

Our Mission

To provide the best quality benefits administration at the lowest cost possible.

With per participant pricing of \$4 we guarantee to beat any competitor's price.

Utilizing the most advanced technology platform, communicating via e-mail, paying claims with direct deposit and through the debit card, and distributing our services through our broker relationships we are able to keep costs low while maintaining excellent customer service.



Low cost flex
administration done right

FSA
HRA
POP
Commuter



Low cost flex administration done right

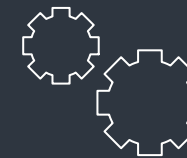
CONNECTING YOUR BUSINESS TO THE ADMINISTRATIVE RESOURCES YOU NEED

Flex Facts administers Medical & Dependent Care Flexible Spending Accounts, Commuter Benefits and Healthcare Reimbursement Arrangements on a single debit card platform.

Our mission is to provide the best quality administration at the lowest cost possible. Our pricing is straight forward and all inclusive.

Utilizing the most advanced debit card technology available Flex Facts provides employers the ability to offer their employees easy access to their reimbursement accounts as well as on-line access to account information and live customer service from 8:30 AM until 8:30 PM EST at a fraction of the cost of other administrators.

Our staff of experienced administrators and account executives is ready to assist you.



All Inclusive Pricing

- Set up Fee - \$150
- Per Participant Per Month - \$4
- Minimum Monthly Fee - \$50
- Annual Renewal Fee - \$150

SERVICES INCLUDED

- DEDICATED ACCOUNT EXECUTIVE
- PLAN DOCUMENTS
- ONLINE ENROLLMENT
- SINGLE DEBIT CARD ACCESS
- WELCOME PACKETS
- DAILY CLAIMS PROCESSING
- DIRECT DEPOSIT REIMBURSEMENT
- NON DISCRIMINATION TESTING
- HIPAA PRIVACY ASSISTANCE
- TOLL FREE CUSTOMER SUPPORT

Flexible solutions for your benefit needs

Flexible Spending Accounts

Flexible Spending Accounts allow employees to put money aside pre-tax to pay for certain eligible expenses as described by the Internal Revenue Code (IRC).

Employees save on their Federal Income Tax and FICA taxes as well as State Taxes in most states. Employers save money on these plans as well since their matching FICA taxes are lowered. In most cases the employer saves more than enough to pay for the administration of the plan making this a no cost benefit to the employer.

Medical and Dependent Care FSAs

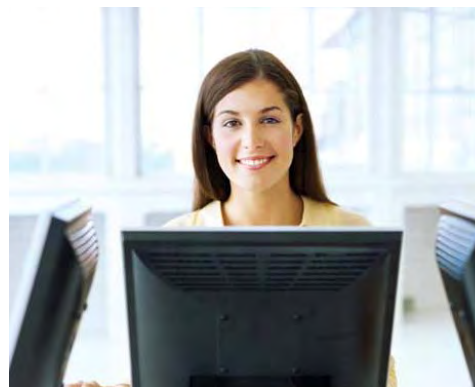
There are two types of Flexible Spending Accounts.

- Health is used to pay for eligible medical expenses that are not paid for by any other source. Common examples include deductibles, co-pays, vision, dental and Rx.
- Dependent Day Care is used to pay for eligible expenses including; babysitters, daycare, day-camp and afterschool programs for dependent children under age 13 and dependents who are incapable of self care.

FLEX FACTS PROVIDES A TOTAL END TO END SOLUTION.

Commuter Benefits

This benefit allows employees to put money aside pre-tax to help reduce the cost of commuting to work while also reducing the FICA obligations of the employer.



There are two types of accounts available under the commuter benefits, Mass Transit and Parking. Employees can put aside up to \$230 per month for Mass Transit and an additional \$230 for Parking. This is a great benefit for employees in major metropolitan areas

Healthcare Reimbursement Arrangement

A Healthcare Reimbursement Arrangement, typically referred to as an HRA, can be utilized by employers to reduce their overall healthcare costs without placing additional financial burden on their employees. An HRA allows the employer to pay for eligible expenses with pre-tax dollars. The employer decides what expenses are eligible, within the IRS guidelines, leaving a lot of flexibility in plan design.



WEB SOLUTIONS

Both employees and employers have access to balances and account history 24/7. On-line enrollment, on-line claims submission, communication via e-mail and payments to participants via direct deposit are cornerstones to our success.



Single Debit Card Access

Participants receive a single card that can be used for their Medical & Dependent Care FSA, Transit and Parking Benefits as well as an HRA. The employer is charged one low monthly fee per participant regardless of the number of accounts they participate in.

