



SANTA ROSA COUNTY HUMAN RESOURCES

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Memorandum

To: Santa Rosa County Board of Commissioners

From: DeVann Cook, Director, Human Resources

Through: Tony Gomillion, County Administrator

Re: Flexible Benefits Administration

Date: June 15, 2016

RECOMMENDATION

Discuss RFP submittals by Lockard & Williams Insurance Services, P.A. and Saltmarsh, Cleveland & Gund, Certified Public Accountants and Consultants.

BACKGROUND

On June 3, 2016, Santa Rosa County received proposals for administration of our Flexible Benefits Plan. Proposals were submitted by both Lockard & Williams Insurance Services, P.A. and Saltmarsh, Cleveland & Gund, Certified Public Accountants and Consultants.

Lockard & Williams Insurance Services, P.A. offered a rate of \$1,200.00 per month, inclusive of all services, or a \$5.00 per participant/per month fee, inclusive of all services. Their proposal included a 9-year rate guarantee. As the current provider, they did not require a set-up fee.

Saltmarsh, Cleveland & Gund, Certified Public Accountants and Consultants offered a \$4.50 per participant/per month fee, inclusive of all services. Their proposal included a 3-year rate guarantee and a \$500.00 set-up fee.

The proposals have been reviewed by Jim Odom, our insurance consultant, and both meet the requirements as outlined in our RFP.

Exhibit A

Proposed Fee Schedule for Years One - Three

With DEBIT CARD continuation:

\$500 Implementation Fee for Initial Year Only

\$4.50 per FSA participant per month

<i>Medical Flex example-\$4.50 x 202*</i>	= \$909.00 per month
<i>Dependent Care example-\$4.50 x 7*</i>	= \$31.50 per month
	\$940.50 Estimated Monthly

\$12 annual fee per card-Waived for all years

Monthly Total Minimum Charge is \$275.00

***Participant count in examples based on current RFP supplied participation count.**

Fees include:

- o On-site Attendance for Enrollment Meetings
- o Education and enrollment forms
- o Printed materials
- o Bi-weekly reimbursements and reports
- o Postage, telephone, travel, and printing
- o Access to Mobile App and 24/7 websites

Proposed Fee Schedule for Years Four - Nine

With DEBIT CARD continuation:

\$12 annual fee per card-Waived for all years

Current \$4.50 per FSA participant per month charge to be renegotiated with Santa Rosa County based on increased participation levels, satisfaction with services provided in Years One -Three of Contract and mutually agreed upon metrics. No significant increase sought nor expected.

Fees include:

- o On-site Attendance for Enrollment Meetings
- o Education and enrollment forms
- o Printed materials
- o Bi-weekly reimbursements and reports
- o Postage, telephone, travel, and printing
- o Access to Mobile App and 24/7 websites

Lockard & Williams Insurance Services, P.A.
Section 125 Flexible Benefits Cafeteria Account
Fee Schedule – Option 1*

- ❖ **Administration Fees**
 - **New Client Set-up Fee** No Charge
 - **Annual Renewal Fee** No Charge
 - **Annual Compliance Fee** No Charge
 - Administration Fee (Per Month)
 - ✓ Flexible Spending Account \$1,200
 - Midyear Termination Fee Administration fee thru runout period
 - Plan Year End Termination Fee Administration fee thru runout period
 - After Hours Consultation (Extended Hours) No Charge
 - Employee Reimbursement Appeals No Charge

- ❖ **Plan Design & Document Services**
 - Renewal Plan Document Amendments/Restatements No Charge
 - Midyear or IRS Mandated Plan Document Amendments/Reinstatements No Charge

- ❖ **Plan Enrollment Services**
 - Employee Meetings/Fairs/Webinars No Charge
 - Travel and Lodging Expenses for Employee Meetings/Fairs No Charge
 - Enrollment Materials
 - ✓ Standard printed enrollment materials No Charge
 - ✓ Customized printed enrollment materials No Charge

- ❖ **Plan Administration Services**
 - Reimbursement payments to home address No Charge
 - On-Demand On-line Reports to Employee by email No Charge
 - On-Demand On-line Reports to Employer by email or mail No Charge
 - Plan Year End Closeout Report No Charge
 - Debit Card Transaction Report to Employer No Charge

- ❖ **Optional Reimbursement Frequency Fees**
 - Claims Reimbursement more frequent than Weekly No Charge

- ❖ **Option Debit Card Fees**
 - Debit Card Fee (WinFlex) (Per Participant Per Month) No Charge
 - Additional Debit Card No Charge
 - Employer/Employee Access to MyFlexOnline No Charge

* Our fees are guaranteed for nine (9) years.



Lockard & Williams Insurance Services, P.A.
Section 125 Flexible Benefits Cafeteria Account
Fee Schedule – Option 2**

- ❖ **Administration Fees**
 - **New Client Set-up Fee** No Charge
 - **Annual Renewal Fee** No Charge
 - **Annual Compliance Fee** No Charge
 - **Administration Fee (Per Month)**
 - ✓ Flexible Spending Account 5.00/participant*
 - *Fee applies to both FSA and Dependent Care participants. If employee is participating in both accounts, there is only one fee.*
 - **Midyear Termination Fee** Administration fee thru runout period
 - **Plan Year End Termination Fee** Administration fee thru runout period
 - **After Hours Consultation (Extended Hours)** No Charge
 - **Employee Reimbursement Appeals** No Charge

- ❖ **Plan Design & Document Services**
 - **Renewal Plan Document Amendments/Restatements** No Charge
 - **Midyear or IRS Mandated Plan Document Amendments/Reinstatements** No Charge

- ❖ **Plan Enrollment Services**
 - **Employee Meetings/Fairs/Webinars** No Charge
 - **Travel and Lodging Expenses for Employee Meetings/Fairs** No Charge
 - **Enrollment Materials**
 - ✓ Standard printed enrollment materials No Charge
 - ✓ Customized printed enrollment materials No Charge

- ❖ **Plan Administration Services**
 - **Reimbursement payments to home address** No Charge
 - **On-Demand On-line Reports to Employee by email** No Charge
 - **On-Demand On-line Reports to Employer by email or mail** No Charge
 - **Plan Year End Closeout Report** No Charge
 - **Debit Card Transaction Report to Employer** No Charge

- ❖ **Optional Reimbursement Frequency Fees**
 - **Claims Reimbursement more frequent than Weekly** No Charge

- ❖ **Option Debit Card Fees**
 - **Debit Card Fee (WinFlex) (Per Participant Per Month)** No Charge
 - **Additional Debit Card** No Charge
 - **Employer/Employee Access to MyFlexOnline** No Charge

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