

Jefferson Parish Government Benefits Proposal



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EXECUTIVE SUMMARY

As competition for good talent continues to intensify, and healthcare costs continue to soar, we know you are under increasing pressure to find cost-effective solutions that will have measurable impact on recruitment and retention. Employer-sponsored benefits are becoming more popular as employers like Jefferson Parish Government see that they empower employees to make more informed decisions around healthcare spending. However, knowing exactly how these benefits fit into your overall employee engagement strategy can be difficult to envision. When you partner with the right benefits administrator, that vision—and the steps to achieve it—become much clearer.

You can strike the perfect balance between growing your business and promoting the health and financial wellness of your employees by incorporating HSA Bank's spending accounts into your benefits lineup. We have helped thousands of employers control overall healthcare costs and give employees choices for spending and saving their healthcare dollars. Additionally, our offerings can enrich your benefits lineup and keep your recruitment efforts fresh and effective.

As your partner in building interest and increasing enrollment in the new benefit, HSA Bank is pleased to offer you simple, proven communication best practices and award winning engagement campaigns designed to enhance your benefits communication plan and drive increased employee participation.

You know the right benefits make the difference when you need to attract and support your workforce. After all, good people mean good business. HSA Bank will build its flexible account administration, technology, support teams, and educational resources around you to help you be successful. We look forward to partnering with you the moment the plan launches and into the future, helping you each step of the way.

Interested in learning more or getting clear answers to your questions? Contact Rick Tisch, Regional Vice President, by phone at (832) 808-4088 or email at rtisch@hsabank.com.

\$10.6

BILLION

*in assets under
administration*

3

MILLION

members

36

THOUSAND

employers



COMPETITIVE

investment programs



24/7 LIVE

customer service

BEYOND THE BASICS

Our plan administration covers more than just the account basics offered across the industry. With over 20 years of health account administration experience, we are here to give you the benefit of our lessons learned and best practices to help you and your employees achieve healthcare saving and spending goals. The advantages of working with HSA Bank as your administrator apply to our entire product lineup.



FLEXIBLE SPENDING ACCOUNT (FSA)

An employer-owned account that can be funded by the employer and employee. It can be used for eligible out-of-pocket expenses and can increase tax savings and take-home pay for employees.

THE HSA BANK ADVANTAGE

- HSA Bank offers multiple FSAs to ensure your employees have options that meet their unique needs and lifestyles:

Healthcare FSA

For qualifying out-of-pocket medical, prescription, dental, and vision expenses.

Limited Purpose

Medical FSA

Supplements an HSA to cover preventive care, vision, and dental expenses.

Dependent Care FSA

Covers Dependent Care expenses, such as daycare.

- Employees can easily submit and substantiate claims through the Member Website or the HSA Bank Mobile App.
- The myHealth PortfolioSM dashboard gives employees a holistic view of their health care spending.
- Account features and options can be customized based on employee and employer preferences.

THE BENEFIT ACCOUNT IN PRACTICE

Ensuring that employees have a positive and simple experience engaging with their benefits is critical to adoption. We make sure that accessing and using their funds is simple and intuitive. Below we offer you a closer look at how your employees can engage with their benefits to optimize their use.

Easily Access Account Funds



Your employees need a simple and reliable method of accessing their account funds to pay for qualified medical expenses. And you need the ability to structure that spending according to your plan design. The HSA Bank Health Benefits Visa® is a fully stackable card, which means that it can support all health benefit accounts on one card, configured according to a payment order that you establish.

Employees have plenty of options to conveniently access funds in the HSA other than the debit card, including Apple Pay® or Samsung Pay®, the mobile app, online transfers, paper check, and ATMs.

Easy Claims Substantiation

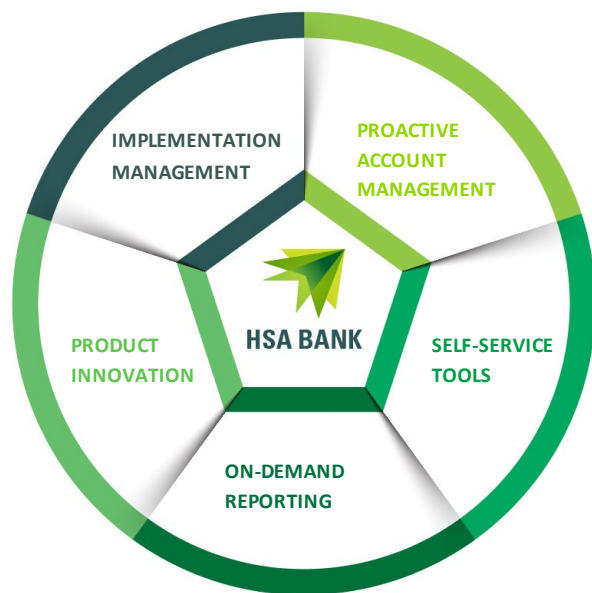
The easiest way for your employees to pay qualified medical expenses is with the HSA Bank Health Benefits Debit Card because it restricts transactions to merchants where qualified medical expenses are sold. Transaction eligibility for FSAs and HRAs is verified at the point of sale for merchants that have an inventory information approval system (IIAS). Funds are deducted from the account balance when the card is swiped, and the transactions are fully substantiated, which means that employees do not need to take any further action to substantiate.

Employees who do not pay for qualified medical expenses using the debit card can easily submit claims and the required substantiation to us through the Member Website, HSA Bank Mobile App, mail or fax. Once the claim is submitted with all necessary detail and supporting documents, it is processed, verified, and approved. The claim is then paid the next business day. To get their dollars faster, employees can sign up for direct deposit. It's as easy as that!

Personal and Financial Security

Keeping your employees personal and financial information secure is top priority at HSA Bank. We adhere to the Federal Financial Institutions Examination Council (FFIEC) requirements including strong authentication, fraud detection, and general layered security. HSA Bank's FSA and HRA administration is HIPAA compliant.

A SUPPORT FRAMEWORK FOR YOUR SUCCESS



Our service support framework was developed based on our experience as a trusted partner to more than 36,000 employers nationwide. It is specifically designed to offer employers the resources they need when they need them, starting at implementation and throughout the entire lifecycle of your plan.

Implementation Management

Getting a new benefit account up and running is simple and straightforward with an implementation process that HSA bank customizes to you. You will have a clear path from beginning to end of the onboarding journey. Our Implementation Team will help you navigate the questions,

HSA BANK MEETS

99%

**OF ITS
IMPLEMENTATION
DEADLINES**

considerations, and choices that you will encounter as you prepare to launch a new benefit account. An Implementation Manager will be your guide through each stage of implementation ensuring that nothing gets lost in translation while consistently keeping you informed of the status of your plan's implementation. By keeping the process transparent with ongoing touchpoints, HSA Bank meets 99% of its implementation deadlines.

Overview of HSA Bank's Implementation Process

DISCOVER

- Kick-off and confirm scope
- Implementation process overview
- Establish roles and responsibilities
- Contract administration
- Consensus on initial timeline and deliverables

CONFIGURE

- Review and determine enrollment and contribution processes
- Solution design
- Ensure contract execution
- Complete set-up and configuration

VALIDATE

- Develop and align on test plan
- Conduct testing (including third-party vendors file feeds)
- Validate test results
- Initiate additional testing if needed
- Go-live approvals

LAUNCH

- Staff and employee training
- Enrollments and contributions sent to HSA Bank
- HSA Bank mails welcome kits and debit card
- HSA Bank monitors enrollment and contribution file processing

Ongoing Support

Give your employees the opportunity to connect with experts so they understand the advantages that come with their benefits. The HSA Bank team is always eager to provide hands-on support whenever possible. We collaborate with you to identify optimal support methods that align with your objectives and honor your budget.

Proactive Account Management and Customer Service

Offering a new health benefit is an empowering journey for you and your employees. We have the expertise and resources you will need along the way to not only answer your questions, but to proactively consult with you to ensure the success of your HSA program. HSA Bank's Account Executives, Business Relations Specialists, and Client Service Managers will use insights from our set of actionable employer reporting to help optimize your plan. And when necessary, they will be your liaison with HSA Bank's technical team to ensure you and your benefits team can remain focused on making sure your employees are getting the most from the plan.

Our dedicated customer service representatives, trained extensively on our products, are committed to one-call resolution. They are available by phone and email 24 hours a day, 7 days a week except for major holidays and by live chat Monday through Friday, 8:30 a.m. to 5 p.m. CT.

Intuitive Self-Service Tools

Your benefits team wants simple methods to complete administrative steps. HSA Bank's Employer Administration Site enables users to:



View employee demographics



Download educational and communication tools to increase account enrollment



Manage enrollment files, links, and contributions



The Employer Resource Center houses educational and communication resources that you can use to increase employees awareness and account adoption. Forms, reporting access, and other administrative information can also be found here. Visit www.hsabank.com/ResourceCenter for a first-hand look at the materials HSA Bank places at your fingertips as your benefits administrator.

Insights into Plan Performance

You will have a transparent picture of your plan with on-demand reporting available from the Employer Administrative Website. We generate a number of standard reports that are further described in **Appendix A - Employer Reporting**. Additional custom reporting requests are available as needed.

Access to Ongoing Innovation

Partnering with HSA Bank means more than straightforward plan administration: Jefferson Parish Government will also become a valuable part of our product development cycle. The feedback that we collect from you during on-site client meetings, client satisfaction surveys, and our Voice of Customer program informs our product roadmap. Not only will you experience the benefits of these product enhancements each year, but you will also help shape our future offerings.

Simple Enrollment, Contributions, and Claims Funding

You'll benefit from flexible and convenient enrollment, contribution, and claims funding options designed to streamline and maximize account adoption. We will help you determine options that best suit your needs, including guidance for selecting an account—either with a bank of your choosing or one with our parent company, Webster Bank—that will be used to fund claims reimbursement.

1 to 2

**BUSINESS DAYS TO
OPEN ACCOUNT
FOLLOWING THE
ENROLLMENT
PROCESS.**

A PLAN THAT IS EASY TO UNDERSTAND

Help your employees become confident users of their benefits by providing information and resources that answer both common and uncommon questions. With our intuitive account experience, user-friendly website, and educational tools, your employees will be empowered to put their benefits to work!

Account Access: Anytime, Anywhere

Simplifying access to account information for your employees is fundamental to ensuring the plan's success. For all benefit types, employees can conveniently use the HSA Bank Member Website and Mobile App to:



- View real-time balances, transaction activity, statements, and tax documents
- Transfer funds to or from an external bank account
- Verify qualified medical expenses using a smartphone camera
- Make payments from and schedule deposits into the account

Enriched Member Experience

In addition to providing quick access to account information, HSA Bank offers resources that your employees can use to manage their healthcare spending and make informed health-related financial decisions.

Member Resource Center

New benefits come with questions. The tools and information available from the Member Resource Center are designed to respond to inquiries that are common across the entire lifecycle of the benefit. With the Member Resource Center, employees will have access to:

 LEARN	 SAVE
How to FAQs <i>Guidance for common account questions and activities.</i>	FSA Store <i>One-stop shop for and FSA eligible product so employees can spend with confidence.</i>
Educational Videos <i>Topics cover retirement planning, deposits, account use, and much more.</i>	Qualified Expenses <i>Summary of qualified medical, dental, vision, and prescription expenses as defined by the IRS.</i>

myHealth PortfolioSM

This self-service, online dashboard gives employees a complete picture of their healthcare expenses. Accessible through desktop and mobile devices, it puts them in control and shows them the way to make informed health finance decisions. This feature can also be used to organize and store healthcare receipts, medical claims, and important documents in one place. Employees can upload scanned bills and receipts from a laptop or desktop computer or take a picture from their mobile device. They can decide to pay from their account now, pay later, or store for their records.

Customer Service Excellence

For a more hands-on approach to support, employees can reach out to HSA Bank with account questions through multiple channels, including:



CALL CENTER

Prefer to talk to a live person or have an urgent question after normal business hours? English and Spanish-speaking representatives based in the US are available 24 hours a day, 7 days a week.



CLICK-TO-CHAT

Your employees can chat online with an HSA Bank service representative while reviewing account information on the computer Monday through Friday, 8:30 a.m. to 5 p.m. CT. With our single sign-on capabilities.



BANKLINE

For everyday account information, your employees have access to a toll-free, automated banking system for account balances, recent transactions, lost or stolen card reporting, and more.

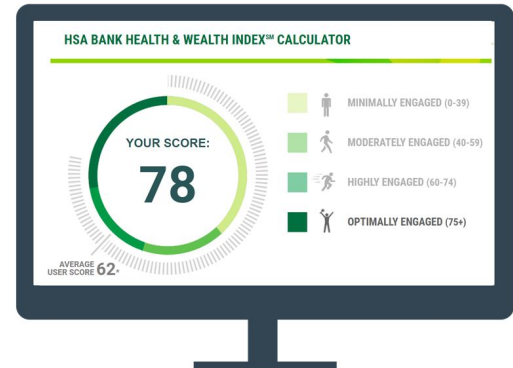
TARGETED COMMUNICATION AND DECISION SUPPORT TOOLS

It's not enough to simply provide tax-advantaged accounts to your employees. They need ongoing communication and decision support tailored to their unique circumstances to further engage and drive behaviors that will help them realize the full potential of the accounts. With HSA Bank will help you build a communication plan that offers a comprehensive set of communication tools covering all stages of the plan, from pre-enrollment to post-implementation, and beyond.

Keep it simple. Make it personal.

The HSA Bank Health & Wealth IndexSM Calculator uses responses to a few simple questions to generate a unique health and wealth engagement score with personalized recommendations for how employees can increase both physical and financial health.

In the Member Website, we can deliver personalized content to members based on the characteristics of their account. For example, banners and messages can vary based on employee age, account type, and other account attributes.



Educate Year-Round.

Let HSA Bank do the heavy lifting to create a communication plan that will guide year-round employee education. We deploy a quarterly newsletter and more!

A PARTNERSHIP THAT WORKS FOR YOU

You can count on HSA Bank to not only provide plan administration, but more importantly, to simplify administration for your benefits team and clarify for employees how to put those accounts to work so they can afford the healthcare they need. We are committed to the success of your new plan because it is only by meeting your goals that we fulfill our mission to empower individuals to “own your health”.

PRICING PROPOSAL

Prepared for Jefferson Parish Government

May 12, 2021

Flexible Spending Account (FSA) Fees | Per Account, Per Month (PAPM)

Healthcare FSA	\$2.75
Dependent Care FSA	\$1.50

Additional Fees

Program Set-up	\$500	One-time employer fee. Applicable to FSAs.
Plan Document Creation	\$200	Optional, one-time employer fee. Applicable to FSAs. Plan Document creation is \$200 per account type up to a \$500 maximum.
Section 125 Premium Only Plan (POP) Document Creation and Maintenance – includes HSA-only POP Test	\$0	Optional – applicable to HSA and FSA payroll deduction. Note: required annually by the IRS.

Non-Discrimination Testing and Reporting		
FSA/Section125 (Cafeteria Plan) Test	\$250	Optional, one-time employer fee per test.

APPENDIX A – REPORTING FOR EMPLOYERS

Summary of Reports

HSA Bank generates a number of reports for employers and posts them to the Employer Administration Site. The REPORTS tab in your Employer Administration Site will show a complete list of summaries related to your program. The following table provides an overview of some of the standard reports available to help monitor and manage your program. Additional reports are available based on your specific needs.

Report Name	Description	Frequency
Account Balance Detail Report	View plan balance summaries and consumer account balance detail as of specified date.	Monthly and On Demand
Debit Card Enhanced Settlement Report	View a summary of the settled debit card transactions that require funding by settlement date. The enhanced report also contains settlement account information.	Monthly and On Demand
Employer Funding Notification	View the summary and details of the claims that need to be funded along with any funding adjustments.	Daily
Enrollment Report	View consumer enrollment information in applicable plans as of a specified date. This includes consumer status, first pay date, employer contributions, election amount, payroll deductions, current total deductions and reimbursement method.	Monthly and On Demand
Fee Funding Notification (Invoice)	View the funding that will be collected from the employer for employer paid fees.	Monthly
Repayment Reports	View summary and detail consumer repayments for a specific period of time. Repayment methods include: All, Check, EFT, Payroll Deduction, and Claims Applied.	Monthly and On Demand

Disclosures

This proposal may be subject to and conditioned upon a mutually agreeable contract between the Company and HSA Bank, a Division of Webster Bank, N.A. HSA Bank also may require execution of all applicable product and service agreements. HSA Bank is not responsible for any unintentional errors and all information is subject to review and acceptance prior to final implementation. Products, product features, pricing, fees, and offerings included in this proposal are subject to change and may no longer be offered. This document may contain information that is confidential and/or proprietary to HSA Bank. Such information may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorized by HSA Bank, a Division of Webster Bank, N.A. © 2021 HSA Bank. HSA Bank is a Division of Webster Bank, N.A. Member FDIC. All rights reserved.