

COSTS

Fees for implementing and administering a Flexible Benefits Plan program are as follows:

1. Initial Set-Up Charge. Includes a master plan document and summary plan description, nondiscrimination testing (25% Concentration and 55% Average Benefits Tests), employee communication materials, enrollment assistance and other related material in setting up program.

\$250.00
2. Annual Administration Charge. This fee represents **subsequent** year's expense for re-enrolling, nondiscrimination testing, forms and any changes to plan document.

\$150.00/year
3. Monthly Management Charge. This covers the cost of administering the **Flexible Spending Accounts** for each participant, includes claim processing, check issuance, generation of reports, quarterly newsletter and direct deposit.

\$4.75/participant
per month
(\$50.00minimum/month)
4. Debit Card.(Optional) \$1.50/participant/month
5. 2 ½ Month Grace Period (Optional) \$0.25 ppm
6. Section 125 COBRA Administration (Optional) \$0.25 ppm

PLEASE INCLUDE THIS PAGE WITH GROUP APPLICATION.