

City of Suffolk

Attachment A

Health Savings Account Administration, COBRA, Retiree Billing and Flexible Spending Account Administration Questionnaire

1. Please explain coverage for any out-of-state employees currently enrolled or who will enroll in the plan(s) you are offering.

1.1 Health Savings Accounts

1.11 FINANCIAL

1. Please list in detail any performance or financial guarantees you are willing to offer.
2. Are there any minimum participation requirements for accounts? If so, please describe.
3. What services/expenses are included in administrative costs? Please outline specifics.

1.12 REPORTING

1. What standard reports are available to The City? Ad hoc reports? Are they offered online and/or hard copy?
2. What do participants receive from you in regards to the status of their health savings accounts? Web capabilities, IVR, toll-free customer service and/or hard copy?

1.13 CUSTOMER SERVICE/ACCOUNT MANAGEMENT

1. What is the location of customer service/account management you propose to use for The City?
2. What are the hours of operation for your customer services operation? What after-hours telephone or e-mail access to customer service representatives is available for participants?

City of Suffolk

3. Do you offer tailored communications campaigns for clients, including online decision support tools? If so, please provide samples.
4. Describe the process of receiving and maintaining accurate data from the client. What information needs to be transmitted on a regular basis? Please specify information, frequency and preferred method of data transmittal.

1.14 IMPLEMENTATION

1. Provide a detailed proposed timeline for each step of implementation that includes the action, the party responsible, member of your account team responsible for each action, and the due date for completion of each action.
2. Please disclose what type of implementation performance guarantees and financial penalties you are willing to offer The City.

1.15 GENERAL

1. How long has your company administered Health Savings Accounts (HSA)?
2. Can your system distinguish between eligible and ineligible HSA expenses? Briefly describe your adjudication and substantiation process.
3. Who is your firm's custodian? Do you offer seamless technology for participants?
4. How many investment funds are available to participants? Please identify fund names, brief description, fees and rate of return for last year, five years and the life of the fund.

City of Suffolk

5. Are there minimum contribution requirements for certain funds (e.g. \$2,000 and above)?
6. Are debit cards provided? If so, is there an additional cost for them? What type of card e.g. VISA, MC etc.?
7. Can access to debit cards be denied due to credit history?
8. Please describe the options members may use to be reimbursed and any associated fees.
9. What do you provide to participants for tax-reporting purposes on annual returns?
10. If a participant contributes over the maximum allowable annual contribution, does your firm assist with taxation issues/concerns? Tracking of maximums to notify before there is a tax issue?
11. Must participants maintain a certain amount in their checking account before they are able to invest?
12. Do you allow the accounts to be set up as a direct deposit or do you require the employer to payroll deduct, send a lump sum and allocated spreadsheet?
13. Do you offer a mobile banking application?
14. Is there a charge if an employee wants to make a one-time lump sum contribution?
15. What happens to the account if the balance reaches \$0?
16. Is the checking account interest bearing? If so, what is your current interest rate?

City of Suffolk

1.16 Please complete worksheet in Attachment B to outline your fees.

2.1 COBRA and Retiree Billing Administration Services

2.11 FINANCIAL

1. Please list in detail any performance or financial guarantees you are willing to offer.
2. Is there a minimum monthly fee?
3. Is there an initial set-up fee? Annual renewal fee?
4. What services/expenses are included in administrative costs? Please outline specifics.
5. Do you retain the 2% collected from COBRA premiums as part of your fee?
6. Will you provide open enrollment packets to COBRA beneficiaries? Is there an additional fee for this?

2.12 REPORTING

1. What standard reports are available to The City? Ad hoc reports? Are they offered online and/or hard copy?
2. What do participants receive from you in regards to their account? Web capabilities, IVR, toll-free customer service and/or hard copy? Online bill payment?

2.13 CUSTOMER SERVICE/ACCOUNT MANAGEMENT

1. What is the location of customer service/account management you propose to use for The City?
2. What are the hours of operation for your customer services operation? What after-hours telephone or e-mail access to customer service representatives is available for participants?
3. Do you offer preparation and delivery of Open Enrollment packets? If so, please provide samples.

City of Suffolk

4. Describe the process of receiving and maintaining accurate data from the client. What information needs to be transmitted on a regular basis? Please specify information, frequency and preferred method of data transmittal.
5. How are participants billed?
6. Is participant payment remitted directly to the insurance carrier?

2.14 IMPLEMENTATION

1. Provide a detailed proposed timeline for each step of implementation that includes the action, the party responsible, member of your account team responsible for each action, and the due date for completion of each action.
2. Please disclose what type of implementation performance guarantees and financial penalties you are willing to offer The City.

2.15 GENERAL

1. How long has your company administered COBRA?
2. **Please complete worksheet in Attachment B to outline your fees.**

3.1 Flexible Spending Accounts:

- **Limited purpose HealthCare FSA**
- **HealthCare FSA**
- **Dependent Care FSA**

3.11 FINANCIAL

1. Please list in detail any performance or financial guarantees you are willing to offer.
2. Are there any minimum participation requirements for accounts? If so, please describe.

City of Suffolk

3. What services/expenses are included in administrative costs? Please outline specifics.

3.12 REPORTING

1. What standard reports are available to The City? Ad hoc reports? Are they offered online and/or hard copy?
2. What do participants receive from you in regards to the status of their flexible spending accounts? Web capabilities, IVR, toll-free customer service and/or hard copy?

3.13 CUSTOMER SERVICE/ACCOUNT MANAGEMENT

1. What is the location of customer service/account management you propose to use for The City?
2. Please confirm The City will have a dedicated account manager for service related issues regarding the plan or specific members.
3. What are the hours of operation for your customer services operation? What after-hours telephone or e-mail access to customer service representatives is available for participants?
4. Do you offer tailored communications campaigns for clients, including decision support tools? If so, please provide samples.
5. Describe the process of receiving and maintaining accurate data from the client. What information needs to be transmitted on a regular basis? Please specify information, frequency and preferred method of data transmittal.

City of Suffolk

3.14 IMPLEMENTATION

1. Provide a detailed proposed timeline for each step of implementation that includes the action, the party responsible, member of your account team responsible for each action, and the due date for completion of each action.
2. Please disclose what type of implementation performance guarantees and financial penalties you are willing to offer The City.

3.15 GENERAL

1. How long has your company administered Flexible Spending Accounts (FSAs)?
2. Can your system distinguish between eligible and ineligible FSA expenses? Briefly describe your adjudication and substantiation process.
3. Who is your firm's custodian? Do you offer seamless technology for participants?
4. Are there minimum contribution requirements?
5. Are debit cards provided? If so, is there an additional cost for them? What type of card e.g. VISA, MC etc.?
6. Can access to debit cards be denied due to credit history?
7. Do you require employee contributions to be submitted each pay period, or bill for charges incurred?
8. Do you offer a mobile banking application?
9. When do you send account balance reminders to participants?

City of Suffolk

10. **Please complete worksheet in Attachment B to outline your fees.**