SERVICES PROPOSAL AND REFERENCE GUIDE

Asure Software's Flexible Benefits (Fsa, Hra, Hsa) Administration Solutions

Today's work place calls for better solutions, where compliance and service are first and foremost. One with greater efficiency through strategic focus. One with automated fulfillment through cutting-edge tools. One that eases the HR workload while ensuring regulatory compliance. Today calls for a benefit management program that provides for the workforce while it protects your business.

Beginning with the administration of the very first COBRA notices in 1987 to the cutting edge technology deployed to handle all aspects of HR, benefit administration and payroll in 1994 , Asure's success and reputation is based on the valuable long-term relationships we enjoy with our clients. With the decades of experience and thousands of clients utilizing our solutions, Asure Software has created a culture that understands the value of true partnership, communication, and collaboration. It is through a teamwork approach with our staff and clients that we fully understand your needs and develop solutions to exceed expectations, even for the most complex of situations.

Customer Service

Asure Software's best asset is our staff of cross-trained, experienced, detail-oriented benefit specialists. Clients are assigned a dedicated account Manager who becomes an expert in the particular needs of each company to manage all aspects of their accounts. Live Customer Service is available for participants M-F, 7 am–5 pm CST, excluding holidays, and is supported by a 24-hour Interactive Voice Response (IVR) system during and after regular business hours. Online access is available 24/7 from any internet browser.

Asure Software's Suite of Solutions

- COBRA/HIPAA Administration
- FSA, HSA, HRA, Transit & Parking and the Asure Software™ Benefits Card
- Retiree and LOA Premium Billing
- Workforce Empowerment™
- Fully integrated HRMS/Payroll solutions
- Single database, single employee record, single point of entry

- Payroll, Time and Attendance, and Tax Services
- Outsourced or in-house solutions
- Fully automated processes for payroll, check printing, and withholding
- Timesheet and timeclock data collection
- Tax services for simple or complex, multi-state

FLEXIBLE BENEFITS

Flexible Benefits such as Flexible Spending Arrangements (FSAs), Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSA) and Qualified-Parking & Transit Benefits have become increasingly popular among employers as an overall cost-sharing strategy. They complement an employer's benefit plan by allowing employees the opportunity to play an active role in saving money on IRS-eligible expenses.

Advantages to Outsourcing Flexible Benefits Administration to Asure Software:

- 100% compliance with all current IRS regulations
- Reduce FICA taxes and decrease employment costs
- Employees gain an "instant raise" in the form of tax-savings
- Employees enjoy access to tax-free money for their health needs when they need it, whether expected or unexpected
- Electronic enrollment and communication materials
- Plan document and SPD preparation and updates
- On line enrollment available at no additional charge
- Easy payroll import
- Interactive Voice Response for participant support available 24/7
- Free direct deposit and FREE benefit debit card
- Toll-free support and 24-hour online access for staff and participants
- Ensure that only legitimate claims are processed and reimbursed daily
- Employee reimbursements via check, direct deposit, or Asure Software™ Benefits Card
- Personalized, experienced, dedicated Account Manager for every client
- Asure Software has partnered with FSA store which allows participants to make purchases on line with their card and receive discounts for IRS eligible items

ASURE SOFTWARE PREPAID BENEFITS CARD

Asure is proud to offer the Asure Software Prepaid Benefits Card from Alegeus Technologies (formerly FIS Global), the company who was the driving force in creating the standard IIAS for all merchants.

The card offers multiple reimbursement accounts, or "stacked" products, on a single card, as well as real-time pharmacy substantiation. The convenience of the card will help employers maximize FSA or HSA participation and participants to elect higher annual amounts, resulting in greater tax savings.

- Accepted use at virtually all participating merchants who accept MasterCard®
- Real-time, accurate balances through the integration of manual and electronic claims data
- A reduction in out-of-pocket expenses through automatic payments and card balance reductions at time of purchase

- Full compliance with current IRS regulations including Participant's Statement, Provider's Statement, and third-party adjudication.

Companies that offer a Benefits Debit Card experience up to a 40% increase in the number of participants enrolling in the plan!

ASURE SOFTWARE TECHNOLOGY CAPABILITIES

Technology & Platform Capabilities
Employers and participants can both benefit from 24/7 web access to their accounts. Utilizing any Internet browser and secure log in and password information, access is just a few clicks away.

Participant Access Features Include:

- 24/7 access to view account information, enrollment history, claims, payment and balance information via our web portal or by using mobile technology for Apple or Android devices
- 24/7 access to submit claims and receipts online via our web portal or by using mobile technology for Apple or Android devices
- Receive Alerts via text and/or email and manage the preferences of Alerts and communications to receive by text or email
- Direct deposit included for reimbursements
- Participant call center available from 7 am to 5 pm CST, Monday-Friday
- Interactive voice response available 24/7
- Retail on-line discounted purchases with card via FSAstore from Mangrove's website
- Manual claims may be submitted via mail, email, fax and online and are processed within 24-48 hours
- Email communication reminders of year end balance, grace period, or run out period
- Online enrollment, if employer chooses this option
- Cards for dependents available
- Educational materials during open enrollment and welcome packets sent after enrollment

Employer Access Features Include:

- Dedicated Account Manager
- 24/7 online access to individual participant data such as demographics, account information, enrollment history, claims, payment and balance information.
- Online enrollment portal included at no additional cost
- Plan document/SPD/SBC posting capabilities
- Participant reminders via email regarding account balance, grace period, or run-out period
- Enroll or terminate employees on line once they become eligible or are termed
- Annual Non-Discrimination Testing provided upon request

Asure Software Key Performance Indicators:

- **Inbound calls:** Inbound calls are handled in an average of 3 minutes.
- **Call hold time:** Asure Software's hold time averages less than a minute.
- **Call Resolution:** Inbound Calls are resolved 99.94% on first call.
- **File Maintenance:** Routine file maintenance processed by Asure Software within 2 business days of the file receipt.
- **Claims Processing:** Daily processing of claims. On average, from when a claim is received in our office, reimbursement is initiated to the employee within 48 hours. Asure will reimburse participants via check or direct deposit, if elected, based on your reimbursement schedule.
- **Substantiation:** Auto-substantiation is the ability to electronically verify the eligibility of card swipe transactions without having to request paper receipts. Auto-substantiation using substantiation technology with the Benefits Card is processed at a rate of approximately 87% of all card swipes, which is higher than the national average.

Asure Software adheres to the IRS regulations surrounding transaction/claim processing and acceptable documentation of manual claims. If a receipt is necessary for a debit card transaction, Asure Software provides a receipt request via email or letter to the participant of the transaction needing substantiation along with an explanation. Receipt request statements are processed every 30 days.

Banking Arrangements

In accordance with our internal security guidelines, we ask each client to retain their own funds for the purpose of the Flexible Benefit plan.

Manual Claim Funding

For banking and funding of manual claim payments, clients must establish a business checking account with the bank of their choice, referred to as the Employer Funding Account. This can be either a new or an existing client account. Manual claim reimbursements will be drawn off of this bank account via check as well as direct deposit. Regardless of method, clients are provided with a report of all reimbursements to ensure that ownership of all funds related to claim payments remain with the employer at all times.

Debit Card Funding

The same bank account will be used to draw the debit card transactions via ACH. A daily notification reflecting the previous day's card settlement activity will be issued, and the funds will be deducted the following day. While prefunding is not required, Asure Software does recommend keeping a percentage of the annualized elections on deposit in the bank account to ensure funding is available for manual claims and debit cards. We also recommend reviewing the funding report activity upon receipt to ensure funding is appropriate.