

**Attached is the proposal for NIS (National Insurance Services) from Medsurety for VEBA, HSA, FSA, LPPFA and Dependent Care. COBRA optional.**

Rates:

- \$3.00 PPPM for any account combination or one account (VEBA, FSA, LPPFA, HSA, Dependent Account)
- \$1.00 PBEPM for COBRA & State Continuation
- \$0.00 fee for 990 Filing
- 36-month rate guarantee
- No set up fees
- No renewal fees on accounts
- No HSA termination fee if they ever want to leave us
- Check reimbursement is included at no charge

PPPM (per participant per month)

PBEPM (per benefit eligible per month)

[www.medsurety.com](http://www.medsurety.com)

Founded by David R. Cantu, MEDSURETY is built upon over 15 years of strategic leadership in the healthcare industry.

Having worked at one of the most recognized healthcare insurance companies in the country, one of the top three largest consulting firms in the world and a top 10 medical spending account administrator, he is well versed at assisting companies with the design and implementation of cost effective benefit strategies involving consumer directed health plans and healthcare consumer resources that provide companies advantages in recruiting and retaining top talent to execute on their business strategies.

*MEDSURETY* offers a complete line of tax-advantaged accounts and services including HSAs, HRAs, QSE-HRAs, FSAs, DCAPs, VEBAs, Wellness Plans, Commuter Benefits, COBRA and more.

*MEDSURETY* partners with Healthcare Bank, a top 10 Health Savings Account (HSA) custodian in the United States. Healthcare Bank currently services over 450,000 accounts and over \$650 million in HSA deposits. Healthcare Bank is a division of Bell Bank (member FDIC). Bell Bank is one of the Midwest's largest privately held financial institutions, with combined asset management of over \$4 billion dollars.

We, NIS, have had a partnership with Medsurety since 2018.



### MHC Benefits Solution Fee Schedule

**HSA Administrative Fees (Standalone)\* – per participant per month** \$2.75

**Administrative Fees (Bundled FSA, VEBA, HSA or any combination of products) – per participant per month** \$3.75

**WEX is waiving the monthly minimum fee**

MHC, administered by WEX, does not charge renewal fees.

#### Monthly administrative fees are guaranteed for five years.

WEX reserves the right to increase fees at any time that are caused by Federal postal rate increases, increases in bank fees, or that are due to Federal legislative changes.

#### Key Differentiators:

- A responsive participant services team and on-demand resources to help your employees get more out of their benefits and reduce questions about their plans.
- Free debit cards, one mobile app, and one online account to manage benefits
- Free to invest after your balance hits \$2,000 in HSA cash accounts
- Standard HSA fund lineup & Health Savings Brokerage Account
- Lincoln Stable Value Fund guaranteed rate of return
- Free to invest VEBA balance in nearly 30 funds – first dollar at no additional cost
- Designated service support for employees and member organizations

#### Ongoing Education:

We have a number of resources and tools to help employees achieve their goals in our Benefits Toolkit at [wexinc.com/insights/benefits-toolkit](http://wexinc.com/insights/benefits-toolkit), including:



Interactive eligible expenses list.



Knowledgebase of help articles and micro videos with more than 3 million views.



Benefits calculator to help your employees see how our benefits help them save money and increase their take-home pay.



Blog and podcast to help you and them learn the latest insight and news regarding their employee benefits.