

COBRA & FSA Marketing Results

Carrier	P&A (Current)	EBC	Livelyme	WEX	Helix
COBRA	\$10,542	\$11,175	\$10,964	\$10,120	\$10,542
FSA	\$10,548	\$11,075	\$10,372	\$10,372	\$10,548
Total Annual Cost	\$21,090	\$22,250	\$21,336	\$20,493	\$21,090
Rate Guarantee	9/30/2026 (5 years)	9/30/2028 (3 Years)	9/30/2028 (3 Years)	9/30/2028 (3 Years)	FSA- 9/30/2030 (5 years) COBRA – 9/30/2028 (3 years)

Recommendation: Based on pricing, plan design, dedicated contact, rate guarantee, and customer service, Lockton recommends setting up demos with EBC & Livelyme.

COBRA Pricing

Carrier	P&A Group (Current)	EBC	Livelyme	Wex	Helix
Total Benefit Covered	1,757	1,757	1,757	1,757	1,757
Current COBRA Participants	20	20	20	20	20
Initial Set up / Renewal Fee					
Initial Set up Fee (one-time fee)	N/A	\$0	\$0	\$0	\$0
Service Fee (Per Enrolled Per Month)	\$0.50	\$0.53	\$0.52	\$0.48	\$0.50
Takeover Fees	N/A	\$0	\$0	\$0	\$0
Monthly Minimum Fee	N/A	\$60	\$200	\$100.00	N/A
Total Monthly Fees	\$879	\$931	\$914	\$843	\$879
Total Annual Fees	\$10,542	\$11,175	\$10,964	\$10,120	\$10,542
Rate Guarantee	3 years	3 years	3 years	3 years	3 years
Services					
Secure Online Access 24/7/365	Included	Included	Included	Included	Included
Mobile Applications	Included	N/A	Included	Included	Included
Participant Web Portal	Included	Included	Included	Included	Included
Live Customer Service Support	Included	Included	Included	Included	Included
Enrollment Materials	Included	Included	Enrollment information online (\$1.50/notice) unless the EE specifically asks for a paper packet (\$10/open enrollment packet).	Included	Included
Conduct Open Enrollment	Included	\$15/continuant, \$100 minimum fee.	\$1.50/notice for online OE (default), or \$10/requested paper packet	Included, Additional \$350/day + travel for on-site enrollment	Online materials included, mailing not available
Premium Disbursement to Carriers	N/A	N/A	\$35/carrier/month (with requirements)	Included (with requirements)	N/A
Notices and Notifications	Included	Included	All included, except initial notifications are \$1.50/notice	Included	Included

Flexible Spending Account Pricing

Carrier	P&A Group (Current)	EBC	Livelyme	Wex	Helix
Initial Set up / Renewal Fee					
Total Set up Fees	\$0	\$0	\$0	\$0	\$0
Monthly Admin Fees					
Total Participants	293	293	293	293	293
Admin Fee (PPPM)	\$3.00	\$3.15	\$2.95	\$2.95	\$3.00
Debit Card Fee	No fee	No fee	3 cards included	No fee	No fee
Monthly Minimum Fee	none	\$60	\$200	\$70	none
Total Monthly Fees	\$879	\$923	\$864	\$864	\$879
Total Annual Fees	\$10,548	\$11,075	\$10,372	\$10,372	\$10,548
Rate Guarantee	9/30/2026	3 years	3 years	3 years	5 years
Services					
Secure Online Access 24/7/365	Included	Included	Included	Included	Included
Mobile Applications	Included	Included	Included	Included	Included
Direct Deposit	Included	Included	Included	Included	Included
Participant Web Portal	Included	Included	Included	Included	Included
Recurring Claim Automation	Included	N/A	Included	Included	Included
Live Customer Service Support	M-F 8:30am-10pm ET	7am-7pm CT	M-F 6am-6pm PT, excluding federal holidays	24/7, 365 days/yr, including holidays	M-F 8am-6pm ET
Enrollment Materials	Included	Electronic Included	Electronic Included	Electronic Included	Electronic Included
Enrollment Meetings	Included	Excluded	\$500/day + travel	\$350/day + travel	Included
Online Enrollment System	Included	Included	Enrollment sent via Employer or Ben Admin	Included	Included
Non-Discrimination Plan Testing	Included	Included	\$250	Included	Included once per year
SPD and Section 125 Plan Document	Included	Included	Included	Included	Included
Claim Processing Timing	24/7, reimbursements each day banks are open	2-5 business days	Daily, first in, first out basis	2 business days	24/7, reimbursements each day banks are open