

## Warner Pacific Compliance 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   | isolved   | Sterling                          |
|---|---|---|-----------------------------------|
| Set-up Fee                                | 1-199: \$300<br>200-299: \$380<br>300-499: \$420                            | \$500   | Basic: \$4000<br>Sterling: \$5400 |
| Annual Rate                               | 1-199: \$14.40<br>200-299: \$13.95<br>300-499: \$12.15                      | \$5 per notice<br>\$20 per shipping location -file included<br>\$150 fee to re-e file | Basic: \$3000<br>Sterling: \$4000 |
| Renewal Fee                               | None  | None  | None                              |
| Controlled Group                          | 6-10 ALEs: add \$500 set-up<br>>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<br>200-299: \$4.00<br>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   | \$350            | ERISA Essential: \$400 1 <sup>st</sup> year /\$150 Renewal<br>ERISA Elite: \$1275 1 <sup>st</sup> year / \$850 Renewal | 1-99 EEs: \$550 one time good for 5 years<br>101-300 EEs: \$1625 first year, then \$775 every year after. |
| Annual Rate  | 1-99 EEs: \$175<br>100-499 EEs: \$350   | \$250            | ERISA Essentials: \$150 renewal<br>ERISA Elite: \$850 renewal  | 1-99 EEs: After 5yrs \$550<br>101-300 EEs: \$775/annually   |
| 5500 Welfare Benefit Plan Filing Service                 | Annual Fee: \$550<br>Add \$150 for each additional Schedule A included in the Wrap (Plan 501)<br>Stand-alone:<br>Annual Fee: \$195 for each 5500 filing | \$500 per return | 5500 Standalone \$800  | Standard: \$375 per Schedule A return<br>5500+WrapDoc (new business only): \$375 per return               |
| 5500 Late Filing Extension                               | \$400 per return  | \$500 per return | must request quote   | \$750 per return  |
| Plan Overage Fee   | \$95 per plan over 8  | N/A              | N/A  | N/A   |
| Additional WRAP or Individual SPDs                       | \$300 each  | N/A              | N/A  | N/A   |
| Non-Grandfathered Plans - Individual ACA & ERISA Notices | Included  | N/A              | N/A  | \$75 per notice   |

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## 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<br>Broker sponsored pricing | Isolved   | Sterling<br>* Broker sponsored pricing  |
|---|-------------------------------------|---|---|
| Set-up Fee  | Waived                              | Waived  | 20-75 EEs: \$660 annually<br>76-125 EEs: \$1050 annually<br>126-300 EEs: \$1750 annually<br>(10% discount may apply, reach out to your Sterling Sales Director) |
| Annual Renewal Fee                                | None                                | None  | None  |
| Per Enrolled Per Month Rate                       | \$0.65 or \$50 monthly minimum      | \$0.65 or annual minimum of \$350; whichever is greater   | None  |
| 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<br>>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                       | CEM 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<br>51-100 EEs: \$100<br>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    | Clarity  | isolved                                   | Sterling  |
|----------------------------|----------|----------|---|---|
| Set-up Fee                 | Waived   | \$100    | \$125                                     | Basic Plan: \$199 – 10 year renewal period<br>Comprehensive Plan: \$399 |
| Annual Fee                 | \$99     | \$100    | \$125 annually after 1 <sup>st</sup> year | Basic Plan: \$150 – each 10 year renewal<br>Comprehensive Plan: \$399   |
| Non-discrimination Testing | Included | Included | Not included                              | Not Included  |
| Amendments                 | Included | Included | Included                                  | \$50  |
| HSA Amendments             | Included | Included | Included                                  | Basic: Not included<br>Comprehensive: 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 2023, salary reduction contributions to a health FSA are limited to \$3,050. Dependent Care account are limited to \$5000 for single and \$2500 for married people filing separately.

|                           | Clarity                      | isolved   | Sterling  |
|---------------------------|------------------------------|---|---|
| Set-up Fee                | Waived                       | Waived  | Waived  |
| Annual Renewal Fee        | Waived                       | Waived  | <p>Medical only:<br/>1-100 EEs: \$337 1st year, \$375 yearly<br/>101+ EEs: \$450/\$500</p> <p>Medical &amp; Dependent Care<br/>1-100 EEs: \$405 Broker Sponsored<br/>/\$450 ER Sponsored<br/>101+ EEs: \$540 Broker sponsored<br/>/\$600 ER Sponsored</p> <p>Medical, Dependent Care &amp; Transit and Parking<br/>1-100 EEs: \$473 Broker Sponsored<br/>/\$525 ER Sponsored<br/>101+ EEs: \$630 Broker Sponsored<br/>/\$700 ER sponsored</p> |
| Per Participant Per Month | \$4.25, \$50 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 | No separate fee   |
| Dependent Care            | Included in standard fee     | Included in standard fee                              | Included in standard fee  |

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## 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 2023, the maximum contribution is \$3,850 for self-only coverage or \$7,750 for family coverage.

|                               | Clarity       | isolved                             | Sterling  |
|-------------------------------|---------------|-------------------------------------|---|
| Set-up Fee                    | Waived        | None                                | None  |
| Per Participant Per Month Fee | \$2.50 / PPPM | \$2.00 / PPPM<br>No Monthly Minimum | \$2.50 / PPPM<br>Included- first two debit cards<br>\$10.00 each additional card<br>\$0 swipe fees<br>\$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  | Waived   |
| Annual Fee                | Waived  | NA  | Participants:<br>2-100 EEs:\$495 1st year \$550<br>101-200 EEs: \$540-\$600<br>201+ EEs: \$585/\$650 |
| Per Participant Per Month | \$5.50 / PPPM \$50 Monthly Minimum;<br>whichever is greater | \$4.00 PPPM or \$50.00 Monthly<br>Minimum; whichever is greater | \$6.00 / PPPM, minimum \$50  |

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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 a broker 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   | isolated    |
|------------|---|-------------|
| Setup Fee  | Waived  | \$250       |
| Annual Fee | FMLA Ease: 50-100: \$1.25/PEPM, minimum \$100<br>101-250: \$1.15/PEPM, minimum \$100<br>251-500: \$1.05/PEPM, minimum \$100 | \$2.95 PEPM |
| Renewal    | None  | None        |

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## 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<br>20+ custom quote required |
| Per Participant Per Month Fee | \$5.50 / PPPM \$50 Monthly Minimum; whichever is greater | \$4.00 PPPM OR \$50.00 Monthly Minimum; whichever is greater                           | N/A  |

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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<br>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<br>\$2.00 PPPM if paired with FSA or HRA | \$5.00 Per employee per month<br>\$40 monthly minimum |

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