

# Marketing Analysis for: FSA, COBRA and Retiree Billing Administration

## Indian River County

**Prepared by:**  
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Indian River County FSA, Retiree and COBRA Marketing Breakdown



	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)	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

Proposed Plans Effective 10/1/2021	Ameriflex	Chard Snyder Incumbent (for COBRA)	Clarity Benefit Solutions	Discovery/WEX Benefits	Employee Benefits Corporation	P & A Group	TASC Incumbent (for FSA & Retiree Billing)
<b>Flexible Spending Accounts</b>							
Initial Set up Fee	\$0	\$0	\$260 <small>(one time debit card fee)</small>	\$0	\$0	\$0	\$0
Annual Renewal Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medical/Dependent Care FSA	\$2.50	\$4.00	\$3.60	\$3.25	\$3.00	\$3.00	\$3.50

<b>COBRA</b>							
Initial Set up Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Takeover Fees (#COBRA participants)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual Renewal Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monthly Fee Per Benefit Eligible	\$0.35	\$0.40	\$0.40	\$0.40	\$0.42	\$0.50	\$0.49
Monthly Fee Per Active COBRA Enrollees	\$0	\$0	\$0	\$0	\$0	\$0	\$0

<b>Retiree Billing</b>							
Initial Set up Fee	\$0	\$0	\$0	N/A	N/A	\$0	\$0
Takeover Fees (#Retiree participants)	\$0	\$0	\$0	N/A	N/A	\$0	\$0
Annual Renewal Fee	\$0	\$0	\$0	N/A	N/A	\$0	\$0
Monthly Fee Per Retiree Cost	\$2.50	\$4.50	\$2.50	Cannot integrate with FRS/Salem Trust/Nationwide	Cannot integrate with FRS/Salem Trust/Nationwide	\$6.25	\$1.95

Estimated Cost Breakdown based on enrollment counts above	Ameriflex	Chard Snyder (Incumbent-COBRA)	Clarity Benefit Solutions <sup>2</sup>	Discovery/WEX Benefits	Employee Benefits Corporation	P & A Group	TASC (Incumbent - FSA & Retiree Billing)
Estimated FSA/DCA Monthly Fees <sup>1</sup>	\$650	\$1,040	\$936	\$845	\$780	\$780	\$910
Estimated COBRA Monthly Fee	\$482	\$720	\$556	\$550	\$578	\$688	\$674
Estimated Retiree Monthly Fee	\$870	\$1,566	\$870	N/A	N/A	\$2,175	\$679
Estimated Total First Year Cost <sup>2</sup>	\$24,019	\$39,917	\$28,609	\$16,745	\$16,295	\$43,716	\$27,154
Rate Guarantee	3 Years	3 Years	3 Years	5 Years	2 Years	5 Years FSA; 3 Years for COBRA and RB	3 Years

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.

<sup>1</sup> EBC and P&A would charge an additional FSA PPPM fee for anyone with a balance during the extended grace period

<sup>2</sup> Clarity's total first year cost includes a one-time charge for FSA debit card estimated at \$260 (\$1 per person)





FLEXIBLE SPENDING ACCOUNTS		Ameriflex	Chard Snyder	Clarity Benefit Solutions	Discovery/ WEX Benefits	Employee Benefits Corporation	P & A Group	TASC (Incumbent)	
Direct Deposit Capability		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Auto Claims Adjudication		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>Employer Plan Features</b>									
Dedicated Account Team - Single point of contact		Yes	Yes	Yes	Yes	Yes	Yes	Yes, included, same as COBRA and RB	
Claim Processing Timing		2-3 business days	Within 5 business days	Yes	Claims are processed (adjudicated and keyed) within two business days. Reimbursement is made the following business day.	Yes	P&A processes claims 24/7, providing reimbursements each day that banks are open.	Claims are processed daily, and clean requests are completed within 24 hours of online submission	
Paperless Processing		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Online Enrollment System		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Plan Record Retention		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Grace Period or Carry-over provision		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Non-Discrimination Plan Testing		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Electronic Employee Communications		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Data File Integration		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>File Feed Overview</b>									
Contribution File		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Eligibility File		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>Communications</b>									
Text Alerts		Yes	Yes	No	Yes	N/A	Yes	Coming soon	
<b>Total Annual Cost (First Year)</b>		<b>\$7,800</b>	<b>\$12,480</b>	<b>\$11,492</b>	<b>\$10,140</b>	<b>\$9,360</b>	<b>\$9,360</b>	<b>\$10,920</b>	
						Includes one-time debit card fee & PEPM		+ Any additional participants with contributions for the extended grace period	+ Any additional participants with contributions for the extended grace period
<b>Rate Guarantee</b>		<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>5 Years</b>	<b>2 Years</b>	<b>5 Years</b>	<b>3 Years</b>	

COBRA ADMINISTRATION		Ameriflex	Chard Snyder Incumbent	Clarity Benefit Solutions	Discovery/WEX Benefits	Employee Benefits Corporation	P & A Group	TASC
Initial Set up / Renewal Fee	Counts as of 3.10.2021							
Initial Set up Fee (one-time fee)		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Takeover Fees (# COBRA participants)	15	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual Renewal Fee		\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Setup Fess</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Monthly Admin Fees	Counts as of 3.10.2021							
Monthly Fee Per <b>Benefit Eligible Employee + Retiree</b>	1,801	\$0	\$0.40	\$0	\$0	\$0	\$0	\$0
Monthly Fee Per <b>Employee Enrolled in a COBRA Eligible Plan</b>	1,376	\$0.35	\$0	\$0.40	\$0.40	\$0.42	\$0.50	\$0.49
Monthly Per Active COBRA Enrollees	15	\$0	\$0	\$0.40	\$0	\$0	\$0	\$0
Monthly Minimum Fee		\$0	\$100	\$0	\$85	\$0	\$0	\$0
<b>Total Monthly Fees</b>		<b>\$482</b>	<b>\$720</b>	<b>\$556</b>	<b>\$550</b>	<b>\$578</b>	<b>\$688</b>	<b>\$674</b>

Services								
Secure Online Access 24/7/365		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mobile Applications		N/A	Yes	No	Yes	N/A	Yes	No
Participant Web Portal		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Recurring Claim Automation		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Enrollment Materials (optional)		\$15.00 per notice - \$60.00 minimum	IRC or the carriers will provide Chard Snyder with the enrollment materials to distribute to continuants.	Enrollment Package: \$7.50	Yes	Yes	Yes	Included
Conduct Open Enrollment		Yes	Yes - \$15 per packet	Yes	Yes	\$10 per packet	Yes	included, as listed in FSA information
Dedicated Account Team - Single point of contact		Yes	As a current Cobra Client, IRC will continue to work with CRM Heather Zinser & BA Kaitlynn Deffinger as the primary contact.	Yes	Yes	Yes	Yes	Yes, same as FSA and RB
Initial Notifications		Yes; can also send a letter sent to all current employee's homes at \$5 per notice	Yes; included for newly eligible to all current employees \$2 after recanvas	Yes	Yes	Yes	Yes	Yes
Qualifying Event Notices		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Carrier Notification - reinstatement/termination		Yes	Yes	Yes	Yes	Yes	Yes	Yes
HIPAA Certificates		Yes	Yes	Yes	N/A	N/A	Yes	N/A HIPAA Certs are no longer required
Past Due Notices to COBRA Participants		Yes	Yes.-Available upon request during implementation	Yes	Available for \$1.50	Yes	Yes	No
Real-time & Monthly Reporting		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Carrier Communication & Premium		Yes	Yes-\$15 per carrier	Yes	Yes	Yes	Yes	Yes
Carrier Retains 2%		Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>File Feed Overview</b>								
Contribution File		Yes	N/A	Yes	Yes	Yes	Yes	Yes



COBRA ADMINISTRATION		Ameriflex	Chard Snyder <i>Incumbent</i>	Clarity Benefit Solutions	Discovery/WEX Benefits	Employee Benefits Corporation	P & A Group	TASC
Eligibility File		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Communications								
Text Alerts		N/A	N/A	Optional	N/A	N/A	Yes	N/A
Total Annual Cost (First Year)		\$5,779	\$8,645	\$6,677	\$6,605	\$6,935	\$8,256	\$8,091
Rate Guarantee		3 Years	3 Years	3 Years	5 Years	2 Years	3 Years	3 Years



RETIREE BILLING		Ameriflex	Chard Snyder	Clarity Benefit Solutions	P & A Group	TASC (Incumbent)
Initial Set up / Renewal Fee						
Initial Set up Fee		\$0	\$0	\$0	\$0	\$0
Takeover Fees		\$0	\$0	\$0	\$0	\$0
Annual Renewal Fee		\$0	\$0	\$0	\$0	\$0
<b>Total Setup Fess</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Monthly Admin Fees	Counts as of 3.10.2021					
Monthly Per Retiree Cost	348	\$2.50	\$4.50	\$2.50	\$6.25	\$1.95
Monthly Minimum Fee		\$0	\$100	\$0	\$0	\$0
<b>Total Monthly Fees</b>		<b>\$870</b>	<b>\$1,566</b>	<b>\$870</b>	<b>\$2,175</b>	<b>\$679</b>

Services						
Secure Online Access 24/7/365		Yes	Yes	Yes	Yes	Yes
Mobile Applications		N/A	Yes	No, only Desktop	Yes	N/A
Participant Web Portal		N/A	Yes	Yes	Yes	Yes
Recurring Claim Automation		N/A	N/A	Yes	Yes	Yes
Live Customer Service Support		Yes	Yes	Yes	Yes	Yes
<b>Optional Services and Fess</b>						
Enrollment Materials		Yes	Yes	Yes	Yes	Yes
Conduct Open Enrollment		Yes	Yes, \$15 per packet	Yes	Included; P&A will print, mail O.E materials to all contiuanets and Retirees. P&A will make any/all changes directly with the carriers, for NO additional fee.	Included, as listed in FSA information
Dedicated Account Team - Single point of contact		Yes	Yes	Yes	Yes	Yes
Past Due Notices to Retiree Participants		Yes	Yes, available upon request during implementation	Yes	Yes	No
Real-time & Monthly Reporting		Yes	Yes	Yes	Yes	Yes
Carrier Communication & Premium		Yes	Yes, \$15 each	Yes	Yes	Yes
<b>File Feed Overview</b>						
Contribution File		Yes	N/A	Yes	Yes	Yes
Eligibility File		Yes	Yes	Yes	Yes	Yes
<b>Communications</b>						
Text Alerts		N/A	N/A	Optional	Yes	N/A
<b>Total Annual Cost (First Year)</b>		<b>\$10,440</b>	<b>\$18,792</b>	<b>\$10,440</b>	<b>\$26,100</b>	<b>\$8,143</b>
<b>Rate Guarantee</b>		<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>