

FSA Fee Schedule

Plan Document Services	Price
Includes:	
<ul style="list-style-type: none"> • Consultation • Plan Document • Summary Plan Description 	Waived
Administration Services	Price
Includes:	
<ul style="list-style-type: none"> • Daily Claim Processing • Choice of Direct Deposit of Claim Payments, or Checks Mailed to Participant's Home • Toll Free Fax Number and Email address for Claim Submission • On-line access to Forms, Questions & Answers, Government Publications, etc. • Internet Access System for Participants to Check: Balances, Last Claims Paid, Annual Amount Remaining, etc. • Electronic Monthly Reports to HR Contact • ACH and Direct Debit Available for payroll 	\$3.50/Month/Participant
Annual Reports:	
<ul style="list-style-type: none"> • Required Discrimination Tests • Annual Re-Enrollment of Plan • Annual Tax Savings Report 	Waived
Form 5500, if required.	\$200
Miscellaneous Services	Price
Mid-Year Plan Takeover	\$250
Debit Card - <i>May be billed to company or participant.</i>	Included
Plan Amendment (Only when/if required)	\$150

^aAdditional fees may apply for services or customization outside the normal administration



NBS is with you all the way

Who We Are

National Benefit Services, LLC (NBS) is a fee for service firm specializing in the design and administration of all types of Retirement Plans, Cafeteria Plans & COBRA Administration. Founded in 1986, NBS continues to experience rapid growth while maintaining our focus on excellent customer service. Currently NBS services more than 8,500 retirement and benefit plans in all 50 states, and is ranked by Utah Business Magazine as the #1 Employee Group Benefits Provider.

Our mission, as pension and benefit professionals partnered with service advisors and vendors, is to help employees achieve financial security and peace of mind through employer provided-plans. NBS endeavors to provide the very best customer care, be the most knowledgeable experts in the industry and achieve excellence in our organizational process and delivery.

Customer Care

We genuinely care about the people we serve. Our goal is to take care of plan sponsors, participants and advisors with attentiveness, understanding and interest. Plan sponsors are assigned a dedicated account manager and administrative team to take care of their daily compliance needs and plan requirements. NBS has an internal Customer Care Program focused on continually increasing our ability to serve our clients.

Knowledge and Expertise

Our clients deserve the very best benefits industry knowledge and expertise. We seek to provide the most knowledgeable staff to take care of plan design, document, accounting, governmental reporting and administrative needs. We maintain a high level of expertise through regular internal and external education and use this knowledge to better serve and inform our clients.

Organizational Excellence

We are committed to achieving excellence in all we do. Using the best technology and processes, we provide timely and accurate administration for our clients. Our goal is to deliver peace of mind that each client's plan is right for them and in compliance, and that plan participants are well taken care of.

8523 South Redwood Road, West Jordan, Utah 84088
1-800-274-0503 | www.nbsbenefits.com



HSA Administration Proposal

ESCNJ



NBS Proposal Contact Information:

Camille Williams, Director of Business Development
Email: camillew@nbsbenefits.com
Phone: 801.532.4000 x638



Flexible Benefit Plan Administration

Flexible benefit plans provide significant tax savings for employees and employers. NBS has provided quality administration on these plans for more than 25 years. Our team environment combines years of experience with technological innovation, providing plan administration through a single-source solution that is efficient and accurate.

- HSA: Health Savings Accounts
- FSA: Flexible Spending Accounts
- HRA: Health Reimbursement Arrangements
- Transportation and Parking Plans

Flexible Benefit Plan Services

- ✔ Plan design and consultation
- ✔ Preparation of plan documents
- ✔ Dedicated account representative
- ✔ Daily claim processing
- ✔ Fully integrated Web-based system and reporting for plan sponsor & participants
- ✔ Access to real-time information 24/7
- ✔ Service center for participants
- ✔ Completion of IRS Form 5500, when applicable
- ✔ NBS Debit Card



Integrated Plans

One-stop solution for all consumer-driven healthcare accounts

Health Savings Account

- Cash Account
- Investment Accounts

Health Reimbursement Account

- Stacked Card
- Over 1,400 Plan Designs

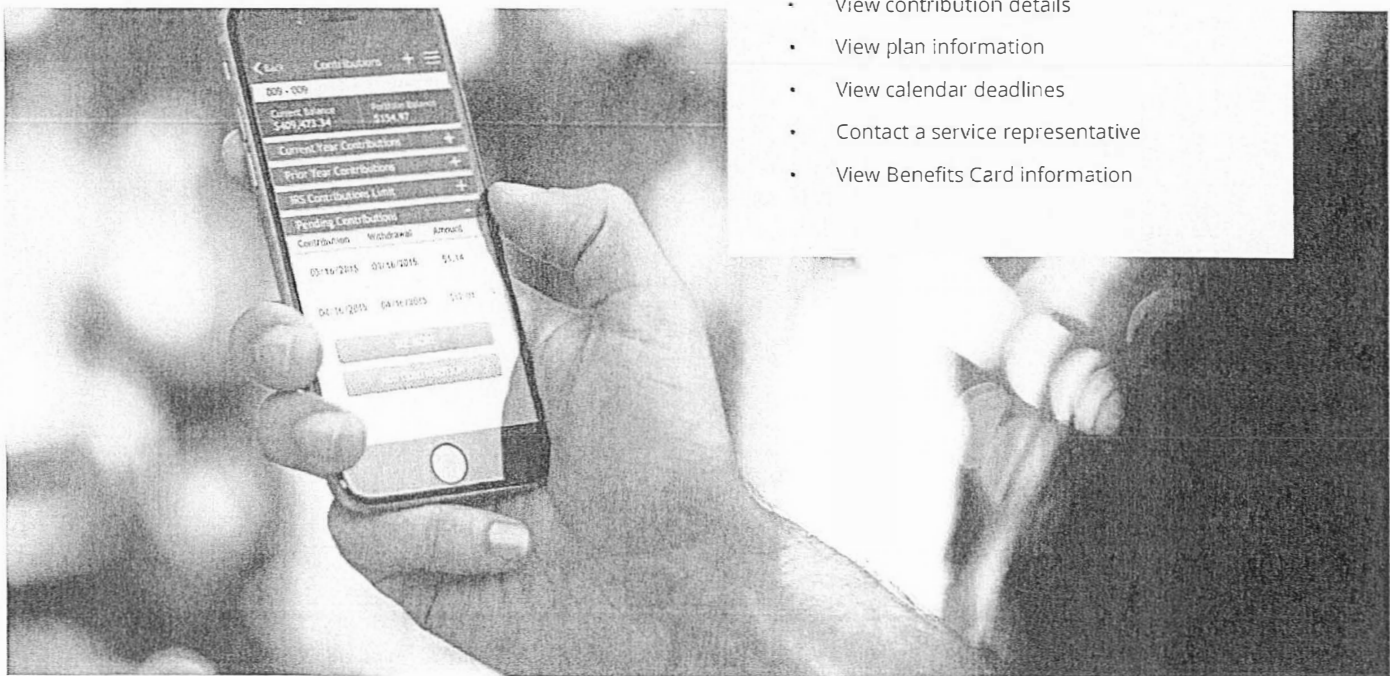
Flexible Spending Account

- Stacked Card with HSA, HRA
- Standard and Limited Purpose
- Dependant Care FSA

Mobile app features

The NBS mobile app supports a wide variety of features, empowering you to more proactively manage your account.

- View account balances
- View claims
- View reimbursement history
- Submit claims
- Submit documentation using your device's camera
- Pay providers
- Setup a variety of SMS alerts
- Edit your personal information
- View contribution details
- View plan information
- View calendar deadlines
- Contact a service representative
- View Benefits Card information



Health Savings Account (HSA)

Individuals covered by and IRS-qualified High-Deductible Health Plan may open and contribute to an HSA and take advantage of this great tax savings opportunity. HSAs are accounts set up to pay for your medical care including dental and vision and allow you to build up savings to pay for future medical expenses. The qualified medical expenses must be incurred after the HSA is established in order to be reimbursable on a tax-free basis. HSAs are available in conjunction with a high deductible health insurance plan. Contributions to an HSA are tax deductible.

Contributions made through a cafeteria plan are excluded from your gross income.

The contributions remain in your account from year to year until you use them.

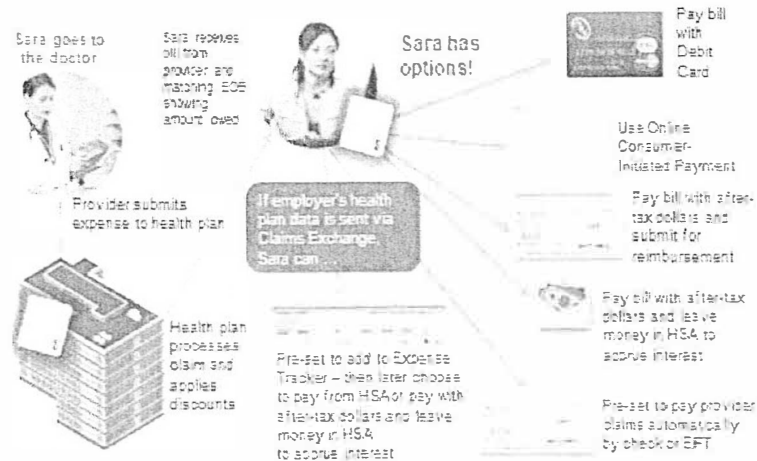
The interest or other earnings on the assets in the account are tax free.

An HSA is "portable" so it stays with you if you change employers or leave the work force.

	2016 Contribution Limit	Minimum Deductible	Maximum Deductible and other Out-of-Pocket Expenses
Single	\$3,350	\$1,300	\$6,550
Family	\$6,750	\$2,600	\$13,100

*Participants age 55 or older may make additional contributions above the set HSA maximum. Catch-up contributions can be made any time during the year in which the HSA participant turns 55.

The Health Savings Account Experience



HSA Fee Schedule

Implementation Services	Price
Includes:	
<ul style="list-style-type: none"> • Consultation • Custodial Bank Setup 	Waived
Administration Services	Price
Includes:	
<ul style="list-style-type: none"> • Full Online Access (Real Time Account Balance, Check Images, Bill Payment, Funds Transfer, Expense Reporting, Balance Notification) • Highly Competitive Interest Rates • Customer Service Line 24/7 • Investment Options – Self Direction and Mutual Fund Options • 1099-SA/5498-SA for individual tax filing • ACH and Direct Debit Available for Payroll 	\$3.50/Month/Participant Includes Debit Card
Annual Reports:	
<ul style="list-style-type: none"> • Required Discrimination Tests (if required as part of a cafeteria plan) • Annual Re-Enrollment of Plan • Annual Tax Savings Report 	\$200
Form 5500, if required as part of a cafeteria plan.	Does Not Apply
Miscellaneous Services	Price
Mid-Year Plan Takeover	Does Not Apply
Debit Card - <i>May be billed to company or participant.</i>	Included

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