

Indian River County FSA, Retiree and COBRA Marketing Breakdown



	Enrollment 3/15/21 ¹	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

¹As 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.



FLEXIBLE SPENDING ACCOUNTS		P & A Group
Initial Set up / Renewal Fee		
Initial Set up Fee (one-time fee for both FSA's)		\$0
Annual Renewal Fee		\$0
Total Setup Fess		\$0.00

Monthly Admin Fees	Counts as of 3.14.2021	
Medical/Dependent Care FSA Administration Fee (PPPM)	257	\$3.00
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)		\$0
Debit Card Technology/Vendor		No fee for technology/vendor
Debit Card Customizes		Dependent upon the scope and complexity of the customization request.
Monthly Minimum Fee		\$0
Total Monthly Fees		\$780

Services		
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
Optional Services and Fess		
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		
Dedicated Account Team - Single point of contact		Yes
Claim Processing Timing		P&A processes claims 24/7, providing reimbursements each day that banks are open.
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		
Contribution File		Yes
Eligibility File		Yes
Communications		
Text Alerts		Yes
Total Annual Cost (First Year)		\$9,360
Rate Guarantee		5 Years

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 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 Benefit Eligible Employee + Retiree	1,801	\$0
Monthly Fee Per Employee Enrolled in a 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



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	
Monthly Per Retiree Cost	348	\$2.50
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