

PREMIER SERVICE + ADVANCED TECHNOLOGY



FSA
HRA
HSA
COMMUTER
WELLNESS
COBRA

DESIGNED TO MAKE LIFE EASIER, FOR PLAN PARTICIPANTS, BENEFITS CONSULTANTS & HR PROFESSIONALS.

FLEXIBLE SPENDING ACCOUNTS



HOW A FLEXIBLE SPENDING ACCOUNT WORKS

Participants use the money in their TAG flexible spending account(s) for all eligible health and dependent care expenses. Each paycheck, participants elect to set aside a portion of pay, before taxes, to use for eligible health and/or dependent care expenses.

Since the money used to fund the program isn't taxed, you save between 25% and 40% on every purchase. If, for example, you spend \$200 a month on health and dependent care expenses, you can save up to \$80 a month (\$960 a year) with the program.

EXPENSES AN FSA CAN HELP PAY FOR

The great thing about flexible spending accounts is that they cover most medically related expenses that are not already covered by insurance. The simple rule is that if you have medical expenses not covered by insurance, you can save up to 40%.

- Rx, deductibles, copays
- Vision, dental, orthodontia
- Chiropractic, massage, physical therapy
- Child/dependent care

USING A FLEXIBLE SPENDING ACCOUNT IS EASY

When employees sign up for the program they determine the amount of health or dependent care expenses they would like deducted each pay period. As the amount is deducted from each paycheck, the money is put into their account and is available to use for eligible expenses. Accessing account funds is easy:



FSA VISA DEBIT CARD. Use it instead of cash at most medical providers and pharmacies.



REIMBURSEMENT REQUEST. File a claim online, by fax or mail for reimbursement.



MOBILE APP. Use our mobile website to view your account information.



SIMPLE & EASY
DOWNLOAD THE
"MYFLEX" APP TODAY!



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COMMUTER BENEFITS PROGRAM

HOW A COMMUTER BENEFITS PROGRAM WORKS

Participants use the money in their TAG Commuter Program for all eligible work-related transit and parking expenses. Each paycheck, participants elect to set aside a portion of pay, before taxes, to use for eligible transit and/or parking expenses.

Since the money used to fund the program isn't taxed, you save between 25% and 40% on every purchase. If, for example, you spend \$100 a month on your commute, you can save up to \$40 a month (\$480 a year) with the program.

EXPENSES A COMMUTER PROGRAM CAN HELP PAY FOR

The great thing about a commuter program is that it covers just about every possible way you can travel to and from work. The simple rule is that if you take a form of public transit to work, park and ride, or park at or near work, you can save up to 40%.

- Bus, light rail, regional rail, streetcar, trolley, subway or ferry
- Vanpool
- Parking at or near work
- Parking at or near public transportation for your commute

USING A COMMUTER PROGRAM IS EASY

When employees sign up for the program they determine the amount of parking and/or transit expenses they would like deducted each pay period. As the amount is deducted from each paycheck, the money is put into their account and is available to use for eligible expenses. Accessing account funds is easy:



TRANSIT VISA DEBIT CARD. Use it instead of cash at eligible parking and transportation providers.



REIMBURSEMENT REQUEST. File a claim online, by fax or mail for reimbursement.



MOBILE APP. Use our mobile website to view your account information.



PROVIDES COMPLIANCE
FOR 2014 BAY AREA COMMUTER
BENEFITS PROGRAM


THE ADVANTAGE GROUP

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HEALTH REIMBURSEMENT ARRANGEMENTS



HOW A HEALTH REIMBURSEMENT ARRANGEMENT WORKS

A Health Reimbursement Arrangement (HRA) helps your company transition to a consumer-driven approach by giving employees and their families a simple way to save, manage, and spend employer-provided healthcare funds. With an HRA, your company determines

and sets aside a certain amount of pre-tax dollars in an account to pay for hundreds of eligible healthcare expenses. Funds are moved to an HRA before employee taxes are deducted, which reduces their overall tax burden as well as your company's payroll taxes.

HEALTH REIMBURSEMENT ARRANGEMENTS ARE FLEXIBLE

An HRA works with any plan. It works with any high deductible health plan, with or without any other healthcare accounts that your company may offer. HRAs are funded by the employer, and FSAs are funded by the employee, employer, or both. Your company has the choice of which account pays first and which automatic health plan claims roll over in the HRA.

USING AN HRA IS EASY

When establishing an HRA your company determines the amount of pre-tax dollars to contribute. As the contributions fund the plan, the money is put into participant accounts and is available to use for eligible expenses. Accessing account funds is easy:



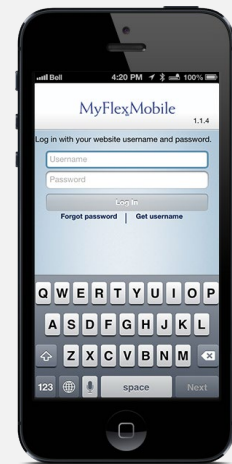
HRA VISA DEBIT CARD. Use it instead of cash at most medical providers and pharmacies.



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HEALTH SAVINGS ACCOUNTS



HOW HEALTH SAVINGS ACCOUNTS WORK

Participants use the money in their TAG health savings account (HSA) for eligible healthcare expenses and to help pay for the high deductible associated with a qualifying HDHP. Each paycheck, participants elect to set aside a

portion of their pay, before taxes, to be deposited into a health savings account. Since the money used to fund the account isn't taxed, participants save 25% to 40% on healthcare related purchases.

ADDED BENEFITS OF HEALTH SAVINGS ACCOUNTS

HSA's offer more than just a convenient, tax-free way to offset high-deductibles. Since the money in your HSA rolls over from year to year, participant's can use HSA's as a retirement savings vehicles with active investments funded by tax-free contributions. Furthermore, the interest income you earn on your investments is tax-deferred.

USING A HEALTH SAVINGS ACCOUNT IS EASY

When employees enroll in a Health Savings Account, they determine the contributions they would like to make throughout the plan year. As contributions are deducted from participant paychecks, the money is deposited into their HSA and is available to use for eligible expenses: Using your HSA is easy:



HSA VISA® DEBIT CARDS. Use it instead of cash for all of your HSA eligible purchases.



TRANSFER MONEY. Transfer money directly from your HSA to your personal checking or savings account.



MOBILE APP. Use the MyFlex mobile app to access and view your account information.



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WELLNESS BENEFITS PLAN



HOW A WELLNESS PLAN WORKS

Wellness Benefit Plans administered by TAG are reimbursement programs designed to encourage employees to maintain an active, healthy lifestyle. Employers simply choose who is eligible to participate, what is considered an eligible expense and how much each employee is eligible to receive, and TAG handles the rest.

FLEXIBLE PLAN DESIGN

Design your plan any way you wish. You choose how much to contribute, who is eligible to participate and what health & lifestyle activities are eligible for reimbursement:

- Gym / Health Club Memberships
- Fitness and Nutrition Counseling
- Sports leagues or team fees
- Yoga, pilates or meditation programs
- Weight loss or smoking cessation programs

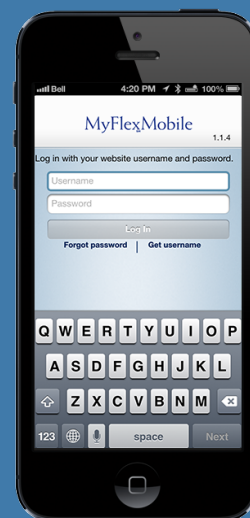
WHY OFFER WELLNESS BENEFITS?

In addition to happy and healthy employees, a wellness plan can help attract & retain key employees, increase employee production and even reduce insurance costs:

ATTRACT & RETAIN KEY EMPLOYEES. Attracting and retaining talent is a challenge for many employers. A properly managed Wellness Benefits plan can set your organization apart.

INCREASE EMPLOYEE PRODUCTION. By nature, your plan promotes an active lifestyle; active employees are healthy, and healthy employees are productive.

REDUCE HEALTH INSURANCE COSTS. Check with your health insurance provider, they may offer savings linked to the overall health of your employees.




THE ADVANTAGE GROUP

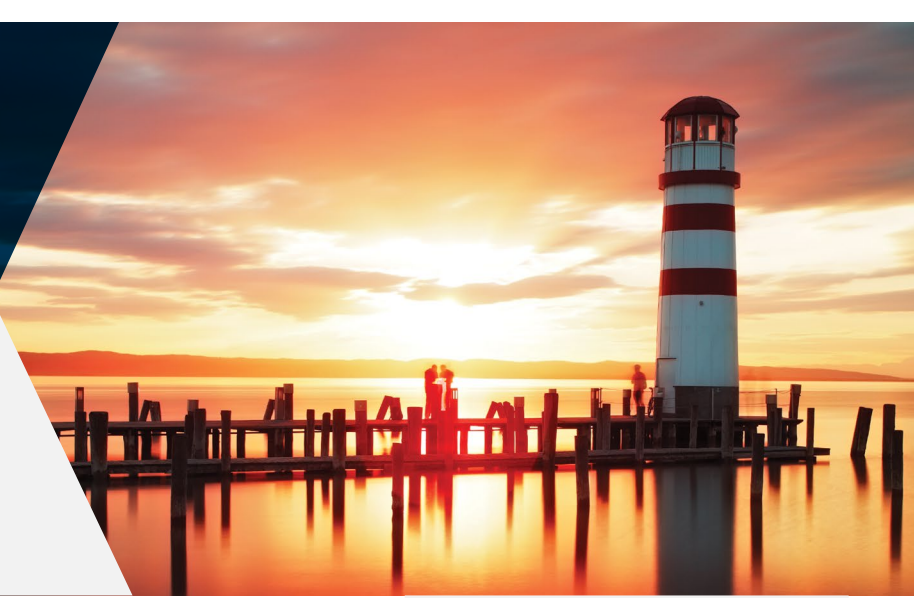
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COBRA ADMINISTRATION



COBRA BASICS

In 1986, congress established the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA. The act was designed to protect individuals and families from losing the opportunity to maintain group health coverage in the event of a qualifying change of employment. In turn, this act places a great amount of liability upon employers to properly notify eligible participants and to maintain enforced policies when eligible employees experience a Qualifying Event.

COMPLETE COBRA ADMINISTRATION

Outsourcing the duties involved with properly adhering to federal COBRA requirements is easy and affordable. TAG will act as your Third Party Administrator (TPA) and assumes all responsibility for handling your COBRA needs:




- Establish your customized COBRA account in our system
- Manage and service existing COBRA participants
- Send, track and record qualifying events and initial notices
- Process all new COBRA elections
- Bill, collect, process, and remit premiums to employer and/or carrier(s)
- Direct carrier correspondence and premium remittance
- Manage participant open enrollment communications and enrollment
- Process terminations including notifying carriers and sending termination notices
- Send, track and record HIPAA certificates of coverage
- Maintain documentation of all correspondence sent to qualified beneficiaries
- Submit monthly reports to the employer
- Employer web portal with live updates to view comprehensive account activity
- Track and implement new requirements for federal and state COBRA compliance

DEDICATED ACCOUNT SERVICE MANAGERS

Your dedicated account service manager(s) are certified COBRA specialists responsible for maintaining the administrative duties involved with COBRA. Experienced, professional representation when managing your COBRA compliance and administration is a staple of our complete COBRA solution.

DATA TRANSMISSION

Submit group and individual data for qualifying events, new hires and participants via:

-  Secure employer web portal
-  Electronic data feed (HRIS)
-  Email, fax or mail



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