



Combined Services LLC

EMPLOYEE BENEFITS

ADMINISTRATIVE SERVICES



FLEXIBLE BENEFITS

Flexible Spending Accounts

Health Reimbursement Arrangements

Premium Conversion Plans

COBRA COMPLIANCE ADMINISTRATION

SUPERIOR SERVICE YOU CAN TRUST

Combined Services LLC has been providing Flexible Benefits and COBRA Compliance Administration for over 20 years. We currently provide these services for more than 250 employers. Employers using our services successfully cut down on their administrative burden while employees enjoy our excellent customer service.

www.combinedservices.com

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FLEXIBLE BENEFITS

Combined Services LLC (CSLLC) offers administration of several pretax programs; Health Flexible Spending Accounts (Health FSAs), Dependent Care Flexible Spending Accounts (DCFSA), Health Reimbursement Arrangements (HRAs) and Premium Conversion Plans (PCP). These plans can be adopted separately or in any combination by an employer. They have low set-up and ongoing costs once in place. Overall, the plans can effectively reduce benefit costs, administration costs and burdens and provide tax savings for employers and employees.

We provide customized enrollment and summary of benefit materials with the employer's name and plan details. One of our enrollment specialists will work with you and the employer to educate employees about flexible benefits and assist with the enrollment.

Combined Advantages



MOBILE APPLICATION

The mobile application provides tech savvy participants with on-the-go access to account balances right from their iPhone®, iPod Touch®, iPad®, or Android®-powered device.

Participants can simply login to the mobile app to:

- Access available account balances
- Submit receipts using the mobile device's camera
- Receive account balances and selected alerts via text message on any mobile device

CONSUMER PORTAL

The consumer portal provides 24/7 secure online access to the participant's FSA and/or HRA. Participants can go to our website, www.combinedservices.com to access the portal to:

- Check up-to-the-minute plan balances
- View all plan, claims and payment detail
- File claim and submit receipts online
- View upcoming reimbursements
- Sign up for direct deposit

MORE WAYS TO SUBMIT CLAIMS

When a participant incurs an eligible expense for their FSA or HRA, a claim can be submitted:

- Online through the consumer portal
- Through mobile app using camera phone
- Via email, fax or mail with customized reimbursement forms provided to the employer, at the beginning of the plan year

DEBIT CARD OPTION FOR FSA

Having Health FSA funds available for claims the first day of the plan year is a great advantage for employees. Allowing employees to pay directly from their FSA at the time of service rather than requiring them to wait for reimbursement from a claim is an even greater advantage. If you select the debit card option, each FSA participant will receive two debit cards with his/her name on both of them. He/she can give the additional card to another family member to use. The debit card:

- Directly accesses an employee's FSA funds with oversight capability by CSLLC.
- Enables employees to pay for eligible expenses wherever Visa® is accepted, from physician and dental offices to pharmacies and vision service locations to daycare facilities for DCFSA.

DEBIT CARD OPTION FOR HRA

If the debit card option is chosen, participants can use the debit card to purchase prescriptions. The debit card functionality works best when:

- The employee is funding the first dollar of the deductible and
- The debit card utilization is limited to prescription purchases only

ROLL-OVER OR GRACE PERIOD OPTION FOR FSA

The IRS has relaxed the "use it or lose it" rule for Health FSAs in 2013. Employers can opt to include a roll-over in the plan design which allows participants to keep up to \$500 from the prior plan year to use in future plan year(s). Or, employers can opt to add a grace period to the plan. The grace period is an extended period of time after the plan year ends when participants can continue to incur services using their remaining FSA funds.

COBRA COMPLIANCE ADMINISTRATION

Combined Services LLC's (CSLLC) COBRA unit is dedicated to the ongoing compliance administration of COBRA. We provide COBRA compliance administration to more than 250 employers based in Maine, New Hampshire, Vermont, Massachusetts, Connecticut and Rhode Island with facilities and beneficiaries located throughout the United States.

Combined Advantages

WE WORK DIRECTLY WITH INSURANCE CARRIER(S)

Combined Services LLC sets up a COBRA Division with cooperating Insurance Carriers. This set-up allows us to have the COBRA Beneficiary removed from the employer's bill. The COBRA Beneficiary will be billed directly by us for their premium(s). The insurance carrier(s) will receive payment from CSLLC. CSLLC will reinstate or terminate COBRA beneficiaries based on coverage period payments have been received for. This process protects the employer from paying claims for a COBRA Beneficiary who has not remitted premium for a given coverage month.

Please Note: A limited number of carriers do not have the capability to bill Combined Services LLC. In those instances, other options are available.

NOTIFICATION LETTERS

Notices of Right to Elect COBRA Continuation Coverage are sent to Qualified COBRA Beneficiaries typically within three to five business days from the employer's notification of a qualifying event to CSLLC.

This notification will be e-mailed (return receipt) to the individual if an e-mail address is available. If e-mail is not available, this notification will be sent via USPS mail.

ON-LINE ACH PAYMENTS

COBRA Beneficiaries can make premium payments securely on-line 24/7 with no additional expense to the employer.

MEMBER SERVICES SUPPORT

CSLLC assigns a dedicated analyst for each employer group and the same analyst provides member services. Our member services department provides support related to COBRA notification, billing, premium payment and enrollment via a toll-free number which can be accessed between the hours of 8:00am and 4:30pm eastern time on weekdays. Members can make premium payments online through our website 24 hours a day.

CSLLC will also assist the employer in the coordination and distribution of new plan year materials, including the communication of the annual plan and rate changes to the beneficiaries, along with the appropriate election of benefit forms/applications.

PREMIUM COLLECTIONS

Upon election of coverage, CSLLC prepares and issues invoices to COBRA beneficiaries on a monthly basis. Invoices are generated 30 days in advance of the coverage period or due date.

On a monthly basis, CSLLC reconciles receipts and makes appropriate remittance for the separate COBRA section invoices to the insurance carrier(s) for the covered COBRA beneficiary.

SELF-FUNDED ACCOUNTS

In the case of a self-funded account, premiums are allocated between the carriers and the employer based upon predetermined percentages or amounts set for access fees, administrative charges, stop-loss premiums, etc. The remaining amount is returned to the employer to be applied to claims incurred.



As a client of Combined Services LLC, your groups will experience the finest administrative services in the industry.

WE EVEN GUARANTEE IT!

SECURE ONLINE SERVICES

Resources at www.combinedservices.com



EMPLOYER PORTAL - FLEX

This one-stop portal gives employers the tools they need to better support their employees in the management of their Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs). The Employer Portal is convenient and easy to use. Any-time access to the portal allows employers to:

- view current and prior year plan information
- access forms and documents
- retrieve over 50 scheduled reports or notifications
- view real-time individual participant account summary and balances, enrollments, contributions, claims and payments
- access history of reports and notifications

ONLINE PAYMENT - COBRA

COBRA participants can make online payments through our secure login from their checking or savings account.

CONSUMER PORTAL - FLEX

The consumer portal provides 24/7/365 secure online access to each participant's Flexible Spending Account and/or Health Reimbursement Arrangement.

From the portal, he/she can:

- view up-to-the minute plan balances
- submit claims with receipts and documentation online
- manage profile and reset his/her own password
- view notifications
- access forms

MOBILE APPLICATION - FLEX

The mobile app provides tech savvy participants with access to account balances right from their iPhone® or Android®-powered device. They can simply login to the mobile application to:

- check available balances and submit claim requests
- use a mobile device's camera to send receipts and documentation for claims substantiation
- receive account balances and selected alerts via text message on any mobile device

★ PERFORMANCE GUARANTEE PROGRAM

Because Combined Services LLC is committed to providing extraordinary service to all of our customers, we guarantee our performance. We believe when our people are inspired to pursue excellence in order to achieve a higher level of customer satisfaction, everyone benefits. To emphasize our commitment, we guarantee the following areas of service and reinforce them by our comprehensive refund policy.

The Service	The Guarantee	The Refund
1. Smooth Implementation of Flexible Benefits Accounts (FSAs), Health Reimbursement Arrangements (HRAs), and COBRA Compliance Administration	Successful implementation will be determined by the group through the results of a survey conducted by Combined Services LLC	The group will be reimbursed 5% of the annual fee
2. Quick Processing of FSA & HRA Claims	All complete claims for FSA and HRA received by Friday will be processed and the reimbursement will be issued by the following Thursday	The group will be reimbursed \$25 per occurrence
3. Timely Processing of COBRA Notices	COBRA Notices will be generated in compliance with COBRA notification requirements	The group will be reimbursed \$25 per occurrence