

PROPOSAL PREPARED FOR

Total Administrative
Services Corporation

Date Submitted:



PREPARED BY:

WHY TASC

It started with a desire to help a friend.

Total Administrative Services Corporation (TASC) was founded on a simple belief: regular people should be able to receive the same tax advantages as large corporations.

In the process, we brought simplicity to one of the most complicated systems in the world: the US tax code. The solution worked so well, we continued to invent products that transformed the lives of farmers and other entrepreneurs, their families, and their communities. And we're still in the life-changing business for employers of all sizes, in all markets, today.

After more than 45 years in the benefit administration industry, our conviction is stronger than ever. We've discovered a new way to remove complexity, a new way to help Americans pay less tax and invest more in their health and prosperity.

We are committed to understanding our clients' needs and ambitions and will configure a solution, whether they have one employee or one million. Because when Americans have more money to spend, when they invest in their health, when they have the tools to support their families, when they give back to their communities, when they save and grow, **we all benefit.**

We're proud to help more than 72,000 organizations offer benefit accounts to millions of their employees all across the US. That's a lot of money saved, a lot of people helped, and a lot of good to share.

72,000
Clients
across the
United States

\$2.7
Billion
in funds handled
annually

\$30
Billion
saved in taxes by
TASC clients and
participants

\$1 Million
donated to charity
by TASC and its
employees in last
year

Introducing MyTASC

Our customers asked for it, and we delivered it!

MyTASC is a single sign-on platform that combines our Continuation Services (COBRA) with our Universal Benefit Accounts (UBA) accounts. This *smart solution* offers an “endless aisle” option to meet your evolving business needs. Not only does it provide ease to the employer, but it is also employee centric. It allows the employee to respond to and manage diverse needs of the workforce at any life stage and throughout all phases of the employment life cycle.

With TASC MyTASC, Employers Can Now...

1. Build a Benefit Plan to Meet Your Unique Needs:	Have the flexibility to customize benefit offerings that meets unique and evolving workforce needs.
2. Remove Complexity:	Make it easy to reap maximum tax savings and navigate benefit rules and regulations.
3. Save Time and Money	Manage all benefits with one card, one website, one app – an all-access pass to maximize efficiency and value.



Single Sign-On with Access to Everything. Your UBA benefit plan and continuation accounts within one experience means no more toggling between systems!



Better, More Responsive Service. Integration of all systems makes service requests easier and allows those requests to funnel into one customer service flow. Making administration straight-forward and response times more palatable.



Participants Pay *Their* Way. Participants can use TASC Card or any other major credit/debit card for premium payments, set up auto-pay or choose to print and send coupons with check via mail - and they can do it "on the go" through the app!



Integrated Web-based & Mobile Participant Experience. All accounts are accessible in ways that work for the participant.



Industry-Leading Security. 24-hour back-up and 30-day back-up storage from ransomware; Role-based and Biometric security across all offerings.

WHY UNIVERSAL BENEFIT ACCOUNT?

Take pride in choosing a groundbreaking benefits solution that returns value to your company.

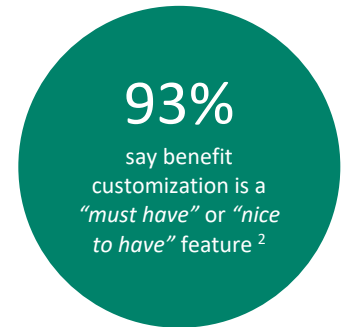
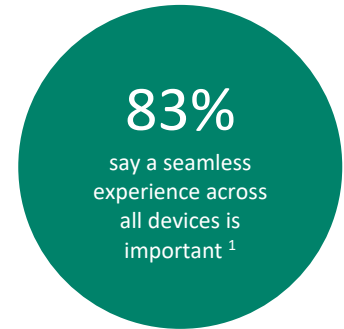
For most employers, benefit accounts are separate, based on no single vendor having a total comprehensive solution. In fact, most employers still use 'siloed' platforms today with separate vendors, separate systems and processes, separate cards to pay with, separate websites and logins, and separate passwords to remember. That's no fun!

TASC decided to take a different approach. A **single way** to focus on the universal outcome that all benefit accounts share: easy access to your accounts with the technology that life demands!

Thus, Universal Benefit Account (UBA) was born.

This forward-thinking approach will set you apart and give you access to features that matter:

- ✓ **Attract and retain top talent.** Show employees you care with a benefits experience built around their needs. Easily build a benefit plan that sets you apart in the marketplace. Choose from FSA, HSA, HRA and over 50 other benefits plus add your continuation accounts (like COBRA, Retiree Billing, State Continuation) all on one instantly configurable platform.
- ✓ **Simplify administration.** When a regulation changes or your needs evolve, there are no new contracts to sign or employee data to recapture. Simply turn on a new benefit that is seamlessly integrated into our platform.
- ✓ **Confidence in a trusted partner.** Our solution and commitment is backed by over 45 years of industry experience. We invest in you because we know how important your investment is to your business and employees.



But don't take our word for it, check out what some TASC clients have to say about their experience!

"TASC Healthcare and Dependent Care FSA is very helpful to our employees so they use less of their disposable income and save money on their medical and childcare expenses. I love the mobile app. It is super easy to use and the information you need is always quick and easily accessible."

"It's easy to use, there are several easy options to get reimbursed, and the online system is rather user-friendly. Customer service is great, and having used it over several years I highly recommend it as an FSA plan."

¹ Society for Human Resource Management Employee Benefits Survey; March 2018

² MetLife Employee Benefit Trends; 2021

WHAT SETS UBA APART FROM THE OTHERS...

Our commitment to excellence and innovation extends far beyond the clients we serve.

We help organizations of all sizes focus more on employees and culture and less on administrative tasks. We listen to employers and their employees and respond with innovative solutions that integrate technology, tailored customer service, and quick, transparent processing. No matter how the industry changes or your needs evolve, we'll be here to listen and grow alongside you.



Robust Service Offerings: From Universal Benefit Account, to Continuation, to Compliance— TASC has you covered!



Best-In-Class Onboarding: Every new TASC UBA client receives an Implementation Call to ensure a quicker, easier, and more accurate implementation of their benefit and compliance programs with TASC.



Endless Aisle: The endless aisle showcases the power of UBA. With 50+ existing benefit accounts and continuation services, TASC will always be positioned to stand up an infinite number of accounts based on client, market, or legislative needs.



Audit Guarantee: Our Audit Guarantee gives our clients and distributors peace of mind knowing TASC stands behind our offering and will support our client in the event of an audit.



Fastest Access to Funds: MyCash is the fastest reimbursement model in the benefit administration industry and reimburses participants within hours of their claims submission and approval. Plus, COBRA participants can use their MyCash account to pay their premiums.



Access to Plan Advisors: Current UBA clients will have access to an advisor, who can help you plan, select and tackle important employee benefit account decisions as your business evolves.



Participants Save with Beneshop: Beneshop makes shopping for healthcare products easier and more affordable. Your participants can shop FSA/HSA eligible items on Beneshop from their mobile app all while saving more money!

COBRA SERVICE OVERVIEW

TASC offers complete administration and compliance for your COBRA program. We manage all aspects of administration and work closely with employers to ensure seamless plan implementation, accurate ongoing administration, and dependable compliance throughout. TASC takes the burden off the employers and provides peace of mind that their COBRA administration is in complete compliance with all Federal rules and regulations.

ADMINISTRATION SERVICES AND ONLINE CAPABILITIES



As a client of TASC COBRA, you receive a comprehensive menu of administration services and tools designed to simplify the administrative process, reduce your workload, and help increase customer satisfaction. TASC offers paperless administration options for convenient and accessible COBRA processing. Our online system offers a secure environment for your COBRA data

that is easy-to-use and loaded with functionality so you can easily view and manage everything related to your plan.

Employer Services Include:

- ✓ Plan Enrollment and Implementation with a simple set-up kit (online or paper):
 - TASC COBRA Administration Manual
 - *Form*: Premium Collection Plan Information
 - *Form*: Employer Notice of a Qualifying Event for COBRA Coverage
- ✓ Processing of Qualifying Event (QE) Elections
- ✓ COBRA Premium Payment Billing and Collection
 - Coupons sent to Participating Qualified Beneficiaries (PQB)
 - Monthly disbursement of premiums to employer
- ✓ All COBRA Notices
 - Notification of Qualifying Events and proof
 - COBRA election notices
 - Notification of Rate and Benefit Changes to Participating Qualified Beneficiaries (PQBs)
 - Communication to dependents
 - Direct communication with terminated employees
- ✓ Full Account Reporting (online)
- ✓ Easy-to-understand account activity reports

COBRA Compliance Services Include:

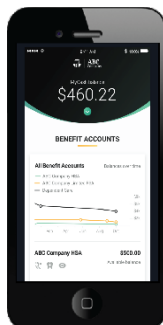
- ✓ A Compliance Reference Manual
- ✓ Proof of qualifying event notification
- ✓ Establishment of election and payment receipt deadlines
- ✓ Maintenance of records on all COBRA correspondence

Online Capabilities with MyTASC:

- ✓ Enter Participating Qualified Beneficiary (PQB)
 - Personal demographic, dependent information, and eligible benefits
- ✓ Enter New Employees
- ✓ View Existing Employee List
- ✓ Search for COBRA Eligible Employees
- ✓ Submit a COBRA Qualifying Event (QE)
- ✓ Request a Department of Labor (DOL) Initial Notice
- ✓ Access Online Reports and Participating Qualified Beneficiary (PQB) List
- ✓ Continue app or portal for COBRA participants:
 - Pay premiums online or by mobile app (one-time or recurring)
 - Print payment coupons
 - Update demographic information and add dependents
 - View copies of correspondence

Plus, with MyTASC:

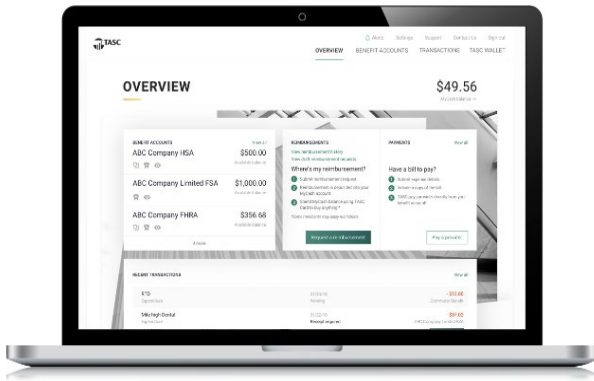
- ✓ Single sign-on with access to all benefit accounts managed by TASC – no more toggling through multiple systems
- ✓ Integration through one website and one app for the employer and the participant



ONE UNIVERSAL EXPERIENCE

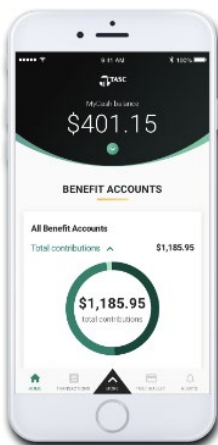
The MyTASC platform delivers a single, consistent, intuitive experience across all devices and services, for HR and employees alike.

Imagine the time and money savings by integrating all your benefit and continuation accounts on one platform. Self-service tools across an intuitive employee digital experience also help replace calls to HR and drives engagement.



ONE Web Portal

- ✓ One-stop, online access to **all** enrolled accounts.
- ✓ Help is a click or call away. Get the **support you need**, anytime and anywhere with support requests!
- ✓ Easily perform routine **functions on-demand** like add, enroll and terminate employees in a benefit plan.
- ✓ Access to **robust reporting!** Clients can access reports on enrollment, funding, participant balance summary, and month-end statement suite!
- ✓ **EDI feeds** from a variety of systems. Simplify enrollment, eligibility management, and payroll deductions.



ONE Mobile App

- ✓ No need for a shoe-box full of receipts. Keep them in one convenient place with **Receipt Repository**.
- ✓ Stay informed on where and how your benefit dollars are being used with Alerts.
- ✓ Take a picture of your bill and submit. We'll pay it with the **Picture to Pay the Provider** feature on the app.
- ✓ Easy 24/7 secure access to benefit information with One Password or **Fingerprint Touch ID**.
- ✓ Lost or misplaced your TASC Card? Use your app to quickly and easily lock or unlock access with **TASC Card Lock**.
- ✓ Participants can easily **pay their COBRA premiums** via the app!



ONE Card

- ✓ Pay for benefit expenses out-of-pocket and we **reimburse you within 24 hours**.
- ✓ The **TASC Wallet** is for all your benefits. Swipe your card and its smart enough to know which accounts to draw funds from automatically, for qualified and other expenses.
- ✓ Use your TASC card to get access to **MyCash** with ATM Locator.

THINK BEYOND TRADITIONAL BENEFITS

With the MyTASC platform, choose from a growing list or endless aisle of **Universal Benefit Accounts and continuation accounts** to configure a custom benefit plan that meets the unique needs of prospective hires and current employees, by recognizing their individuality and meeting them where they are in life. Employers can now manage their diverse workforce in every stage of life and employment.

Focus on what matters most, creating a unique benefit plan your employees will love!

- 1. Begin by setting yourself apart from the competition with fringe benefits,** accounts that reimburse employees for expenses associated with raising a family, commuting, and doing their job: dependent care, transit, pet care, and home office supplies. Fringe accounts help you stand out to job seekers who are considering your company.
- 2. Next, consider wellness, education and giving accounts** that reward healthy living, higher education and a philanthropical heart. These accounts create a positive culture, showing you care about your employees and have their best interests in mind.
- 3. Top off your benefit package traditional healthcare accounts** that help your employees dramatically save on everyday medical, dental and vision expenses. These are the basic benefits that employees have come to expect from top employers like Healthcare FSA, HRAs, HSAs and more!
- 4. Finally, ensure your organization is compliant with continuation regulations** by adding COBRA administration which extends group health benefits to employees (and their families) who lose health benefits due to specific qualifying events.



MEDICAL TRAVEL ACCOUNT												RETIREE FUNDED HRA (FHRA)				
WELLNESS REWARDS ACCOUNT												MEDICARE HRA	WELLNESS REIMBURSEMENT ARRANGEMENT	RETIREE PREMIUM COLLECTION ACCOUNT		
LIFESTYLE REIMBURSEMENT ACCOUNT	GAS PLUS ACCOUNT	WORK CLOTHES ACCOUNT												DISASTER RELIEF FUND ACCOUNT	COMMISSION ACCOUNT	LEAVE OF ABSENCE PREMIUM COLLECTION ACCOUNT
GENDER AFFIRMATION REIMBURSEMENT ACCOUNT	BIKE ACCOUNT	HOME OFFICE ACCOUNT												EMPLOYER CRISIS FUND ACCOUNT	EMERGENCY SAVINGS ACCOUNT	Direct Billing Premium Collection Account
PET INSURANCE REIMBURSEMENT ACCOUNT	TRANSIT ACCOUNT	WORKPLACE TOOLS	PROFESSIONAL BUSINESS EXPENSE ACCOUNT	CHILD ADOPTION ASSISTANCE ACCOUNT	EMERGENCY LOAN ACCOUNT	STUDENT LOAN REIMBURSEMENT ACCOUNT	EMPLOYEE CRISIS FUND ACCOUNT	HOLIDAY CLUB ACCOUNT	LIMITED PURPOSE HEALTHCARE FSA (LPFSA)	QUALIFIED SMALL EMPLOYER HRA (QSEHRA)	HEALTHCARE PREMIUM (NESSP) REIMBURSEMENT ACCOUNT	EMPLOYER MEDICAL CREDIT ACCOUNT	COBRA PREMIUM COLLECTION ACCOUNT			
PET CARE REIMBURSEMENT ACCOUNT	PARKING ACCOUNT	TRAVEL & BUSINESS MEALS ACCOUNT	EMPLOYEE ACHIEVEMENT / AWARD ACCOUNT	DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	EMERGENCY EXPENSE REIMBURSEMENT ACCOUNT	TUITION REIMBURSEMENT ACCOUNT	EMPLOYER PHILANTHROPY FUND ACCOUNT	GIVING SAVINGS ACCOUNT	HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HFSA)	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH REIMBURSEMENT ARRANGEMENT (HRA)	EXCEPTED BENEFIT HRA (EBHRA)	EMERGENCY MEDICAL LOAN ACCOUNT	STATE CONTINUATION PREMIUM COLLECTION ACCOUNT		
LIFESTYLE	COMMUTER	BUSINESS EXPENSE	FAMILY	OTHER	↓	↓	↓	FSA	HSA	HRA		OTHER	COMING SOON	Endless Aisle		
FRINGE BENEFITS						EDUCATION	GIVING (all 501c3)	WEALTH	HEALTHCARE				PREMIUM COLLECTION			

UNIVERSAL BENEFIT ACCOUNT OPTIONS

Select all the UBA accounts to be quoted in this sales proposal:

HEALTHCARE	Flexible Spending Accounts (FSA)	<input type="checkbox"/>	Healthcare FSA		
		<input type="checkbox"/>	Limited Purpose Healthcare FSA (LPPFSA)		
	Health Savings Account (HSA)	<input type="checkbox"/>	Health Savings Account (HSA)		
	Health Reimbursement Arrangements (HRA)	<input type="checkbox"/>	Health Reimbursement Arrangement (HRA)	<input type="checkbox"/>	Medicare HRA
		<input type="checkbox"/>	Integrated Funded HRA (Integrated FHRA)	<input type="checkbox"/>	Spousal Incentive HRA
		<input type="checkbox"/>	Retiree Funded HRA (Retiree FHRA)	<input type="checkbox"/>	Emergency Expense HRA
		<input type="checkbox"/>	Individual Coverage HRA (ICHRA)		
		<input type="checkbox"/>	Excepted Benefit HRA (EBHRA)		
		<input type="checkbox"/>	Qualified Small Employer HRA (QSEHRA)		
		<input type="checkbox"/>	Wellness Reimbursement Arrangement		
<input type="checkbox"/>		Healthcare Premium (NESP) Reimbursement Account			
<input type="checkbox"/>		Healthcare Premium Reimbursement Arrangement (<i>Employer-Only Funded</i>)			
FRINGE	Family Accounts	<input type="checkbox"/>	Dependent Care FSA		
		<input type="checkbox"/>	Back-up Care Reimbursement Account		
		<input type="checkbox"/>	Child Adoption Assistance Account		
		<input type="checkbox"/>	Fertility Assistance Account		
	Lifestyle Accounts	<input type="checkbox"/>	Lifestyle Reimbursement Account		
		<input type="checkbox"/>	Gender Affirmation Reimbursement Account		
		<input type="checkbox"/>	Pet Insurance Reimbursement Account		
		<input type="checkbox"/>	Pet Care Reimbursement Account		
		<input type="checkbox"/>	Wellness Rewards Account		
		<input type="checkbox"/>	Medical Travel Account		
Commuter	<input type="checkbox"/>	Parking Account			
	<input type="checkbox"/>	Transit Account			
	<input type="checkbox"/>	Bike Account			
	<input type="checkbox"/>	Gas Plus Account			
Other	<input type="checkbox"/>	Emergency Expense Reimbursement Account			
	<input type="checkbox"/>	Employee Achievement/Award Account			
	<input type="checkbox"/>	Vaccination Reward Account			
Accountable Plans (Business Expense Accounts)	<input type="checkbox"/>	Professional Business Expense Account			
	<input type="checkbox"/>	Home Office Account			
	<input type="checkbox"/>	Travel and Business Meals Account			
	<input type="checkbox"/>	Work Clothes Account			
	<input type="checkbox"/>	Workplace Tools Account			
	<input type="checkbox"/>	Office Supplies Expense Reimbursement Account			
ED	Education Accounts	<input type="checkbox"/>	Tuition Reimbursement Account		
		<input type="checkbox"/>	Student Loan Reimbursement Account		
GIVE	Giving Accounts	<input type="checkbox"/>	Employer Crisis Fund Account	<input type="checkbox"/>	Employer Philanthropy Fund Account
		<input type="checkbox"/>	Employee Crisis Fund Account	<input type="checkbox"/>	Disaster Relief Fund Account
Wealth	Wealth Accounts	<input type="checkbox"/>	Giving Savings Account	<input type="checkbox"/>	Emergency Savings Account
		<input type="checkbox"/>	Commission Account	<input type="checkbox"/>	Holiday Club Account

TOTAL # OF ACCOUNTS SELECTED:

PARTNER WITH TASC

Now that you have picked the right Universal Benefit Accounts for your unique benefit plan, it's time to price it out. Thankfully, TASC UBA provides a straightforward approach to pricing, which makes it easy to buy and manage benefits as your needs evolve. All TASC clients follow this simplified process:

Annual Membership Fee

Gain access to TASC's expert administrative and customer service support as well as our self-service online administration portal, the TASC Card, Mobile App, MyCash, Picture to Pay the Provider, and more.

Level Options and Monthly Fee

Select the number of accounts you want to include within your desired benefit plan. Your plan becomes more cost-effective with each new account that you add, and our unlimited option provides access to everything we offer.

- » **Level 1: One** benefit account
- » **Level 2: Two, three or four** benefit accounts
- » **Level 3: Unlimited** benefit accounts



Proposed Fees for:

Number of Employees:	
UBA Plan Start Date:	Continuation Plan Start Date:

UBA Annual Membership Fee	\$
Includes:	
<input checked="" type="checkbox"/> Access to TASC's expert administrative and customer service support <input checked="" type="checkbox"/> Cloud-based secure online portal <input checked="" type="checkbox"/> TASC Card	<input checked="" type="checkbox"/> Employee Mobile app <input checked="" type="checkbox"/> MyCash Account <input checked="" type="checkbox"/> Picture to Pay / Pay the Provider <input checked="" type="checkbox"/> Audit Guarantee
UBA Monthly Administration Fee (per Participant, per Month) <i>Based on total number of employees included with annual census and selected level</i>	\$
Monthly Minimum Fee (apply if greater than PPM fee)	\$
Selected (based on # of accounts):	
<input type="checkbox"/> Level 1 (one account) <input type="checkbox"/> Level 2 (two-four accounts) <input type="checkbox"/> Level 3 (unlimited accounts)	
UBA Add-On Packages (optional)	\$
UBA FIRST YEAR ESTIMATED FEE	\$

HSA Administration Fee	\$0.00
Select to Add a Free HSA to Your Benefit Plan:	
<input type="checkbox"/> HSA Account	

COBRA Set-Up Fee (one-time charge)	\$
Based on a single location.	
<i>Includes:</i>	
<input checked="" type="checkbox"/> Initial establishment of the Plan on TASC's specialized COBRA software. <input checked="" type="checkbox"/> Delivery of Employer Enrollment Package containing all of the necessary forms and instructions. <input checked="" type="checkbox"/> Coordination with the employer and if necessary, with Insurance Carriers. <input checked="" type="checkbox"/> Toll-free employer and Qualified Beneficiary support and consultation.	
COBRA Administration Fee (per Benefit Eligible Employee, per Month)	\$
Based on the number of employees eligible for the employer's benefit plan(s), per month.	
<i>Includes:</i>	
<input checked="" type="checkbox"/> Access to New MyTASC portal and mobile app (integrated with your UBA benefit accounts) <input checked="" type="checkbox"/> Mail Qualifying Event Notifications to qualified beneficiaries. <input checked="" type="checkbox"/> Process and Adjudicate COBRA Elections. <input checked="" type="checkbox"/> Process Monthly Premium Collections. <input checked="" type="checkbox"/> Initial Rights Notification letters. <input checked="" type="checkbox"/> Issue monthly insurance premium payment to Employers. <input checked="" type="checkbox"/> Provide Employers with online Account Management Reports.	
COBRA Minimum Monthly Administration Fee	\$
COBRA Annual Renewal Fee (per year)	\$

Qualified Beneficiary Takeover Fee (one-time charge)	\$
<i>Includes:</i> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Audit/Takeover of current COBRA participants. <input checked="" type="checkbox"/> Coordination of collection of premiums from the current qualified beneficiaries. 	

GUARANTEES: The pricing presented in this proposal is guaranteed for 90 days.

Any and all information in this TASC proposal is confidential and can be used for the sole purpose of placing a client with TASC. Any disclosure of this information to any other third party is a breach of the TASC Agency Agreement(s) and will cause losses to TASC. TASC will immediately terminate any agreement with any person who discloses the information to an unauthorized third person and seek immediate reimbursement for any loss attributable to the disclosure.

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