrimination Plan Testing     Yes       Electronic Employee Communications     Yes       Data File Integration     Yes       File Feed Overview     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Plan Record Retention		Yes
Electronic Employee Communications Yes Data File Integration Yes File Feed Overview Contribution File Yes Eligibility File Yes Communications Yes	Grace Period or Carry-over provision		Yes
Data File Integration     Yes       File Feed Overview     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Non-Discrimination Plan Testing		Yes
File Feed Overview     Image: Contribution File     Yes       Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	Electronic Employee Communications		Yes
Contribution File     Yes       Eligibility File     Yes       Communications     Yes       Text Alerts     Yes	-		Yes
Eligibility File Yes Communications Text Alerts Yes			
Communications Constructions Yes			
Text Alerts Yes			Yes
			Yes

## Indian River County FSA, Retiree and COBRA Marketing Breakdown Indian River County Effective 10/1/2021



COBRA ADMINISTRATION		P & A Group
Initial Set up / Renewal Fee	Counts as of 3.10.2021	
Initial Set up Fee (one-time fee)		\$0
Takeover Fees (# COBRA participants)	15	\$0
Annual Renewal Fee		\$0
Total Setup Fess		\$0

Monthly Admin Fees	Counts as of 3.10.2021	
Monthly Fee Per <b>Benefit Eligible</b>	1,801	\$0
Employee + Retiree Monthly Fee Per Employee Enrolled in a	1.276	to 50
COBRA Eligible Plan	1,376	\$0.50
Monthly Per Active COBRA Enrollees	15	\$0
Monthly Minimum Fee		\$0
Total Monthly Fees		\$688
Services		
Secure Online Access 24/7/365		Yes
Mobile Applications		Yes
Participant Web Portal		Yes
Recurring Claim Automation		N/A
Enrollment Materials (optional)		Yes
Conduct Open Enrollment		Yes
Dedicated Account Team - Single point of contact		Yes
Initial Notifications		Yes
Qualifying Event Notices		Yes
Carrier Notification - reinstatement/termination		Yes
HIPAA Certificates		Yes
Past Due Notices to COBRA Participants		Yes
Real-time & Monthly Reporting		Yes
Carrier Communication & Premium		Yes
Carrier Retains 2%		Yes
File Feed Overview		
Contribution File		Yes
Eligibility File		Yes
Communications		
Text Alerts		Yes
Total Annual Cost (First Year)		\$8,256
Rate Guarantee		3 Years

## Indian River County FSA, Retiree and COBRA Marketing Breakdown Indian River County Effective 10/1/2021



RETIREE BILLING	Clarity Benefit Solutions
Initial Set up / Renewal Fee	
Initial Set up Fee	\$0
Takeover Fees	\$0
Annual Renewal Fee	\$0
Total Setup Fess	\$0

Monthly Admin Fees	Counts as of	
	3.10.2021 348	\$2.50
Monthly Per Retiree Cost	540	+
Monthly Minimum Fee		\$0
Total Monthly Fees		\$870
Services		
Secure Online Access 24/7/365		Yes
Mobile Applications		No, only Desktop
Participant Web Portal		Yes
Recurring Claim Automation		Yes
Live Customer Service Support		Yes
Optional Services and Fess		
Enrollment Materials		Yes
Conduct Open Enrollment		Yes
Dedicated Account Team - Single point of contact		Yes
Past Due Notices to Retiree Participants		Yes
Real-time & Monthly Reporting		Yes
Carrier Communication & Premium		Yes
File Feed Overview		
Contribution File		Yes
Eligibility File		Yes
Communications		
Text Alerts		Optional
Total Annual Cost (First Year)		\$10,440
Rate Guarantee		3 Years