



CITY OF FOLEY ADMINISTRATION PROPOSAL

Prepared for:

McGriff c/o City of Foley

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American Benefit Administrators (ABA) is an independent third-party administrator of employee benefit programs and a purveyor of real benefits for real, unique businesses. Here,

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real benefits mean more than just “employee benefits.”

Real benefits are easy-to-manage, flexible, tailor-made solutions built on a start-to-finish client connection that makes HR administration more efficient and employees more satisfied participants.

Real benefits are an ideology of a partnership that isn’t short sighted or opportunistic; one that isn’t about bells, whistles, over-hyped solutions, or over-promised technologies.

ABA ADVANTAGES

- Over 80 years of combined employee benefit and compliance experience
- Commitment to low operating expenses and affordable pricing options
- On shore, highly responsive customer service excellence with transparency and accountability
- Endorsement of technology offering speed and 24/7/365 accessibility
- Commitment to our clients, employees & community to be the best service provider in the market.

For us, real benefits are a way of business and a tradition of excellence.

AT ABA —WE DELIVER MORE THAN JUST BENEFITS.

Flexible Spending Accounts (FSA)

A **Flexible Spending Account (FSA)** is one of a number of tax-advantaged financial accounts that can be set up through a cafeteria plan of an employer. An FSA allows an employee to set aside

a portion of earnings to pay for qualified expenses as established in the cafeteria plan, most commonly for medical expenses but often for dependent care or other expenses. Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in payroll tax savings.

American Benefit Administrators will manage all aspects of administration and work closely with employers to ensure seamless Plan implementation, best plan design and administration in the co-employment environment, accurate ongoing administration, and dependable compliance.

- Dedicated Account Management
- ABA Debit Card, Claim Forms, Receipt Verification
- Email Alerts
- Mobile Application
- Web Access to Account Transactions and Balance
- Toll Free Customer Service
- IVR Phone Access
- Daily Reimbursements (M-F by Check or Direct Deposit)
- Daily Point-of-Service Reimbursement (ABA Debit Card)
- Third Quarter Account Balance Notifications
- IRS Form 5500 Annual Participant Count Report - upon request
- Non-Discrimination Testing Assessment



Participant Account Management

The Consumer Portal allows participants to become fully engaged in their benefit accounts. They may enroll in benefits, view information, store health expense data and receipts, file claims, file distribution requests, initiate a provider payment, manage their profile, view notifications, access forms, repay ineligible expenses by EFT and link to other helpful resources.

- View all account balance, history, and transaction detail: View the balance of each account, status of historical and pending activity from contributions and funding sources, including claims, bill-pay and debit card transactions.
- Transact with account: Request claim reimbursements, online bill-pay, distributions to own bank account.
- Manage personal information and communication options: View/Update personal data, sign up for and manage direct deposit and card status, sign up for text and e-mail communications.

- Utilize the Consumer Dashboard, which consolidates all-expense driven reimbursements from any plan, expenses logged within the online or mobile applications, debit card transactions, and bill pay distributions attributable to health expenses. The consumer may easily filter, organize, export, and pay expenses directly from the dashboard.

The screenshot displays the 'Consumer Dashboard' for April Clarke. The top navigation bar includes links for Home, Accounts, Profile, Statements & Notifications, Tools & Support, and the active Dashboard tab. A user profile 'April Clarke' with a 'Logout' link is in the top right.

Expense Summary:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$728.92	\$419.34	\$309.58

Total Eligible to Submit: \$136.06

Expense List:

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
03/12/2015	Laboratory	April Clarke	-	\$100.00	✓
Payment Details: Description: Distribution Account: My HSA Expense Category: Laboratory Source: Online Date(s) of Service: 3/12/2015 Requested On: 3/12/2015 Paid: \$100.00					
03/09/2015	Medical	April Clarke	-	\$50.00	✓
03/09/2015	Medical	April Clarke	-	\$25.00	✓
03/06/2015	Medical	April Clarke	-	\$1.00	✓
02/23/2015	Laboratory	Cindy Clarke	LabAmerica	\$79.06	✓ Pay
Expense Details: Description: X.Rays Source: Online Received Date: 3/6/2015 Date(s) of Service: 2/23/2015 Expense Amount: \$79.06 Payable Amount: \$79.06					
Upload Receipt(s) View Receipt(s) Add Expense Note Mark as Paid Remove Expense Update Expense					
02/23/2015	Chiropractic	April Clarke	-	\$25.00	✓
02/10/2015	Vision	April Clarke	Target Eyes	\$57.00	✓ Pay
01/22/2015	Medical	April Clarke	Target Eyes	\$73.87	✓
01/15/2015	Dental	April Clarke	Dr. Sickels	\$98.65	✓
01/09/2015	Medical	April Clarke	Dr. Sickels	\$219.34	✓

Left Sidebar Filters:

- Add Expense**
- Export Expenses**
- Expense** (Reset All)
 - All Expenses
 - Medical
 - Dental
 - More Options
- Status**
 - All Statuses
 - Unpaid
 - Ineligible
 - Pending
 - Partially Paid
 - Paid
- Date**
 - All Dates
 - 2015
 - 2014
 - More Options
- Recipient**
 - All Recipients
 - April Clarke
 - Cindy Clarke
 - More Options
- Merchant/Provider**
 - All Merchants/Providers
 - Dr. Sickels
 - Dr. Dental
 - More Options
- Search**
 - Description
 - Clear Search
 - Search

Footer:

Contact Us - Call Consumer Support at (612) 555-5959, Toll Free at (800) 555-5959 or Email us at consumersupport@yourCDH.com

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Creative Companies

ABA Mobile App

Our Mobile App brings intuitive navigation, fast access to common actions or tasks, simplified terminology, and both phone and tablet experiences that maximize the application delivery tools.

Participants can save time and avoid hassles while making the most of their enrolled benefit accounts by quickly checking their balances and details. Our secure app makes managing benefits easy through real-time access and intuitive navigation to important account information on the go!

Easy, Convenient & Secure

- Participants may simply log in to the intuitive app using their same **ABA** website username and password (or alternative instructions if provided).
- No sensitive account information is ever stored on the mobile device; secure encryption is used to protect all transmissions.
- Last log-in date and time is displayed for enhanced security and peace of mind.

Connects Participants with the Details

- Quickly check available balances 24/7.
- Access account details.
- Click to call or email Customer Service.



Provides Additional Time-Saving Options

- View claims requiring receipts.
- Submit claims for enrolled account (HRA's may have limitations).
- Take a picture of a receipt and submit for a new or existing claim.
- Using expense tracker, enter medical expense information and supporting documentation to store for later use in paying claims.
- Report a lost debit card directly from the Our Mobile App.
- Reset/change a password and login to the ABA platform for the first time via the Our Mobile App.

The following FSA Plan types are included in the FSA pricing: Healthcare FSA, Dependent Care FSA, Limited Purpose FSA, and Commuter Benefit (Transit & Parking)

One-time Setup Fee: WAIVED

Includes: Data Setup, Banking Setup, Enrollment Data Imports and System Entry, ABA Debit Card, Employer Setup, Participant Online Accounts Setup

Annual renewal Fee: \$300.00

The annual fee includes one or any of the administrative services provided from ABA. Includes: Plan Document, SPD, IRS Form 5500 Annual Participant Count Report, Adoption Resolutions, and Plan Document Amendments. Annual Non-Discrimination testing assessment, the assessment includes Eligibility Test, Key Concentration, Benefits Test, Dependent Care 55% Average and 5% Owner Dependent Care. We do not test component benefit plan eligibility.

Monthly FSA Administration: \$4.25 per participant, per month

Monthly Commuter Benefit Administration: \$4.25* per participant, per month

Monthly Minimum: \$150.00

**If employee is enrolled in FSA and/or DCA in addition to Transit/Parking the cost of Transit/Parking will be \$1.00 per month.*

Enrollments, terminations and election updates; if there are less than 50 enrolled participants the employer will be responsible for entry into the employer portal, when there are more than 50 enrollments participants the employer will submit to ABA using the ABA Enrollment Excel Spreadsheet for ABA processing with the employer being responsible for the review of any errors, when there are 200+ enrolled participants EDI file transmission would be utilized. ABA is already integrated with UKG and Employee Navigator on participant demographic and enrollment file feeds.

Payroll files will be needed for this plan type unless there is only one payroll schedule, when there is one payroll schedule ABA will automatically post contributions based on the annual election. If there is more than one payroll schedule ABA will provide the ABA Payroll Deduction Excel Spreadsheet for employer processing through the employer portal if there are less than 50 enrolled participants, when there are more than 50 enrollment participants the employer will submit to ABA using the ABA Payroll Deduction Spreadsheet for ABA processing with the employer being responsible for the review of any errors, where there are 200+ enrolled participants EDI file transmission would be utilized. ABA is already integrated with UKG on payroll file feeds.

ABA will pull funding from your designated bank account based on claims that have been approved detail reports are available in the employer portal to aid in account reconciliation.