

## 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	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	1-199: \$300 200-299: \$380 300-499: \$420	\$500	Basic: \$4000 Sterling: \$5400	*Custom Proposal Required
Annual Rate	1-199: \$14.40 200-299: \$13.95 300-499: \$12.15	\$5 per notice \$20 per shipping location - file included \$150 fee to re-e file	Basic: \$3000 Sterling: \$4000	*Custom Proposal Required
Renewal Fee	None	None	None	*Custom Proposal Required
Controlled Group	6-10 ALEs: add \$500 set-up >10 ALEs: additional \$100 per ALE to set-up	N/A	\$1,000	*Custom Proposal Required
Print and Mail	N/A	N/A	\$3.75 per form	*Custom Proposal Required
Optional Annual Rate (1095-C Mailing Fee)	1-199: \$4.25 200-299: \$4.00 300-499: \$3.65	N/A	N/A	*Custom Proposal Required
Age Banded Rates	Add \$500 set-up fee	N/A	N/A	*Custom Proposal Required

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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	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	\$500	ERISA Essential: \$400 1 <sup>st</sup> year /\$150 Renewal ERISA Elite: \$1275 1 <sup>st</sup> year / \$850 Renewal	1-99 EEs: \$550 one time good for 5 years 101-300 EEs: \$1625 first year, then \$775 every year after. Includes 5500 filings for free second year on	Custom Proposal Required
Annual Rate	1-99 EEs: \$175 100-499 EEs: \$350	ERISA Essentials: \$150 renewal ERISA Elite: \$850 renewal	1-99 EEs: After 5yrs \$550 101-300 EEs: \$775/annually	Custom Proposal Required
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	5500 Standalone \$800	Standard: \$375 per return 5500+WrapDoc (new business only): \$300 per return 5500 for renewal business: Included in Standard ERISA	Custom Proposal Required
5500 Late Filing Extension	\$400 per return	must request quote	\$750 per return	Custom Proposal Required
Plan Overage Fee	\$95 per plan over 8	N/A	N/A	Custom Proposal Required
Additional WRAP or Individual SPDs	\$300 each	N/A	N/A	Custom Proposal Required
Non-Grandfathered Plans - Individual ACA & ERISA Notices	Included	N/A	\$75 per notice	Custom Proposal Required

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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.

	Navia (formerly ASI) *Warner sponsors new business with 150 enrolled on medical.	Isolved (formerly Infinisource)	Sterling * Broker sponsored pricing	TASC
Set-up Fee	Waived	Waived	20-75 EEs: \$660 annually 76-125 EEs: \$1050 annually 126-300 EEs: \$1750 annually (10% discount may apply, reach out to your Sterling Sales Director)	Custom Proposal Required
Annual Renewal Fee	None	None	None	Custom Proposal
Per Enrolled Per Month Rate	1-99 EE: \$100 monthly minimum 100 - 999 \$0.75 (\$100 Monthly minimum)	\$0.65 or annual minimum of \$350; whichever is greater	None	Custom Proposal
Take-over	Included	Included	Included	Custom Proposal
Initial Notice Letter	Included	Will provide to employer for free to distribute or \$3.25 per notice for Isolved to blanket mail current EE	Included	Custom Proposal
Carrier Notification	Included	Included	<125 EEs: \$150 >126 EEs: \$300	Custom Proposal
Will TPA Remit COBRA Premium Directly to Carrier?	Included	Included, carrier approval required	No	Custom Proposal
Will TPA Communicate COBRA Election to Carrier?	Included	CEM Service: \$0.20/PEPM \$275 annual minimum for groups less than 85 insured	Yes, included in carrier notifications fee mentioned above	Custom Proposal
Open Enrollment Services	\$20 per packet	\$12 per packet OR \$60 annual minimum; whichever is greater	1-50 EEs: \$50 flat 51-100 EEs: \$100 101-200 EEs: \$200	Custom Proposal
Excessive Q.E.s	N/A	N/A	151+ Q.E.s: 25% surcharge	Custom Proposal

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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. This is a great way to cost effectively enhance benefits packages.

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.

	Navia (formerly ASI)	BASIC	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	\$300 – 5 year renewal period	Waived	\$125	Basic: \$150 – 10 year renewal period Comprehensive: \$399	Custom Proposal Required
Annual Fee	\$300 - each 5 year renewal	\$99	\$125 annually after 1 <sup>st</sup> year	Basic: \$150 – each 10 year renewal Comprehensive: \$399	Custom Proposal Required
Non-discrimination Testing	\$150 PDF form and Navia will assess	Included	Not included	Not Included	Custom Proposal Required
Amendments	\$150.00	Included	Included	\$50	Custom Proposal Required
HSA Amendments	TBD	Included	Included	Basic: Not included Comprehensive: Included	Custom Proposal Required

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

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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 2023, salary reduction contributions to a health FSA are limited to \$3,050. Dependent Care account are limited to \$5000 for single and \$2500 for married people filing separately.

	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	Waived	None	*Custom Proposal Required
Annual Renewal Fee	Waived	Medical only: 1-100 EEs: \$337 1st year, \$375 yearly 101+ EEs: \$450/\$500  Medical & Dependent Care 1-100 EEs: \$405 Broker Sponsored /\$450 ER Sponsored 101+ EEs: \$540 Broker sponsored /\$600 ER Sponsored  Medical, Dependent Care & Transit and Parking 1-100 EEs: \$473 Broker Sponsored /\$525 ER Sponsored 101+ EEs: \$630 Broker Sponsored /\$700 ER sponsored	*Custom Proposal Required
Per Participant Per Month	\$4.00, Monthly minimum \$50	\$5.00, minimum \$125	*Custom Proposal Required
Parking and Transit	Add \$0.15 to PPM fee enrolled in transportation only	No separate fee	*Custom Proposal Required
Dependent Care	Included in standard fee	No separate fee	*Custom Proposal Required
HSA Addendum	Refer to HSA pricing	None	*Custom Proposal Required
Multiple Accounts Choose 2: FSA, Standalone HRA, Education Accts. and Wellness Accts.			

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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 2023, the maximum contribution is \$3,850 for self-only coverage or \$7,750 for family coverage.

	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	None	None	*Custom proposal required
Per Participant Per Month Fee	\$2.00 / PPPM No Monthly Minimum	\$2.50 / PPPM Included- first two debit cards \$10.00 each additional card \$0 swipe fees \$0 setup	*Custom proposal required

## 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.

	isolved (formerly Infinisource)	Sterling	TASC
Set-up Fee	Waived	None	*Custom Proposal Required
Annual Fee	NA	Participants: 2-100 EEs: \$495 1st year \$550 101-200 EEs: \$540-\$600 201+ EEs: \$585/\$650	*Custom Proposal Required
Per Participant Per Month	\$4.00 PPPM or \$50.00 Monthly Minimum; whichever is greater	\$6.00 / PPPM, minimum \$50	*Custom Proposal Required

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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.

	GO Compass	Powered by Zywave
Setup Fee	\$350 – Compliance webinars, client resource portal, HR hotline, SPD/Wrap generator, employee handbook template, compliance calendar and more	
Monthly Fee	N/A	

## **Broker** HR Solutions

Zywave offers HR solutions for brokers only. This option allows a broker to provide HR Solutions to all of their clients

Zywave: Client Cloud: - 3 levels: Starter Suite, Business Suite and Performance Suite. Custom Proposal Required.
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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	isolated (formerly Infinisource)	TASC
Setup Fee	Waived	\$250	Custom Proposal Required
Annual Fee	FMLA Ease: 50-100: \$1.25/PEPM, minimum \$100 101-250: \$1.15/PEPM, minimum \$100 251-500: \$1.05/PEPM, minimum \$100	\$2.95 PEPM	Custom Proposal Required
Renewal	None	None	Custom Proposal Required

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## ICHRA (Individual Coverage Health Reimbursement Arrangement)

ICHRA is a formal health group benefit that organizations of all sizes can use to reimburse their employees tax free for individual health premiums and other qualified health care expenses.

	isolved (formerly Infinisource)	Sterling
Setup Fee	NA unless broker wants commission; Broker should let Vicki Burke know prior to quoting	None
Annual Fee	NA	1-20 \$375 annually 20+ custom quote required
Per Participant Per Month Fee	\$4.00 PPPM OR \$50.00 Monthly Minimum; whichever is greater	N/A

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