

FREEDOM *flex*

Freedom Claims Management, Inc.



**INDUSTRY-LEADING
SERVICE & TECHNOLOGY**

Administrative Services Proposal

City of Ark City



**Leader in Benefit Account &
Billing Administration**



FLEXIBLE SPENDING ACCOUNT (FSA) ADMINISTRATION



Flexible benefit plans, also known as Cafeteria Plans or Section 125 plans, offer employers and employees payroll tax savings. These plans allow employees to set aside money pre-tax to pay for health insurance and various medical and dependent care expenses. Employers can elect to offer multiple types of accounts each providing a valuable benefit to employees. Below is a partial list of expenses that can be reimbursed through the various accounts.

Health Care Reimbursement

- Physician & Prescription copays
- Dental fees
- Orthodontics treatment
- Diabetic supplies
- Eye exams

Dependent Care Reimbursement

- Licensed daycare centers
- Babysitters or nannies
- Before and after school care
- Daycare for an elderly or disabled dependent

Limited Purpose Reimbursement (For participants with an HSA)

- Dental fees
- Orthodontics treatment
- Eye exams

Qualified Adoption Expense

- Reasonable and necessary adoption fees, court costs, attorney fees, and other expenses.

Premium Only Plan (POP)

- Reduces tax liabilities for both the employee and the employer. Employers can benefit from reductions in Social Security and Medicare taxes and employees can save on federal, state, and city income taxes.

Private Insurance Reimbursement

- Reasonable and necessary adoption fees, court costs, attorney fees, and other expenses.

Transportation and Parking

Transportation Spending Account

Eligible mass transit or vanpool expenses associated with travel to and from work, including bus, train or subway.

Parking Spending Account

Eligible parking expenses either at your place of employment or at a location where you use mass transit.

Standard FSA Services

- User guide and educational communications
- Plan setup and administration
- Monitor and verify all claims and reimburse employees via direct deposit
- Dedicated account management
- Dedicated customer service
- Grace period administration
- 24/7 access to participant account balances, withdrawals, pending claims and reimbursements
- Monthly employer status report
- Online claim entry
- Plan compliance
- Video tutorials
- Plan comparison calculator
- Annual discrimination testing
- Form 5500 preparation
- NueSynergy smart mobile app
- Comprehensive reporting tools

Optional FSA Services

- Employee group presentations
- Smart debit card
- Plan document preparation
- Manual reimbursement checks
- Carrier integration for claim reimbursement



TOOLS & RESOURCES

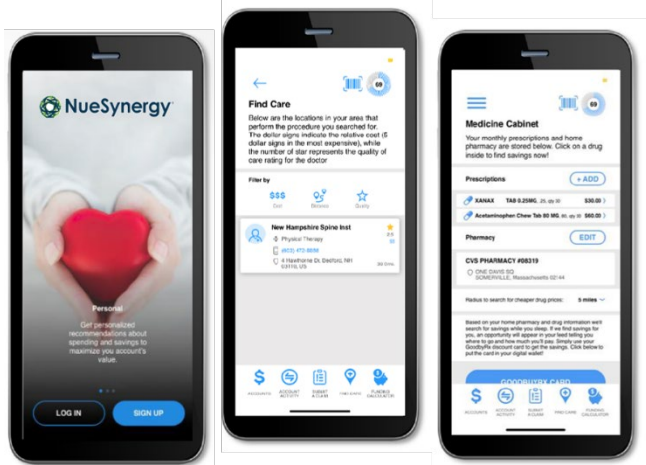
TECHNOLOGY MEETS SERVICE



NueSynergy Smart Mobile App

New and innovative technology makes the NueSynergy smart mobile app user experience more convenient while providing more of the important information needed to make health care decisions. Free of charge for our members, the smart mobile app provides real-time, secure benefit account access anywhere at any time.

- Account tracking allows up-to-date viewing of balance, claims status, plan details and contributions
- Prescription storing and cost savings opportunities
- Transparency tools to evaluate providers and shop for procedures
- Geotracking to find nearby providers
- Reporting tools to help maximize benefits and potential savings
- Enter and submit claim information - Take a photo of receipt and upload or attach receipt to a card transaction
- Secure account communications
- For iPhone and Android devices



NueSynergy Smart Debit Card

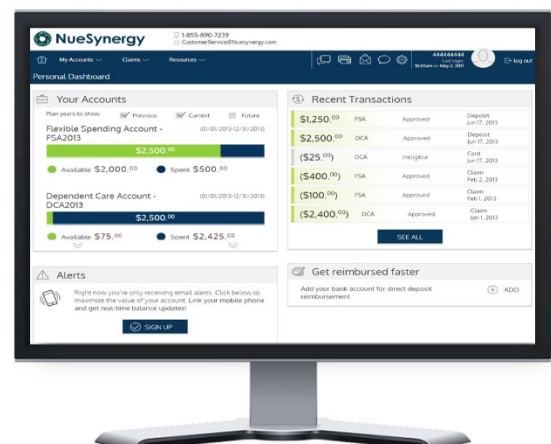
Provides participants a convenient method to access their funds to pay for eligible expenses directly from their designated benefit account, rather than paying out-of-pocket and waiting for reimbursement.

- Easy, immediate, thought-free access to funds with one benefits debit card
- Includes ability to view card authorizations and denials in real-time
- Sophisticated payments rules and highly configurable purse priority settings



NueSynergy Participant Website

- Allows convenient and secure member access 24/7/365
- Real-time, year-to-date benefit account tracking
- Claims filing and status
- Secure communications
- Meaningful insights to better guide health care spending
- Educational videos and planning calculators



eCLAIMS MANAGER

SIMPLIFYING THE CLAIMS PROCESS



NueSynergy's eClaims Manager provides access to an employee's claims data or Explanation of Benefits (EOBs), allowing increased auto-substantiation of debit card claims and easier electronic manual claim submission. eClaims Manager is fully integrated into the NueSynergy member portal and allows employees centralized access to their EOBs, simplifying the management of their HSA, FSA, or HRA accounts.



NueSynergy Integrated eClaims Carriers

- Aetna
- Altius
- Anthem Blue Cross Blue Shield of Colorado
- Anthem Blue Cross Blue Shield of Connecticut
- Anthem Blue Cross Blue Shield of Indiana
- Anthem Blue Cross Blue Shield of Kentucky
- Anthem Blue Cross Blue Shield of Maine
- Anthem Blue Cross Blue Shield of Missouri
- Anthem Blue Cross Blue Shield of Nevada
- Anthem Blue Cross Blue Shield of New Hampshire
- Anthem Blue Cross Blue Shield of Ohio
- Anthem Blue Cross Blue Shield of Virginia
- Anthem Blue Cross Blue Shield of Wisconsin
- Anthem Blue Cross of California
- Blue Cross and Blue Shield of Georgia
- Blue Cross and Blue Shield of Illinois
- Blue Cross and Blue Shield of Kansas
- Blue Cross and Blue Shield of Kansas City
- Blue Cross and Blue Shield of Michigan
- Blue Cross and Blue Shield of Minnesota
- Blue Cross and Blue Shield of Montana
- Blue Cross and Blue Shield of New Mexico
- Blue Cross and Blue Shield of Oklahoma
- Blue Cross and Blue Shield of Texas
- Blue Shield of California
- CareFirst BlueCross BlueShield
- Carelink Health Plans
- CHC of the Carolinas – WellPath
- Cigna
- Coventry
- Coventry First Health Part D
- Coventry Health and Life
- Coventry Health and Life Company
- Coventry Health Care of Delaware
- Coventry Health Care of Florida
- Coventry Health Care of Georgia
- Coventry Health Care of Illinois
- Coventry Health Care of Iowa
- Coventry Health Care of Kansas
- Coventry Health Care of Louisiana
- Coventry Health Care of Missouri
- Coventry Health Care of Nebraska
- Coventry Health Care of Nevada
- Coventry Health Care of Tennessee
- Coventry Health Care of the Carolinas
- CoventryOne
- Delta Dental Insurance Company Alabama
- Delta Dental Insurance Company Florida
- Delta Dental Insurance Company Georgia
- Delta Dental Insurance Company Louisiana
- Delta Dental Insurance Company Mississippi
- Delta Dental Insurance Company Montana
- Delta Dental Insurance Company Nevada
- Delta Dental Insurance Company Texas
- Delta Dental Insurance Company Utah
- Delta Dental of California
- Delta Dental of Delaware
- Delta Dental of the District of Columbia
- Delta Dental of Maryland
- Delta Dental of New York
- Delta Dental of Pennsylvania
- Delta Dental of Washington
- Delta Dental of West Virginia
- Empire BlueCross BlueShield
- Excellus Blue Cross Blue Shield
- First Choice Health Network
- Group Health
- HealthAmerica of Pennsylvania
- Highmark Blue Cross Blue Shield Delaware
- Highmark Blue Cross Blue Shield (Western Pennsylvania)
- Highmark Blue Cross Blue Shield West Virginia
- Highmark Blue Shield (Central Pennsylvania)
- Horizon Blue Cross Blue Shield of New Jersey
- Humana
- Independence Blue Cross
- Kaiser Permanente
- Mail Handlers Benefit Plans
- Medicaid: Advantra® offered by Altius Health Plans
- Medicaid: CoventryCares
- Healthcare USA
- Medicaid: OmniCare Health Plan
- Medicare: Advantra
- MetLife
- Oxford Health Plans
- Premera Blue Cross Blue Shield of Alaska
- Premera Blue Cross of Washington
- Regence Blue Cross Blue Shield of Oregon
- Regence Blue Cross Blue Shield of Utah
- Regence Blue Shield of Idaho
- Regence Blue Shield of Washington
- Southern Health Services
- UMR
- Unicare
- Uniform Medical Plan
- UnitedHealthcare
- VSP
- WellPath Select Inc.
- Wellmark

This list is updated frequently and may not include all integrated eClaims carriers.



Full-service administration of consumer-driven and traditional account-based plans.
855.890.7239 • 4601 College Blvd. Suite 280, Leawood, KS 66211 • www.NueSynergy.com



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|------------------------|------------------|-----------------------|------------|
| GROUP: | City of Ark City | | |
| EFFECTIVE DATE: | 01/01/2024 | PROPOSAL DATE: | 10/20/2023 |

HSA Plans

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|----------------------------------|--|
| Per Participant Per Month | |
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Section 125, FSA Plans » HEALTH CARE, DEPENDENT CARE, LIMITED PURPOSE, COMMUTER, ADOPTION

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| FSA Plan Documents, Implementation, Design & Installation | 0 |
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|---|-------|
| Annual Compliance & Renewal (AFTER YEAR 1) | 75.00 |
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|----------------------------------|------|
| Per Participant Per Month | 4.25 |
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| Monthly Minimum (APPLIES ONLY IF GREATER THAN PER PARTICIPANT PER MONTH FEES) | |
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Section 125, Premium Only Plan (POP)

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| POP Document (ONE-TIME SETUP FEE) | |
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| Annual Compliance & Renewal (WAIVED 1ST YEAR) | |
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Miscellaneous

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Proposal Notes

- NueSynergy smart debit cards are always free.
- Includes NueSynergy Smart Mobile App with Account Tracking, Find Care, Pharmacy/Provider cost transparency tools.
- Outstanding Service is always included:
 Jason Galvin, Director of Central Region Sales
 (913)258-2084 Direct | (816)520-6189 Mobile | JGalvin@NueSynergy.com

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