

## Other Fees

### Premium Reimbursement

**Consulting:** \$75 (one time only fee)  
TPA for Premium Reimbursement is \$25 report fee plus \$4.75 per participant per month

**Additional Reports:** \$25 per report per month (per location, pay cycle or re-runs at client's request)

**Benefit Allowance:** \$100 (one time only fee)

**Mid Year Take Over TPA Fees:** TPA Fees with one time \$5 per account set-up fee

**Document Only Fee:** \$200

**Discrimination Testing Fees** \$195 per series  
(client fee is \$125 per extra series)

**Employee Meetings (non-TPA clients):** \$175 per meeting

**Online Enrollment (non-TPA clients):** \$120 per plan year

**Educational CDs (Flex & HSA):** \$12 each plus tax (includes shipping)

**Travel Fees:** A \$275 fee applies to all facilitated employee meetings West of Vail, North of Ft. Collins, East of Limon or South of Pueblo. **Webinars available at no cost.**

### MSEC Office:

1799 Pennsylvania St  
Denver, CO 80203  
Phone: 303-839-51 / 800-884-1328  
www.msec.org

## MSEC is pleased to announce that we are partnering with FlexMagic Consulting, Inc.

FlexMagic is a reputable and respected firm specializing in the administration of Flexible Benefit Programs. This partnership brings together the expertise of FlexMagic with the consulting services of MSEC to provide our members a comprehensive Flexible Benefit Service with superior customer service.

### ONLINE ORDERING - AS EASY AS 1-2-3

1. Go to [www.msec.org](http://www.msec.org)
2. Select one of three choices:
  - Premium-Only-Plan (with or without HSA)
  - Full Flexible Benefit Plan (with or without HSA & TPA)
  - Health Reimbursement Plan (with or without TPA)
3. Complete the 3-Step online Ordering Process:
  - Enter Basic Information (name, address, etc.—required)
  - Approve the Consulting or Consulting with TPA Agreement
  - Select Payment Option (Visa/MasterCard or Check)

### FOLLOW-UP:

A MSEC Representative will contact the new client within three (3) business days to review all services, plan design and implementation process.



# Flexible Benefit Services Rate Sheet

Effective September 2009

To find out more, contact:

**Kelly Esselman, CEBS, SPHR**  
**Phone: 303-223-5359**  
**Email: [kesselman@msec.org](mailto:kesselman@msec.org)**

Fees Effective September 1, 2009

**Premium-Only-Plan**

	<u>1st Year</u>	<u>MSEC Rate*</u>
Premium-Only-Plan	\$235	\$188
with HSA Contributions	\$350	\$280
	<u>Renewal Year</u>	<u>MSEC Rate</u>
Premium-Only-Plan	\$175	\$157.50**
with HSA Contributions	\$175	\$157.50**
Amend & Restate Documents	\$ 50	\$ 50.00

Annual Support: Consultation, Plan Document, Custom Masters, One Master Enrollment Packet, Technical Support, Refresher Classes, Update Newsletters and Discrimination Testing. A Smart Money HAS Educational CD is provided for all new clients (when applicable). Optional items include: Online Enrollment and Employee Educational Meetings.

**Flexible Benefit Plan**

with Spending Accounts without TPA Services

	<u>1st Year</u>	<u>MSEC Rate*</u>
Plan Year Consulting Fee	\$835	\$668
with HSA Contributions	\$950	\$760
	<u>Renewal Year</u>	<u>MSEC Rate</u>
Premium-Only-Plan	\$495	\$445.50**
with HSA Contributions	\$495	\$445.50**
Amend & Restate Documents	\$ 75	\$ 75.00

Annual Support: Consultation, Plan Document, Custom Masters, Enrollment Packets (up to 20), One Master Reimbursement Packet, Technical Support, Refresher Classes, Update Newsletters and Discrimination Testing. A Smart Money HAS Educational CD is provided for all new clients (when applicable). Optional items include: Online Enrollment and Employee Educational Meetings.

\*Represents a 20% discount for MSEC Members  
 \*\*Represents a 10% discount for MSEC Members  
 †Represents a 5% discount for MSEC Members

**Flexible Benefit Plan**

with Spending Accounts and TPA Services

(Client Chooses either Option I or Option II)

	<u>1st Year</u>	<u>MSEC Rate*</u>
Plan Year Consulting & Support Fee	\$535 plus TPA fees	\$428
with HSA Contributions	\$650 plus TPA fees	\$520
	<u>Renewal Year</u>	<u>MSEC Rate</u>
Plan Year Consulting & Support Fee	\$295 plus TPA fees	\$265.50**
with HSA Contributions	\$295 plus TPA fees	\$256.50**
Amend & Restate Document	\$ 75	\$ 75.00

**Option I** - TPA fees when Employer's payroll or payables department distributes claim payments (24 to 26 pay cycles)

		<u>MSEC Rate†</u>
1 to 24 participants	\$100 per month	\$ 95.00
25 to 34	\$135	\$128.25
34 to 44	\$180	\$171.00
45 to 54	\$225	\$213.75
55 to 99	\$4.00 per participant per month	\$ 3.80
100+	Custom Quote	Custom Quote

Monthly payment cycle fee is \$71.25p/month (only available for plans with 1 to 24 participants)

**Run-Out Fee:** A \$3.80 per participant monthly fee applies to all participants with a positive balance. Minimum fee is \$47.50 per month.

**Option II** - TPA fees when FlexMagic prepares and distributes checks, direct deposits and Debit Card processing of claims payments

		<u>MSEC Rate†</u>
1 to 24 participants	\$130 per month	\$123.50
25 to 34	\$165	\$156.75
34 to 44	\$200	\$190.00
45 to 54	\$250	\$237.50
55 to 99	\$5.00 per participant per month	\$ 4.75
100+	Custom Quote	Custom Quote

Claims Processed Daily / Employer Reports Monthly  
 Includes two Debit Cards per participant

**Run-Out Fee:** A \$3.80 per participant monthly fee applies to all participants with a positive balance. Minimum fee is \$47.50 per month.

**Banking:** Employer-owned flex spending holding account

**Annual Support:** Consultation, Plan Document, Custom Masters, Enrollment Packets (up to 100), Master Reimbursement Packet, Employee Meetings, Technical Support, Refresher Classes, Update newsletters and Discrimination Testing. Online enrollment and claims submission included. A Smart Money HSA Educational CD is provided for all new clients (when applicable).

**Health Reimbursement Arrangement (HRA)**

**HRA Consulting Fees**

	<u>1st Year</u>	<u>MSEC Rate*</u>
Deductible Only HRA Plan Support	\$560	\$448
Custom HRA Plan Support	\$860	\$688
	<u>Renewal Year</u>	<u>MSEC Rate**</u>
Deductible Only HRA Plan Support	\$160 Annual	\$144
Custom HRA Plan Support	\$160 Annual	\$144
Amend & Restate Document	\$100	\$ 100

**Deductible Only HRA TPA Fees** (Client Chooses either Option A or Option B)

	<u>Option A</u>	<u>MSEC Rate†</u>
	Monthly Processing	
1 to 24 participants	\$50 per month	\$47.50
25 to 49	\$60	\$57.00
50 to 74	\$70	\$66.50
75 to 99	\$80	\$76.00
100+	Custom Quote	Custom Quote
	<u>Option B</u>	<u>MSEC Rate†</u>
	Quarterly Processing (paid in advance for year)	
1 to 24 participants	\$300 per year	\$285.00
25 to 49	\$340	\$323.00
50 to 74	\$380	\$361.00
75 to 99	\$420	\$399.00
100+	Custom Quote	Custom Quote

**Set-Up Fee:** (one time only) \$2 per participant. Minimum fee is \$50 per month.

**Run-Out Fee:** Per cycle fee applies during the run-out period.

**Custom Plan with All Code 213 Expenses or Other Designs**  
 (Client Chooses Flex TPA Fees Option I or Option II)

**Annual Support:** Consultation, Plan Document, Custom Masters, Master Enrollment and Reimbursement Materials, Technical Support, Refresher Classes, Update newsletters.

**Custom Plan HRA TPA Fees**

**Custom Plan with Deductible & Co-Insurance**

(Client Chooses either Option A or Option B)

	<u>Option A</u>	<u>MSEC Rate†</u>
	Monthly Processing	
1 to 24 participants	\$60 per month	\$57.00
25 to 49	\$70	\$66.50
50 to 74	\$80	\$76.00
75 to 99	\$90	\$85.50
100+	Custom Quote	Custom Quote
	<u>Option B</u>	<u>MSEC Rate†</u>
	Quarterly Processing (paid in advance for year)	
1 to 24 participants	\$340 per year	\$323
25 to 49	\$380	\$361
50 to 74	\$420	\$399
75 to 99	\$460	\$437
100+	Custom Quote	Custom Quote

**Set-Up Fee:** (one time only) \$2 per participant. Minimum fee is \$50 per month.

**Run-Out Fee:** Per cycle fee applies during the run-out period.

**Custom Plan with All Code 213 Expenses or Other Designs**  
 (Client Chooses Flex TPA Fees Option I or Option II)

**Annual Support:** Consultation, Plan Document, Custom Masters, Master Enrollment and Reimbursement Materials, Technical Support, Refresher Classes, Update newsletters.