AMERICAN BENEFITS GROUP

Empowering Technology. Exceptional Service.

CLIENT INFORMATION FORM

Company Profile

Legal Name of Organization: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Executive Officer (signer): _____

Title: _____ Email Address: _____

Telephone: _____ Business Activity: _____

Employer Fed Tax ID#: _____ Tax Year Start Date: _____

Date of Organization: _____ State of Organization: _____

Affiliated Employers *(list):* _____

_____ ☐ None

Organization Type *(please check)*:

☐ Non-Profit Organization ☐ Government Agency

☐ Partnership* ☐ Sole Proprietorship* ☐ LLC *(Limited Liability Company)**

☐ Sub-chapter "C" Corporation ☐ Sub-chapter "S" Corporation* ☐ Other _____

* **Note**: Subchapter S Corporation shareholders above the 2% level **may not** participate, but they may sponsor a plan for their employees. In addition, family members and close relatives of these shareholders **may not** participate. LLC, LLP and Sole Proprietors **may not** participate, but may sponsor a plan for their employees. However, if the spouse is a bona fide employee of the firm, he or she may participate and use the benefit for the entire family.

A special rule allows amounts in a health FSA to be distributed to reservists ordered or called to active duty. This rule applies to distributions made after June 17, 2008, if the plan has been amended to allow these distributions. Your employer must report the distribution as wages on your Form W-2 for the year in which the distribution is made. The distribution is subject to employment taxes and is included in your gross income.

A qualified reservist distribution is allowed if you were (because you were in the reserves) ordered or called to active duty for a period of more than 179 days or for an indefinite period, and the distribution is made during the period beginning on the date of the order or call and ending on the last date that reimbursements could otherwise be made for the plan year that includes the date of the order or call.

Have you adopted the *Qualified Reservist Election*? ☐ Yes ☐ No

COBRA

Is ABG Administering your COBRA? ☐ Yes ☐ No

COBRA Administrator: _____

Mailing Address: _____

City / State / Zip: _____

_____	_____	_____
Form Submittal by Printed Name	Form Submittal by Signature	Form Submitted Date

Employer Plan Administrators

* ABG can provide a read-only access to our WealthCare Administration system for Employer Plan Administrators. Those being provided with access should either have been designated as a privacy officer, or have been cleared for access to Protected Health Information (PHI) per HIPAA requirements.

** Scheduled Reports include information about account balances, debit card transactions and claim reimbursements.

Scheduled reports in the system do not contain PHI or Personal Information (PI).

		Authorized for access to the HR administration system?*	Receive Scheduled Reports?**
Primary HR:	Title:	☐ Yes ☐ No	☐ Yes ☐ No
Email:	Tel:		
Payroll:	Title:	☐ Yes ☐ No	☐ Yes ☐ No
Email:	Tel:		
Billing/Finance:	Title:	☐ Yes ☐ No	☐ Yes ☐ No
Email:	Tel:		
Broker Contact:	Title:	N/A	☐ Yes ☐ No
Email:	Tel:		

Nondiscrimination Testing

In order to qualify for tax-favored status, Cafeteria, Flexible Spending and Health Reimbursement benefit plans must not discriminate in favor of highly compensated employees (HCEs) and key employees with respect to eligibility, contributions, and benefits. In order to evidence compliance, annual tests must be performed and the results documented for each benefit plan.

Under the 2007 proposed regulations, Code Section 125 nondiscrimination tests are to be performed as of the last day of the plan year, taking into account all non-excludable employees who were employed on any day during the plan year. Some employers choose to perform these tests mid plan year in order to determine whether additional steps need to be taken before the end of the plan year so that the plan passes the nondiscrimination tests and preserves the tax treatment for the key and highly compensated. A second and final test would then be conducted as of the last day of the plan year.

To perform the required tests, we will need to gather information from you regarding employees' annual compensation and total benefits received under the Plan(s). Testing templates are available on our website at www.amben.com/employers-nondiscrimination.html

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Please indicate when you would like us to perform the required tests:

☐ End of Plan Year ☐ Beginning of Plan Year ☐ Not at all ☐ Other _____

Cafeteria plan testing must be performed using the same methodology used when testing your 401(k) Plan. Please indicate if you use the “Top-Paid Group” Election* when performing your 401(k) Testing: ☐ Yes ☐ No

*Under a top-paid group election, employees with compensation in excess of the applicable threshold will not be considered to be HCEs unless they are also in the top-paid group (the top 20%) of employees.

IMPORTANT: If we do not receive data from you, we will assume that you do not want us to test your Plan(s)

Flexible Spending Accounts

Enrollment

Open Enrollment Period: Start Date _____ End Date _____

Will you be using the **ABG Online Enrollment System**? ☐ Yes ☐ No

If No, you must submit employee profile and election to American Benefits Group in an Excel template *(see attached file format specifications).*

What is your Current HRIS / Enrollment System (if any)? _____

Will you be submitting ongoing eligibility files? ☐ Yes ☐ No

Eligibility Guidelines

Number of Benefit Eligible Employees: _____

Participation in the Plan Begins (*please check*):

☐ As of date of hire

☐ From date of hire: ☐ 30 days ☐ 60 days ☐ 90 days ☐ Other _____

☐ First of the month following: ☐ DOH ☐ 30 days ☐ 60 days ☐ 90 days ☐ Other _____

☐ Other *(please explain)*: _____

Eligible Classes of Employees Covered (*please check all that apply*):

☐ Active _____ min. hours per week worked

☐ Union

☐ Other *(please explain)*: _____

Do you track your employees by Division? If yes, please list them here: _____

_____

Payroll Contributions *(please complete all applicable fields)*

Will you be submitting ongoing payroll files? ☐ Yes ☐ No

If No, ABG will assume payroll contributions based on the frequency below.

FREQUENCY	PLAN START DATE	PLAN END DATE	FIRST PAYROLL DATE	LAST PAYROLL DATE	NO. OF PAYROLLS PER PLAN YEAR
Monthly					
Semi-Monthly					
Bi-Weekly					
Weekly					
Other					

Flexible Spending Accounts – Plan Design

Plan Effective Date: _____ Plan Name: _____

When did you first begin taking pre-tax deductionss under a Section 125 Plan? _____

When did you first add FSA reimbursement accounts? _____

The name of the TPA that was previously administering the plan? _____

What is the 3 digit ERISA plan number associated with your Section 125 Plan? _____

If the Plan is a takeover, who will be responsible for processing run-out claims: ☐ Previous Administrator ☐ ABG

☐ Check here if this is a short plan year: Start Date:_____ End Date _____

☐ Check here if this is a mid-year takeover: Start Date:_____ Take-over Date: _____ End Date: _____

Please check the benefits to be included under your Section 125 Cafeteria Plan (even those not administered by ABG):

☐ Medical
☐ Dental and/or Vision Premium Conversion
☐ Health Flexible Spending Account (FSA)
☐ Dependent Care Assistance Plan (DCAP)
☐ Limited-purpose FSA
☐ Health Savings Account
☐ Other (please list) _____

Maximum Health FSA Election: _____ *(if less than $2,550 the IRS Maximum Health FSA)* Minimum, if any: _____

Maximum DCAP Election: _____ *(if less than $5,000 the IRS Maximum DCAP)* Minimum, if any: _____

Will Employer Contribute to the plan? ☐ Yes* ☐ No

*If Yes, please provide detail of contribution amounts and the timing of contributions: _____

Flexible Spending Accounts – Year End Options

Run-Out Period

At the end of the plan year, how many days do you want active employees to have to submit claims for reimbursement incurred in the previous plan year? ☐ 90 days Other_____

Employee's FSA coverage ends on the day of their termination. How many days after their termination do employees have to submit claims for reimbursement incurred prior to termination? ☐ 90 days ☐ Other_____

Grace Period *(if you choose Grace for your Health FSA – you may not choose carryover)*

A Grace Period is an optional extension of up to 2.5 months after the plan year ends to incur expenses against all remaining funds in the previous year's plan.

Are you currently offering a Grace Period? ☐ Yes ☐ No

Do you want to offer employees a Grace Period? ☐ Yes* ☐ No

*If Yes, please indicate the last day claims may be incurred ☐ 2.5 months (maximum) ☐ Other _____

Apply Grace Period to Health FSA? ☐ Yes ☐ No Apply Grace Period to DCAP? ☐ Yes ☐ No

Carryover Provision *(if you choose Carryover – you may not choose grace for the Health FSA)*

The optional Carryover Provision allows employees to rollover up to $500 of unused **Health FSA** funds at the end of the plan year. These funds can be used for new plan year expenses for the entire new plan year. After the prior year run-out any previous plan year balances in excess of $500 will be forfeited. Rollover funds are available to the employee even if they do not make a current plan year election.

Are you currently offering the rollover option? ☐ Yes ☐ No

Do you want to offer employees the rollover option? ☐ Yes* ☐ No

*If Yes, please indicate the amount which can be carried over ☐ $500 ☐ Other _____

Plan Design

Under Section 132 of the IRS tax code, an employer can allow employees to set aside a portion of their salary to pay for qualified parking and transit expenses. The employee will not be taxed on these amounts as long as they are used for qualified expenses and do not exceed the statutory monthly limits.

Plan Effective Date: _____

The name of the TPA that was previously administering the plan: _____

Who will be responsible for processing run-out claims: ☐ Previous Administrator ☐ ABG

☐ Check here if this is a short plan year: Start Date:_____ End Date _____

☐ Check here if this is a mid-year takeover: Start Date:_____ Take-over Date: _____ End Date: _____

Do you wish to offer your employees a Transportation benefit? ☐ Yes ☐ No

The statutory monthly limit of Transit expenses that can be reimbursed using pre-tax dollars is $255.

If **Yes**, state the monthly limit you will allow: ☐$255 (pre-tax maximum) ☐ Other _____

Do you wish to offer your employees a Parking benefit? ☐ Yes ☐ No

The statutory monthly limit of Parking expenses that can be reimbursed using pre-tax dollars is $255.

If **Yes**, state the monthly limit you will allow: ☐$255 (pre-tax maximum) ☐ Other _____

Will you allow employees to make after tax contributions? ☐ Yes ☐ No

The commuter benefit allows employees to make changes on a monthly basis.

Termination

Employee's coverage ends on the day of their termination. How many days after their termination do employees have to submit claims for reimbursement incurred prior to termination? ☐ 90 days Other _____

Since Section 132 does not have a "Use it or lose it" provision, unused funds are allowed to rollover, however funds remaining upon termination can only be accessed by submitting claims for expenses incurred while employee was an active participant in the Plan.

Plan Design

Please note that your HRA must comply with the Affordable Care Act (ACA) requirements beginning January 1, 2014 as clarified on September 13, 2013 in Treasury Notice 2013-54. Your HRA can continue to reimburse all or a subset of eligible medical expenses as described under IRS Code Section 213(D) if:

1. Those eligible for the HRA are also eligible for, and enrolled in, an employer-sponsored ACA-compliant group medical coverage. Employer-sponsored ACA-compliant group medical coverage may be provided by the employer that offers the integrated HRA or employees may certify they have coverage under a spouse's or parent's ACA-compliant group medical plan.
2. The group medical plan meets the minimum value requirement.

If you are currently offering an HRA to all of your employees regardless of whether they are enrolled in an ACA compliant group medical plan you must terminate this plan or amend it so that it is only available to employees who have ACA-compliant group medical insurance with minimum value coverage. Please contact American Benefits Group immediately to discuss any changes or amendments you may need to do.

Please confirm that all employees who are eligible to participate in your HRA are:

☐ Enrolled in either your employer sponsored ACA-compliant group medical coverage
or
☐ Have certified that they have coverage under their spouses or parent's ACA compliant group medical plan

If you are currently offering an HRA to all of your employees regardless of whether they are enrolled in an ACA compliant group medical plan you must terminate this plan or amend it so that it is only available to employees who have ACA-compliant group medical insurance. Please contact American Benefits Group immediately to discuss any changes you need to do to your HRA account.

Plan Effective Date: _____

This Plan is: ☐ An entirely new plan ☐ A continuation (amendment or restatement) of an existing plan*
*If so, what was the effective date of the original plan? _____

Who was previously administering the Plan? _____

What is the 3 digit ERISA plan number assigned to this plan? _____

Who will be responsible for processing run-out claims: ☐ Previous Administrator ☐ ABG

☐ Check here if this is a short plan year: Start Date: _____ End Date: _____

☐ Check here if this is a mid-year takeover: Start Date: _____ Take-over Date: _____ End Date: _____

Participation in the Health Reimbursement Arrangement Begins (*please check*):

☐ As of date of hire

☐ From date of hire: ☐ 30 days ☐ 60 days ☐ 90 days

☐ First of the month following: ☐ DOH ☐ 30 days ☐ 60 days ☐ 90 days

☐ Other *(please explain)*: _____

Please indicate which employees will be eligible for the HRA:

☐ All Benefit Eligible employees

☐ Health Plan participants only

☐ HSA Plan participants only

☐ Retirees only

☐ Other *(please explain)*: _____

Linked HRA

Is this HRA linked to a Health Plan? ☐ Yes, please attach a Summary Plan Description for this Health Plan ☐ No

What is the name of your Plan? _____

Is this Plan a High Deductible Health Plan (HDHP)? ☐ Yes ☐ No

Does the deductible run on a calendar year? ☐ Yes ☐ No, indicate the month when the deductible renews: _____

Do you want to want to run a short plan year so that the HRA year coincides with the Linked Health Plan year? ☐ Yes ☐ No

For a linked HRA, please indicate annual amounts:

	DEDUCTIBLE	ER CONTRIBUTION
Single:	$_____	$_____
2 Person:	$_____	$_____
Family:	$_____	$_____

Is there a prescription deductible that the HRA will be funding? ☐ Yes ☐ No

If Yes, is the deductible embedded in the Medical Deductible? ☐ Yes ☐ No

Indicate annual RX deductible amounts:

	DEDUCTIBLE	ER CONTRIBUTION
Single:	$_____	$_____
2 Person:	$_____	$_____
Family:	$_____	$_____

Non-Linked HRAs and HRAs linked to a non-HDHP Health Plans

What coverage tiers are you offering?

☐ Employee only ☐ Employee plus one ☐ Family ☐ Flat Rate

☐ **HRA Plan where the HRA Reimburses eligible expenses first:**

Employee only	***Employee plus one***	***Family***	***Flat Rate***
Employer will pay first	Employer will pay first	Employer will pay first	Employer will pay first
$ _____	$ _____	$ _____	$ _____
Employee will pay second	Employee will pay second	Employee will pay second	Employee will pay second
$ _____	$ _____	$ _____	$ _____

☐ **HRA Plan where the Employee Reimburses eligible expenses first:**

Employee Only	***Employee plus one***	***Family***	***Flat Rate***
Employee will pay first	Employee will pay first	Employee will pay first	Employee will pay first
$ _____	$ _____	$ _____	$ _____
Employer will pay second	Employer will pay second	Employer will pay second	Employer will pay second
$ _____	$ _____	$ _____	$ _____

HRA Plan Design Continued

How are the funds in the HRA made available to your plan participants?

- ☐ 100% at the beginning of the plan year
- ☐ Posted monthly on the first of each month
- ☐ Posted quarterly on the first of each quarter
- ☐ The employer and employee are responsible for a percentage of each expense (the total should equal 100%)

  The employee is responsible for: ☐ 25% ☐ 50% ☐ 75% ☐ Other (please specify) _____

  The employer is responsible for: ☐ 25% ☐ 50% ☐ 75% ☐ Other (please specify) _____

Will the funds be pro-rated for new hires based on the plan entry date? ☐ Yes Monthly ☐ Yes Quarterly ☐ No

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Can any portion of the funds be rolled over at the end of the plan year?

☐ **Yes**: ☐ 100% with no limit ☐ No

☐ 100% up to a limit

☐ Other % up to a limit - (please specify) _____

Do you offer an FSA plan? ☐ Yes ☐ No

If yes, the HRA will pay for all eligible expenses first and the FSA will pay second

If the benefit order is different please note here and describe _____

What expenses can the HRA benefits be used for?

- ☐ Deductible expenses
- ☐ RX expenses
- ☐ Co-pays
- ☐ Co-insurance
- ☐ Vision
- ☐ Dental
- ☐ Other (please describe)

Will end of year balances rollover? ☐ No

☐ **Yes**, indicate what % or dollar amount: _____ to a maximum of $ _____

Will the rollover funds be limited to specific expenses? ☐ No

☐ **Yes**, indicate the specific expenses that will be covered:

- ☐ Deductible expenses
- ☐ RX expenses
- ☐ Co-pays
- ☐ Co-insurance
- ☐ Vision
- ☐ Dental
- ☐ Other (please describe)

Run Out Period for End of Plan Year – How may days after the end of the Plan Year will employees have to submit claims incurred during the plan year?

☐ 30 days ☐ 60 days ☐ 90 days ☐ Other: _____

Participation in the HRA terminates: ☐ Date of Termination ☐ Last day of the month in which termination occurs

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Number of days after termination to submit claims incurred prior to termination?

☐ 30 ☐ 60 ☐ 90 ☐ Other (please specify) _____

Reimbursement Methods:

☐ Direct Deposit ☐ Check

☐ Debit Card – (Not suitable for plans which require employees to pay the first portion or their deductible, or for plans which are required to reimburse non-RX deductible expenses.)

COBRA

Please note that Health Reimbursement Arrangements are governed by ERISA; HIPAA and COBRA regulations. With a COBRA qualifying event an HRA participant must be offered COBRA on their HRA benefit.

What are the COBRA premium rates for your HRA?

Employee Only _____ *Employee plus one* _____ *Family* _____ *Flat Rate* _____

☐ The COBRA premium rate is a bundled rate for both the Integrated Health Plan and the HRA.

☐ There will be separate premium for the Group medical plan and the integrated HRA.

AMERICAN BENEFITS GROUP

REIMBURSEMENT ACCOUNTS FUNDING AGREEMENT

☐ New Account ☐ Change of Account Effective Date: _____

American Benefits Group does not hold Flexible Spending Account funds for our clients, and no payroll deductions should be sent to American Benefits Group. Our funding mechanism for the reimbursement of your plan participants' claims requires that you, the client, provide American Benefits Group and the debit card company MBI (M&I) Bank, with authorization to draft funds from your designated bank account. It is your responsibility to ensure that said account is funded adequately. By completing the form below you are authorizing American Benefits Group to draft funds from your designated bank account to reimburse your participants' claims. Please check and sign for each reimbursement method that you are authorizing: Debit Cards; Direct Deposit; Check.

Authorized Bank Account Information

We _____ by signing next to the methods of reimbursement below, authorize American Benefits Group to reimburse claims by drafting funds from:

Bank Name _____

Routing #: ☐☐☐☐☐☐☐☐☐ Account #: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Please attach a VOIDED copy of the account holder's check.

Reimbursement Methods: As an employer sponsoring Reimbursement Accounts for your employees the following Reimbursement Methods are available to you:

☐ **ABG Benefits Card Replenishments:**

Debit card transactions make funds available to your plan participants with the swipe of a card. The funds for these card swipes will be drafted from your designated employer bank account on a daily basis, a daily email will be sent to you advising you of this transaction. Please note that when the bank account is initially set up there will be a pre-authorization transaction of $1.00 initiated by the debit card company; this pre-authorization is a requirement of the debit card issuing company to verify the account information. Debits will show as **M&I Bank** or **Med-I-Bank** and the Company ID is **1383261866.**

Card will be available for the following FSA Plans:

☐ Health FSA ☐ DCAP ☐ Commuter Transit ☐ Commuter Parking

Card will be available for the following HRA Expenses:

☐ RX ☐ 213D expenses

By signing below you are confirming that your bank will allow transactions with **ID:1383261866** labeled as: M&I Bank or Med-I-Bank.

_____

Signature of Authorized Signer on Bank Account

_____

Printed Name

☐ **Bank Draft Paired with Direct Deposit to Participant:**

Manual claims will be reimbursed once a week, the funds will be drafted from your authorized bank account and will be directly deposited to the participant's authorized bank account. These drafts will display on the employer's bank statement on Wednesdays labeled as American Benefits Group Claim Pmt with a company ID of **9165530001.**

By signing below you are confirming that your bank will allow transactions made by American Benefits Group with **ID: 9165530001** labeled as: Claim Pmt .

_____

Signature of Authorized Signer on Bank Account

_____

Printed Name

☐ **Check Reimbursements:**

In the event that all of your reimbursement account participants will not be providing Direct Deposit Authorization for manual claim reimbursements, you can agree to have American Benefits Group issue these reimbursements as checks. These checks will be issued from your authorized bank account using the signature of your authorized signer and available starting check numbers that you provide in section below. American Benefits Group provides the check stock needed for writing these checks, you may find a sample in the ***Administrator's Guide***. In the case that an employee loses or destroys a check, American Benefits Group will contact you, it is the Employer's responsibility to stop payments on lost or damaged employee checks. Once the check payment has been stopped, ABG will issue the employee a new check.

An image of the signature entered in the box to the right, will be printed on all checks issued pursuant to this agreement. Checks will be issued using the following starting check number . . .

Signature of Authorized Signer on Bank Account

_____

Printed Name

Either the Company or the Client may terminate this agreement at any time by a notice in writing, mailed to or delivered at the last known address of the other party, and that any payments due at the date of such termination, or thereafter falling due, shall be payable by the Client in accordance its obligations as Administrator under its Reimbursement Plan(s).

Health Savings Account – Plan Design

Effective Date of The Plan (The date you would like us to begin administration of this plan): _____

HSA payroll funding must be sent on a payroll file (template provided at implementation)

Payroll Frequency you will be submitting?

☐ Monthly (12) ☐ Semi-Monthly (24) ☐ Bi-Weekly (26) ☐ Weekly (52)

First payroll date in the plan year (when we can expect to receive a payroll file for process): _____

Will The Employer Make Contributions? ☐ Yes ☐ No

2014 HSA IRS Limits	Single	Family
Maximimum Contribution	$3,300	$6,550
Catch-up Contribution (age 55+)	$1,000	$1,000

Please ensure that the HSA funding you request us to process conforms to these maximums.

Health Savings Account - Funding Agreement

HSA Funding: American Benefits Group is hereby authorized to make withdrawals from the specified checking account of the undersigned Client at the bank named herein for the sole purpose of funding participants' HSA Accounts:

HSA contributions will be processed in accordance with the HSA Payroll Funding Data File provided by the Client. Payroll funds submitted on the HSA Payroll Funding Data File will be transferred to individual participant HSA accounts.

PLEASE NOTE THESE TRANSFERS CANNOT BE REVERSED. It is important to make sure that all data submitted on the HSA Payroll Funding Data File is complete and accurate.

Authorized Bank Account Information

We _____ authorize American Benefits Group to debit the following account to fund HSA accounts provided on the periodic HSA Payroll Funding Data Files:

Bank Name _____

Routing #: ☐☐☐☐☐☐☐☐☐ Account #: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Please attach a VOIDED copy of the account holder's check.

_____ _____

Printed Name of Authorized Signer | Signature of Authorized Signer on Bank Account

Either the Company or the Client may terminate this agreement at any time by a notice in writing, mailed to or delivered at the last known address of the other party, and that any payments due at the date of such termination, or thereafter falling due, shall be payable by the Client in accordance its obligations as Administrator under its Reimbursement Plan(s).