

Warner Pacific Third Party Administrator Comparison Guide

A Third Party Administrator (TPA) is an organization contracted by an employer to manage their employees' group benefit plans. TPAs can be your solution for an efficient, productive and cost-efficient HR, Compliance and Benefits Management services. The following are highlights the TPAs and their services available through Warner Pacific for easy comparison.

Affordable Care Act (ACA) Compliance for Applicable Large Employers (ALEs)

If an employer has at least 50 full-time employees, including full-time equivalent employees, on average during the prior year, the employer is considered an applicable large employer (ALE) for the current calendar year and subject to reporting information under Internal Revenue Code section 6056 about their compliance with the ACA employer shared responsibility pay or play provisions.

	BASIC	Infinisource	Sterling	TASC
Set-up Fee	\$200	\$500	Basic: \$4000 Sterling: \$5400	50-99 EEs: \$2,800 100-249 EEs: \$3,300 250-499 EEs: \$3,500
Annual Rate	\$9 per qualified individual	\$5 per notice \$20 per shipping location	Basic: \$3000 Sterling: \$4000	\$1.25/PEPM
Renewal Fee	None	None	None	50-99 EEs: \$1,500 100-249 EEs: \$2,000 250-499 EEs: \$2,500
Controlled Group	6-10 ALEs: add \$500 set-up >10 ALEs: additional \$100 per ALE to set-up	N/A	\$1,000	50-99 EEs 100-249 EEs 250-499 EEs
Print and Mail	N/A	N/A	\$3.75 per form	N/A
Enrollments after Nov, 30 2018	30% surcharge	N/A	N/A	\$1000 set-up fee waived
Optional Annual Rate (1095- C Mailing Fee)	\$4.25/Per employee per year	N/A	N/A	N/A
Age Banded Rates	Add \$500 set-up fee	N/A	N/A	N/A

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Employee Retirement Income Security Act (ERISA), Form 5500 Filing and Summary Plan Description (SPD)

ERISA requires plan administrators to maintain and distribute the SPD for all ERISA-covered health benefit plans. The SPD tells participants what the plan provides, how it operates and includes specific information required by federal law. The plan administrator should refer to the SPD for complete information to avoid possible penalties.

The Form 5500 Series is part of ERISA's reporting and disclosure framework and was created to collect information about employee benefit plans to ensure plans are operated and managed in accordance with prescribed standards.

	BASIC	Infinisource	Sterling	TASC	HR360
Set-up Fee	1-99 EEs: \$375 100+ EEs: \$400 Stand-alone SPD: Fully-Insured: \$300 Self-Insured: \$450	\$300 ERISA Wrap (only plan doc and SPD) \$500 ERISA Pro (ERISA Wrap plus required notice templates) ERISA Complete TBD (Full Administration)	1-99 EEs: \$495 101-300 EEs: \$765	1-19 EEs: \$100 20-49 EEs: \$180 50-99 EEs: \$270 100+ EEs: \$450	
Annual Rate	1-49 EEs: \$125 50-99 EEs: \$150 100-499 EEs: \$275	ERISA Wrap \$140 annually only after first year ERISA Pro \$200 annually only after the first year	1-99 EEs: After 5yrs \$550 101-300 EEs: \$775/annually	1-19 EEs: \$500 20-49 EEs: \$630 50-99 EEs: \$945 100+ EEs: \$1575	
5500 Welfare Benefit Plan Filing Service	Annual Fee: \$550 Add \$150 for each additional Schedule A included in the Wrap (Plan 501) Stand-alone: Annual Fee: \$195 for each 5500 filing	\$995 reporting year	Standard: \$375 per return 5500+WrapDoc (new business only): \$300 per return 5500 for renewal business: Included in Standard ERISA	1-8 benefits: \$850 per form 9+ benefits: +\$50 per benefit	
5500 Late Filing Extension	\$695	must request quote	\$750 per return	\$850 per return	
Plan Overage Fee	\$95 per plan over 8	N/A	N/A	\$100 per plan over 8	
Additional WRAP or Individual SPDs	\$195	N/A	N/A	\$350 each	
Non-Grandfathered Plans - Individual ACA & ERISA Notices	Included	N/A	\$75 per notice	\$300 or \$75 per notice, whichever is greater	
Broker Solutions	Client Solutions Only	ERISA WrapDoc Generator: \$1500 ERISA/POP Generator: \$2600	Client Solutions Only	Compliance Central Dashboard: free in broker's portal	Wrap360 SPD Generator: Pricing starts at \$2088, custom proposal required based on agency size.

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Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA generally applies to group health plans sponsored by employers (private-sector or state/local government) who employed 20+ full-time equivalent employees on more than 50% of its typical business days during the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to Federal COBRA. Each part-time employee counts as a fraction of a full-time employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full-time. Employers with 20+ employees under the definition above are responsible for administering COBRA and may hire a TPA to assist in the responsibilities.

	BASIC	Infinisource	Sterling	TASC
Set-up Fee	Waived	Waived	1-75 EEs: \$495/550 renewals 76-125 EEs: \$945/1050 renewals 126-175 EEs: \$1575/1750 renewals	Waived
Annual Renewal Fee	None	None	None	\$25
Per Enrolled Per Month Rate	\$0.80, minimum \$30 a month	\$0.65 or annual minimum of \$350	None	\$0.75, minimum \$30
Take-over	\$27 each	Included	Included	\$15 each
Initial Notice Letter	\$4.25 each OR Free DOL Initial Notice Letter	Will provide to employer for free to distribute or \$3.25 per notice for Infinisource to blanket mail current employee population	Included	2-99: One-time fee of \$1.75 per notice 100+: One-time fee negotiable
Carrier Notification	Included	Included	<125 EEs: \$150 >126 EEs: \$300	None
Will TPA Remit COBRA Premium Directly to Carrier?	Included	Included, carrier approval required	No	\$400 annually, carrier approval required
Will TPA Communicate COBRA Election to Carrier?	Included	CEM Service: \$0.20/PEPM \$275 annual minimum for groups less than 85 insured	\$300 annually, carrier approval required	Fee estimated upon request
Open Enrollment Services	\$15 per packet	\$10 per packet	1-50 EEs: \$50 flat 51-100 EEs: \$100 101-200 EEs: \$200	Fee estimated upon request
Excessive Q.E.s	Turnover exceeding 20% will be \$15 per notice	N/A	151+ Q.E.s: 25% surcharge	None

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Section 125 Premium-Only-Plan (POP)

A Section 125 POP works to make benefit programs more affordable by allowing certain employees to pay for their group health insurance premiums with pre-tax dollars. Employers may also choose to pay for qualified benefit premiums before any taxes are deducted from employee paychecks. This is a great way to cost effectively enhance benefits packages. Note: Section 125 is not an ERISA plan, however, the underlying benefits like the health, dental and vision plans are ERISA plans and require a plan document and SPD.

Employees of regular corporations, limited liability companies, partnerships, sole proprietors, professional corporations, and not-for-profits can participate. A sole proprietor, partner, LLC members (in most cases), and individuals, spouses or dependents owning more than 2% of an S Corp are prohibited from participating in the POP, owners may still benefit from the savings on payroll taxes by sponsoring the plan for their employees.

	BASIC	Infinisource	Sterling	TASC
Set-up Fee	Waived	\$300	Basic: \$99 Comprehensive: \$399	\$125
Annual Fee	\$99	\$140 annually after 1 st year	Basic: \$99 Comprehensive: \$399	\$125+2-3% fee increase
Non-discrimination Testing	Included	Included	Basic: Self-test tool Comprehensive: Included	Included
Amendments	Included	Included	\$50	Included
HSA Amendments	Included	Included	Included	\$150-1 st year only

Carrier	Vendor	Setup Fee	Renewal Fee
Aetna	PayFlex	\$500 - check made payable to PayFlex	None
Anthem Blue Cross	WageWorks	\$125 - check made payable to Anthem	\$125
Blue Shield	WageWorks	\$120 - check made payable to Blue Shield	\$100
CaliforniaChoice	WageWorks	Fee waived, complete section of CalChoice Employer Application	\$100
HealthNet	TASC	First year free for groups 2+ enrolled in Medical. Request HN TASC Application	\$125
UnitedHealthcare	UHC	Free with medical. Enrollment is done online at uhcservices.com once UHC has enrolled the group in their system	None, medical contract must remain with UHC

Broker Solutions		
Infinisource	POP Generator: \$1250	ERISA/POP Generator: \$2600

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Section 125 Flexible Spending Account (FSA)

FSA is an employer-established benefit plan that allows eligible employees to be reimbursed for qualified medical expenses. Qualified medical expenses are those specified in the plan that generally would qualify as expenses for "medical care" as defined in IRC Section 213(d).

For 2018, salary reduction contributions to a health FSA are limited to \$2,650.

	BASIC	Infinisource	Sterling	TASC
Set-up Fee	Waived	Waived	None	1-15 EEs: \$125 16-50 EEs: \$250 51-100 EEs: \$350 100+ EEs: \$450
Annual Renewal Fee	Waived	Waived	Total Employees Choose One: 1-100 EEs: \$3371st year, \$375 yearly 101+ EEs: \$450/\$500 Choose Two: 1-100 EEs: \$405/\$450 101+ EEs: \$540/\$600 Choose Three+: 1-100 EEs: \$473/\$525 101+ EEs: \$630/\$700	1-15 EEs: \$50 16-50 EEs: \$100 51-100 EEs: \$150 100+ EEs: \$200
Per Participant Per Month	\$4.95 per participant per month, minimum \$50	\$4.50, minimum \$50	\$5.00, minimum \$50	1-15 EEs: \$7.25, min. \$35 16-50 EEs: \$6.25, min. \$50 51-100 EEs: \$5.50, min. \$75 100+ EEs: \$5.00, min. \$100
Parking and Transit	Add \$0.15 to PPPM fee	Add \$0.15 to PPPM fee	No separate fee	Same as FSA
Dependent Care	Included in standard fee	Included in standard fee	No separate fee	Included
HSA Addendum	None	None	None	\$150 one-time fee
				* TASC offers seamless connection with 3 benefit administration systems for COBRA, HSA, HRA, and FSA. The systems include EaseCentral, Benepay, and employee navigator.

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Health Savings Account (HSA)

A HSA is a tax-exempt trust or custodial account established by an eligible individual to pay for qualified medical expenses. For 2018, the maximum contribution is \$3,450 for self-only coverage or \$6,900 for family coverage.

	BASIC	Sterling	TASC	Infinisource
Set-up Fee	None	None	\$300	
Annual Fee	\$2.50 per account per month	Silver: \$24 due at inception Debit Cards: \$5 per card Swipe Fee: \$1.50 per swipe Manual Checks: \$10 per check Gold: \$55 due at inception Debit Cards: \$5 per card No Swipe Fee Manual Checks: \$10 per check Platinum: \$110 due at inception, no additional fees	\$3.00 / PPPM, minimum \$50	\$3.15 / PPPM or \$2.95 / PPPM with FSA

Health Reimbursement Account (HRA)

A HRA is an employer-established benefit plan that reimburses eligible employees for qualified medical expenses. A HRA must be integrated with other group health plan coverages in order to meet certain requirements under Health Care Reform.

	BASIC	Infinisource	Sterling	TASC
Set-up Fee	\$150	Waived	None	1-50 EEs: \$400 51-100 EEs: \$500 100+ EEs: \$650
Annual Fee	\$250	Waived	Participants: 2-100 EEs: \$495 1st year \$550 101-200 EEs: \$540-\$600 201+ EEs: \$585/\$650	1-50 EEs: \$100 51-100 EEs: \$200 100+ EEs: \$300
Per Participant Per Month	\$4.50 / PPPM, minimum \$50	\$4.50 / PPPM, minimum \$50	\$6.00 / PPPM, minimum \$50	1-50 EEs: \$6.00, min \$50 51-100 EEs: \$5.50, min \$100 100+ EEs: \$5.00, min \$150

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Payroll Services

When employers need assistance with employee payroll processing and tax reporting, here are some options that may help:

BASIC	Set-Up Fee	Per Check Fee	Per Pay Period Base Fee	W2 Base/Per W2 Fee
Set-Up Fee	1-25: 4.25, \$50 min. 26-50: 4.20 51-75: 4.10	1-25: 1.95/EE 26-50: 1.90/EE 51-75: 1.80/EE	1-25: \$32 26-50: \$26 51-75: \$22	1-25: \$6.50/W-2 (Base \$53) 26-50: \$6.25/W-2 (Base \$53) 51-75: \$6/W-2 (Base \$50)
TASC	Number of Employees	Set Up Fee	Base Plan	Additional Fees
Weekly Payroll	1 - 5 6 - 10 11 - 15 16 - 20 Over 20	\$50.00 \$50.00 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10	\$35.00/week \$40.00/week \$45.00/week \$50.00/week \$1.00/add'l EE per payroll	
Bi-Weekly Payroll	1 - 5 6 - 10 11 - 15 16 - 20 Over 20	\$50.00 \$50.00 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10		
Semi-Monthly Payroll	1 - 5 6 - 10 11 - 15 16 - 20 Over 20	\$50.00 \$50.00 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10	Annual Year-End Admin Fees	W3 or 1096: \$29.95 W2 or 1099: \$2.25 per employee W2 Reprint: \$5.00 each File Archive Fee: \$50.00
Monthly Payroll	1 - 5 6 - 10 11 - 15 16 - 20 Over 20	\$50.00 \$50.00 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10	Time Clock Services	Set-Up Fee: Custom Quote TimeVantage: \$3.00 per employee, per month, add'l fees may apply Prodigy Time Clock fee: \$90.00 per month, for each clock HP1000-E Time Clock fee: \$95.00 per month, for each clock HP3000-E Time Clock fee: \$135.00 per month, for each clock
Quarterly Payroll	1 - 5 6 - 10 11 - 15 16 - 20 Over 20	\$50.00 \$50.00 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10 \$50.00 + \$3.00/add'l EE over 10	Additional Processing Services	New Hire Reporting: \$1.00 per new hire Online Check Stub Access: \$0.50 per employee, per payroll HRIS/Employee Self-Service: \$1.50 per employee, per payroll Workers' Compensation Report: \$12.00 Deduction Payment (3rd party check): \$3.50 per check Net Check: \$0.50 per check Special Report Request: \$25.00 Additional State: \$5.00 per payroll, per add'l state General Ledger Interface: \$10.00 per file + \$200 setup fee

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Employer Human Resources (HR) Solutions

Human Resources handles many functions for employers including labor law compliance, record keeping, hiring and training. We work with several providers to offer services that meet your individual needs.

	BASIC – HR Library Only	Infinisource – HR Library Only	Sterling – HR Library Only	GO Compass Powered by Zywave
Setup Fee	None	None	1-99: \$2000 100+: \$8.00 per employee	\$350 – Compliance webinars, client resource portal, HR hotline, SPD/Wrap generator, employee handbook template, and compliance calendar.
Monthly Fee	\$70/monthly, min. 1 year subscription required monthly fee will reduce to \$55 when client comes on with BASIC Payroll, ERISA Essentials or ACA Elevate (new clients only).	1-50: \$1.75/PEPM Min:\$87.50 51-100: \$1.60/PEPM 101-200: \$1.50/PEPM 201-300: \$1.40/PEPM 301+: \$1.30/PEPM	\$4.00 PEPM Enrollment & Eligibility Management: \$300	
Broker Solution	None	Broker Block Pricing: 1-25 clients: \$3500 26-50 clients: \$6000 51-100 clients: \$11000 101-150 clients: \$15000	None	

Broker HR Solutions

HR360 and HRAnswerlink both offer HR solutions for brokers only. This option allows a broker to provide HR Solutions to all of their clients for free or for a nominal price of their choosing.

HR360	Broker360 - \$1,999/annually for agencies with 3 EEs or less. Larger agencies must be quoted. (Includes branded HR library, 5500 leads, leads for broker's state, ACA and HR update newsletter)	Training 360 - \$1499 for 300 employers with up to 300 employees each. Training360 is a Learning Management System which provides courses for employees and provides certificates of completion.
Mammoth HR	HR Support Center - \$99 one time set up fee, \$1 per user per month. Includes HR library, website marketing tools, prospect communications, and an analytics dashboard.	HR On-Demand - \$99 one time set up fee, \$15 per user per month. Adds unlimited HR consulting (chat, email, phone) and custom handbooks to the HR Support Center package.

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Family and Medical Leave Act (FMLA)

Federal FMLA is designed to help employees balance work and family responsibilities by allowing them to take reasonable unpaid leave from work for certain family and medical reasons. Group health benefits must be maintained during the leave. Employees are eligible if they have worked for their employer for at least 1,250 hours over the previous 12 months, and at least 50 employees are employed within 75 miles.

	BASIC	TASC
Setup Fee	FMLA Ease Only: \$450	\$500 / Group
Annual Fee	FMLA Fundamentals Only: \$795 flat FMLA Ease: 50-100: \$1.25/PEPM, minimum \$100 101-250: \$1.15/PEPM, minimum \$100 251-500: \$1.05/PEPM, minimum \$100	50-74: \$2.55 PEPM 75-99: \$2.10 PEPM 100-299: \$1.55 PEPM *Eligibility & Entitlement Review: \$0.30/PEPM
Renewal	None	50-74 EE: \$100.00 75-99 EE: \$150.00 100-299 EE: \$200.00

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