

Warner Pacific Third Party Administrator Comparison Guide

A Third Party Administrator (TPA) is an organization contracted by an employer to manage their employees' group benefit plans. TPAs can be your solution for an efficient, productive and cost-efficient HR, Compliance and Benefits Management services. The following are highlights the TPAs and their services available through Warner Pacific for easy comparison.

Affordable Care Act (ACA) Compliance for Applicable Large Employers (ALEs)

If an employer has at least 50 full-time employees, including full-time equivalent employees, on average during the prior year, the employer is considered an applicable large employer (ALE) for the current calendar year and subject to reporting information under Internal Revenue Code section 6056 about their compliance with the ACA employer shared responsibility pay or play provisions.

	BASIC	isolated	Sterling
Set-up Fee	1-199: \$300 200-299: \$380 300-499: \$420	\$500	Basic: \$4000 Sterling: \$5400
Annual Rate	1-199: \$14.40 200-299: \$13.95 300-499: \$12.15	\$5 per notice \$20 per shipping location -file included \$150 fee to re-e file	Basic: \$3000 Sterling: \$4000
Renewal Fee	None	None	None
Controlled Group	6-10 ALEs: add \$500 set-up >10 ALEs: additional \$100 per ALE to set-up	N/A	\$1,000
Print and Mail	N/A	N/A	\$3.75 per form
Optional Annual Rate (1095-C Mailing Fee)	1-199: \$4.25 200-299: \$4.00 300-499: \$3.65	N/A	N/A
Age Banded Rates	Add \$500 set-up fee	N/A	N/A

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Employee Retirement Income Security Act (ERISA), Form 5500 Filing and Summary Plan Description (SPD)

ERISA requires plan administrators to maintain and distribute the SPD for all ERISA-covered health benefit plans. The SPD tells participants what the plan provides, how it operates and includes specific information required by federal law. The plan administrator should refer to the SPD for complete information to avoid possible penalties.

The Form 5500 Series is part of ERISA's reporting and disclosure framework and was created to collect information about employee benefit plans to ensure plans are operated and managed in accordance with prescribed standards.

	BASIC	Clarity	isolved	Sterling
Set-up Fee	\$500	\$ 500 - Groups 100+ \$ 400 - Groups <100	ERISA Essential: \$400 1 st year /\$150 Renewal ERISA Elite: \$1200 1 st year / \$800 Renewal	1-99 EEs: \$550 one time good for 5 years 101-300 EEs: \$1625 first year, then \$775 every year after.
Annual Rate	1-99 EEs: \$199 100-499 EEs: \$399	\$250	ERISA Essentials: \$150 renewal ERISA Elite: \$800 renewal	1-99 EEs: After 5yrs \$550 101-300 EEs: \$775/annually
5500 Welfare Benefit Plan Filing Service	\$400 per return	\$700 per return	5500 Standalone \$800	Standard: \$375 per Schedule A return
5500 Late Filing Extension	\$95 per plan over 8	\$700 per return	must request quote \$800 each year filing	\$750 per return
Plan Overage Fee	\$300 each	N/A	N/A	N/A
Additional WRAP or Individual SPDs	Included	N/A	N/A	N/A
Non-Grandfathered Plans - Individual ACA & ERISA Notices		N/A	N/A	\$75 per notice

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Warner Pacific Third Party Administrator Comparison Guide

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA generally applies to group health plans sponsored by employers (private-sector or state/local government) who employed 20+ full-time equivalent employees on more than 50% of its typical business days during the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to Federal COBRA. Each part-time employee counts as a fraction of a full-time employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full-time. Employers with 20+ employees under the definition above are responsible for administering COBRA and may hire a TPA to assist in the responsibilities.

	Clarity Broker sponsored pricing	Isolved	Sterling * Broker sponsored pricing
Set-up Fee	Waived	Waived	20-100 EEs: \$660 annually 101-300 EEs: \$1750 annually (10% discount may apply, reach out to your Sterling Sales Director)
Annual Renewal Fee	None	None	Same as above
Per Enrolled Per Month Rate	\$0.75 or \$65 monthly minimum	\$0.65 or annual minimum of \$350; whichever is greater	N/A
Take-over	Included	Included	Included
Initial Notice Letter	Included	Will provide to employer for free to distribute or \$3.25 per notice for Isolved to blanket mail current EE	Included
Carrier Notification	Included	Included	<125 EEs: \$150 >126 EEs: \$300
Will TPA Remit COBRA Premium Directly to Carrier?	No	Included, carrier approval required	No
Will TPA Communicate COBRA Election to Carrier?	Yes, included	Carrier specific reporting -No charge CEMS Service: \$0.20/PEPM \$275 annual minimum for groups less than 85 insured	Yes, included in carrier notifications fee mentioned above
Open Enrollment Services	Included	\$12 per packet OR \$60 annual minimum; whichever is greater	1-50 EEs: \$50 flat 51-100 EEs: \$100 101-200 EEs: \$200
Excessive Q.E.s	Included	N/A	151+ Q.E.s: 25% surcharge

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Section 125 Premium-Only-Plan (POP)

A Section 125 POP works to make benefit programs more affordable by allowing certain employees to pay for their group health insurance premiums with pre-tax dollars. This is a great way to cost effectively enhance benefits packages.

Employees of regular corporations, limited liability companies, partnerships, sole proprietors, professional corporations, and not-for-profits can participate. A sole proprietor, partner, LLC members (in most cases), and individuals, spouses or dependents owning more than 2% of an S Corp are prohibited from participating in the POP, owners may still benefit from the savings on payroll taxes by sponsoring the plan for their employees.

	BASIC	isolated	Sterling	Clarity
Set-up Fee	Waived	\$125	Basic: \$199 – 10 year renewal period Comprehensive: \$399	\$125
Annual Fee	\$99	\$125 annually after 1 st year	Basic: \$150 – each 10 year renewal Comprehensive: \$399	\$125
Non-discrimination Testing	Included	Not included	Basic: Not Included Comprehensive: Included	\$150
Amendments	Included	Included	\$50	Included
HSA Amendments	Included	Included	Basic: Not included Comprehensive: Included	Included

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Section 125 Flexible Spending Account (FSA)

FSA is an employer-established benefit plan that allows eligible employees to be reimbursed for qualified medical expenses. Qualified medical expenses are those specified in the plan that generally would qualify as expenses for "medical care" as defined in IRC Section 213(d).

For 2024, salary reduction contributions to a health FSA are limited to \$3,200. Dependent Care account are limited to \$5000 for single and \$2500 for married people filing separately.

	Clarity	isolved	Sterling
Set-up Fee	Waived	Waived	Dependent upon how many FSA's are elected, see cost below.
Annual Renewal Fee	Waived	Waived	Medical only: 1-100 EEs: \$375 101+ EEs: \$500 Medical & Dependent Care 1-100 EEs: \$450 101+ EEs: \$600 Medical, Dependent Care & Transit and Parking 1-100 EEs: \$525 101+ EEs: \$700
Per Participant Per Month	\$4.25, \$65 Monthly Minimum	\$4.00, Monthly minimum \$50	\$5.00, minimum \$125
Parking and Transit	\$3.50	Add \$0.15 to PPM fee enrolled in transportation only	Based on FSA's elected.
Dependent Care	Included in standard fee	Included in standard fee	Based on FSA's elected.

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Warner Pacific Third Party Administrator Comparison Guide

Health Savings Account (HSA)

A HSA is a tax-exempt trust or custodial account established by an eligible individual to pay for qualified medical expenses. For 2024, the maximum contribution is \$4,150 for self-only coverage or \$8,300 for family coverage.

	Clarity	isolved	Sterling
Set-up Fee	Waived	None	None
Per Participant Per Month Fee	\$3.50 / PPPM	\$2.00 / PPPM No Monthly Minimum	\$2.50 / PPPM Included- first two debit cards \$10.00 each additional card \$0 swipe fees \$0 setup

Health Reimbursement Account (HRA)

A HRA is an employer-established benefit plan that reimburses eligible employees for qualified medical expenses. A HRA must be integrated with other group health plan coverages in order to meet certain requirements under Health Care Reform.

	Clarity	isolved	Sterling
Set-up Fee	Waived	Waived	Participants: 2-100 EEs:\$550 101-200 EEs: \$600 201+ EEs: \$650
Annual Fee	Waived	NA	Same as above
Per Participant Per Month	\$5.50 / PPPM \$65 Monthly Minimum; whichever is greater	\$4.00 PPPM or \$50.00 Monthly Minimum; whichever is greater	\$6.00 / PPPM, minimum \$125

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Lifestyle Spending Accounts

A lifestyle spending account, also known as a lifestyle account, perk allowance, or specialty benefit, is an employer-funded account designed to support employees' physical, mental, and financial wellness. Unlike FSAs and HSAs, LSA funds are classified as taxable income for employees if spent. LSA are a means for employers to help their employees pay for health and wellness expenses, and sometimes other costs that are not typically covered under a group health plan.

	Clarity	isolved	Sterling
Setup Fee	None	None	Up to 200 - \$100 200+ - \$250
Annual Fee	\$100 monthly minimum	\$50 monthly minimum	Same as above
Per Participant Per Month Fee	\$3.50 PPPM	\$4.00 PPPM stand-alone \$2.00 PPPM if paired with FSA or HRA	\$5.00 Per employee per month \$40 monthly minimum

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Employer Human Resources (HR) Solutions

Human Resources handles many functions for employers including labor law compliance, record keeping, hiring and training. We work with several providers to offer services that meet your individual needs.

	GO Compass	Powered by Zywave
Setup Fee	\$350 – Compliance webinars, client resource portal, HR hotline, SPD/Wrap generator, employee handbook template, compliance calendar and more	
Monthly Fee	N/A	

Broker HR Solutions

Zywave offers HR solutions for brokers only. This option allows brokers to provide HR Solutions to all of their clients



Zywave: Client Cloud: - 3 levels: Starter Suite, Business Suite and Performance Suite. Custom Proposal Required.

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Family and Medical Leave Act (FMLA)

Federal FMLA is designed to help employees balance work and family responsibilities by allowing them to take reasonable unpaid leave from work for certain family and medical reasons. Group health benefits must be maintained during the leave. Employees are eligible if they have worked for their employer for at least 1,250 hours over the previous 12 months, and at least 50 employees are employed within 75 miles.

	BASIC	Resolved
Setup Fee	Waived	Must request quote
Annual Fee	FMLA Ease: 50-100: \$1.25/PEPM, minimum \$100 101-250: \$1.15/PEPM, minimum \$100 251-500: \$1.05/PEPM, minimum \$100	Must request quote
Renewal	None	Must request quote

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Warner Pacific Third Party Administrator Comparison Guide

ICHRA (Individual Coverage Health Reimbursement Arrangement)

ICHRA is a formal health group benefit that organizations of all sizes can use to reimburse their employees tax free for individual health premiums and other qualified health care expenses.

	Clarity	isolved	Sterling
Setup Fee	Waived	NA unless broker wants commission; Broker should let Vicki Burke know prior to quoting	None
Annual Fee	Waived	NA	1-20 \$375 annually 20+ custom quote required
Per Participant Per Month Fee	\$5.50 / PPPM \$65 Monthly Minimum; whichever is greater	\$4.00 PPPM OR \$50.00 Monthly Minimum; whichever is greater	N/A

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