



New Group?
 Current Health Group?
 Health Group # _____
 Joint Carrier FF

FLEXIBLE BENEFITS PLAN
 Plan Document Checklist

ABPM Rep: _____

ID#: _____

1. LEGAL NAME OF EMPLOYER

 (Exactly as it is to appear in legal documents with punctuation)

2. EMPLOYER'S ADDRESS

 (Physical – address/zip code)

 (Billing Address)

 (City) (State) (Zip)

Telephone _____

Fax # _____

3. CONTACT PERSONNEL (If more than 2, please attach)

Human Resources: _____

HR Phone: _____

HR E-Mail Address _____

Payroll Department: _____

PR Phone: _____

PR E-Mail Address _____

Person Authorized to amend Plan:

 (Print Name) (Title)

E-Mail Address _____

4. EMPLOYER'S TAX ID NUMBER

5. PLAN NUMBER (If this is the first Flex Plan, check 501)

- 501 504 _____
 502 505
 503 506

6. PLAN INFORMATION

- New Plan
 Amendment and restatement

7. PLAN YEAR

Begins _____

Ends _____

Is first year a short Plan Year?

Yes, beginning _____
 (Month / Day) (May/1)

N/A

Will Allegiance be taking over the current Plan Year?

Yes, beginning _____
 (Month / Day) (May/1)

N/A

8. EFFECTIVE DATE(S)

Initial effective date _____

This restatement _____

9. EMPLOYER ENTITY

- Corporation
 S Corporation (**2% shareholders & family not eligible**)
 Governmental Entity or Church
 Limited Liability Corporation (**self-employed partners not eligible**)
 Non-Profit Organization
 Partnership (**self-employed partners not eligible**)
 Sole Proprietorship (**self-employed not eligible**)

10. ELIGIBLE CLASS OF EMPLOYEES

- All Employees who satisfy **GROUP HEALTH PLAN** eligibility requirements
 All Employees EXCEPT:
 Commissioned Employees
 Union Employees
 Leased Employees
 Part-time Employees, expected to work less than _____ hours per week
 Non-Resident Aliens
 Other exclusion _____

CONDITIONS FOR ELIGIBILITY

11. FOR PRE-TAX GROUP INSURANCE PREMIUMS ONLY ELIGIBILITY is as follows:

- For first Plan Year only, anyone employed on the effective date of the Plan is eligible, thereafter: (Choose one from a-d below)
 For all years, eligibility is as follows: (Choose 1 below)

- Same as Group Health Plan eligibility waiting period
 Date of hire (No service required)
 _____ days after date of hire
 _____ months after date of hire
 _____ years after date of hire

12. FOR HEALTH /DEPENDENT CARE FLEXIBLE SPENDING PLANS ONLY - ELIGIBILITY is as follows:

- Same as Group Health Plan eligibility waiting period
 Date of hire (No service required)
 _____ days after date of hire
 _____ months after date of hire
 _____ years after date of hire

13. ENTRY DATE

- Same as Group Health Plan entry date
 First day of pay period following date requirements were met (See #11)
 First day of month following date requirements were met as indicated in #11
 Date conditions for eligibility are met (See #11)
 First day of Plan Year following date requirements were met as indicated in #11

14. FAMILY AND MEDICAL LEAVE ACT. Is the Employer subject to these provisions?

- NO (Less than 50 employees)
 YES (50 or more employees)

15. **CONTRIBUTIONS. Plan will provide for**
- Salary reduction contributions ONLY (No Employer contribution)
 - Employer contributions ONLY (No salary reductions)
 - Both salary reductions AND Employer contributions

16. **EMPLOYER CONTRIBUTIONS**
For each Plan Year, Employer will contribute
- N/A
 - _____% of compensation per participant
 - \$_____ per participant
 - Discretionary amount determined by Employer
- ***** ALL Health FSA employer contributions shall be posted at the beginning of the plan year.

AND the contributions are convertible to cash?

- Yes
- No

AND the contributions made to:

- All Accounts
- Health Flex Spending Account (Q. 21.)
- Health Savings Account (Q. 24.)
- _____

17. **FLEXIBLE SPENDING ACCOUNTS will be ADMINISTERED by Allegiance for: (Check all that apply)**

- Health Flexible Spending Account
- Dependent Care Flexible Spending Account

18. **INCLUDE LANGUAGE FOR PRE-TAX GROUP INSURANCE PREMIUMS IN FLEX DOCUMENTS (even if group administers premiums)?**
Current Health Insurance Carrier: _____

- Yes, include insurance premium payment language in flex documents
- No, do not include premium payment language in flex documents

PRE-TAX PREMIUM PAYMENTS may be elected for the employer major medical coverage and:

- Group Term Life Insurance
- Dental Insurance
- Cancer Insurance
- Vision Insurance
- Accidental Death and Dismemberment Insurance
- Other _____

19. **HEALTH PREMIUM PAYMENTS. Are the premium payments elected above self-insured by the Employer?**

- Yes Provider: _____
- No

20. **DEPENDENTS. Default language in the Plan Document for the definition of dependent includes older children referenced in IRS Notice 2010-38 (April 27, 2010), which allows the expenses of adult children, up to age 27, to be reimbursed through their parents' Health Flexible Spending Accounts.**

- Check here if you do not want to allow adult children to be covered under your Health Flexible Spending Plan.

21. **BENEFIT LIMITATIONS (Not to exceed \$2,650 in 2018)**

- \$_____ shall be maximum participant allocation to Health Flexible Spending Account (including Employer Contribution if any).

Additional Option:

- Require minimum election of _____.

22. **FOR THE HEALTH FLEXIBLE SPENDING ACCOUNT, TERMINATED EMPLOYEES SHALL**

- Cease contributions and reimbursements upon termination (subject to COBRA limitations)
- Continue or cease at Participant's election.

23. **CHANGE IN STATUS:**

HEALTH FLEXIBLE SPENDING PLAN: New election due to change in status permitted?

- Yes No

GROUP HEALTH PLAN: Election revocation allowed for the following changes?

- Reduction in hours of service.
- Marketplace/Exchange participation.

24. **DO YOU OFFER HEALTH SAVINGS ACCOUNTS (HSA)?**

- No
- Yes
 - HSA participants cannot have a Health FSA.
 - HSA participants can participate in a limited FSA (answer below)

TO ACCOMMODATE HEALTH SAVINGS ACCOUNTS (HSA's), the health FSA will be LIMITED to the following expenses.....(Select all that apply):

- N/A
- Dental, vision and qualifying over-the-counter expenses.
- Expenses in excess of HDHP deductible.

FOR

- All participants.
- Only HSA contributing participants.

AND, claims for medical expenses may only be submitted for

- The participant.
- The participant and all dependents.

25. **OPEN ENROLLMENT OPTIONS**

- Online enrollment using Allegiance system.
- Online enrollment using Allegiance health plan system.
- Enrollment through employer and send a file to Allegiance. Open enrollment period established by administrator in nondiscriminatory manner.

26. **ARE GROUP INSURANCE PREMIUM PAYROLL reduction elections automatically taken pre-tax each plan year?**

- Yes - At annual renewal, employees automatically become participants in the plan for the group insurance benefits for the following year. Salaries will be automatically reduced by employer to pay for coverage.
- No - Participant must elect to have group insurance annually in order to have premiums taken pre-tax

27. **PARTICIPANTS WHO FAIL TO SIGN A NEW ELECTION FORM SHALL:**

- Be considered to have elected not to participate for upcoming Plan Year.
- Continue same elections as prior year ONLY for insured benefits.

28. **ALLOW QUALIFIED RESERVIST DISTRIBUTION?**

- No
- Yes.

IF YES, what amount will be available?

- Entire election for FSA minus reimbursements.
- Contributions minus reimbursements to date.
- Other amount: \$_____ (amount not to exceed balance).

29. **WILL MORE THAN ONE COMPANY BE COVERED UNDER THIS PLAN?**

- No
- Yes, no signature lines are required.
- Yes, include signature lines.

(Company Name)

(Street Address)

(City) (State) (Zip)

(Tax ID Number)

(Entity)

Track account separately? Yes No

30. **ARE THERE SEPARATE DIVISIONS IN THIS COMPANY?**
NOTE: Please attach additional affiliated Employer information)

- No Yes

(Company Name)

(Street Address)

(City) (State) (Zip)

(Tax ID Number)

(Entity)

Track account separately? Yes No

31. **CLAIMS FOR REIMBURSEMENT MUST BE FILED WITHIN:**

_____ days following each Plan Year for active participants.

AND for Terminated Employees, claims must be filed within
(Select one of the following)

_____ days following Termination of Employment.
_____ days following the Plan Year.

32. **PAY CYCLE**

Prior to each payroll, we will:

- Upload a payroll contribution file to the Allegiance system. We don't need a payroll deduction notification.
- Auto post active elections in the system each pay period, Receive the payroll deduction notification seven business days prior to our scheduled payroll date. We will make any corrections needed within four business days of the notification.

Important note: Enrollments are entered as an annual amount. Payroll deductions are rounded. The last payroll in a plan year is adjusted so the total payroll deductions equal the annual election.

Please attach the payroll calendar for the flex plan year.

33. **USE IT-OR-LOSE IT (choose one of the following):**

- Keep regular 12 month plan year.** (select one below).
 - No carryover allowed.
 - \$500 carryover for Health Flexible Spending Account allowed. **Carryover only accounts are billed as active participants.*
Additional Carryover options:
 - Require re-enrollment in order to carryover balance.
 - Require minimum carryover balance of _____.
- 2 ½ Month Grace Period (extends plan year 2 ½ months)**
 - Add 2 ½ months to our Health Flexible Spending Account
 - Add 2 ½ months to our Dependent Care Flexible Spending Account.

If Grace Period is adopted, claims must be filed within:
_____ days following the grace period.

***Anyone enrolled in a Health FSA cannot begin contributing to their Health Savings Account until one of the following conditions is met:**

1. **The Health FSA balance is zero at the start of the 2 ½ Month Grace Period.**
2. **The first of the month after the end of the 2 ½ Month Grace Period.**

34. **DEBIT CARDS. Is Employer electing the Debit Card?**

- Yes (all participants will receive two cards).
- No

35. **HEALTH FSA COBRA SERVICES TO BE ADMINISTERED BY ALLEGIANCE?**

- No
- Yes

36. **BROKER NAME & ADDRESS**

(Name)

(Company)

(Address)

(City) (State) (Zip)

(E-mail Address) (Telephone)

37. **FEES**

FEES

Initial Set-Up Fee _____

Per Participant/Month _____

Minimum Monthly Fee _____

COBRA Services _____

Following each month of service, Allegiance withdraws fees electronically by ACH.

38. **DELIVERY OF INDIVIDUAL PARTICIPANT WELCOME PACKETS (Select method)**

- Mail to participants individually at \$2.00 per packet.
- Email all enrollment confirmation materials to the employees.

39. **DELIVERY OF FLEX PLAN DOCUMENTS (Select method)**

- E-mail documents directly to contact person using DocuSign.
- E-mail documents directly to contact person.

40. **HOW DO YOU WANT TO FUND YOUR PLAN?**

- Allegiance withdraws funds based on claims experience electronically by ACH.
- Reimbursements made directly from employer bank account.

41. **DO YOU HAVE ANY EMPLOYEES IN THE STATE OF MASSACHUSETTS?**

- Yes
- No

42. **HOW WILL MID-YEAR CHANGES BE SUBMITTED?**

- Employer processes changes on Employer Portal.
- Employer sends changes on Allegiance file format.
- Vendor sends eligibility file on Allegiance file format.
Vendor: _____
- From Allegiance Health.
Notes: _____

These documents are being printed by Allegiance Benefit Plan Management, Inc., at the direction of the Employer named on the checklist form, under the supervision of an attorney. It is understood that Allegiance Benefit Plan Management, Inc., is not engaged in the practice of law. Any unanswered questions may result in errors in the Plan produced by using the information from this worksheet. I understand that in preparing the document requested, Allegiance Benefit Plan Management, Inc., is utilizing information shown on this checklist to produce legal documents using a format which has been designed by Allegiance Benefit Plan Management, Inc., with advice and assistance of its attorneys. Allegiance Benefit Plan Management, Inc., has made NO REPRESENTATION OR WARRANTY OF ANY KIND, expressed or implied, including no warranties of MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, nor is any opinion, expressed or implied, rendered by its attorneys as to the legal effect, sufficiency or tax qualification of any document utilizing Allegiance Benefit Plan Management, Inc., format. It is understood and agreed that the documents must be reviewed and approved by the Employer's tax and legal counsel and that neither Allegiance Benefit Plan Management, Inc., or its attorneys and accountants are acting as legal or tax advisors to the Employer. I hereby RELEASE Allegiance Benefit Plan Management, Inc., and its attorneys from any and all liability attributable to any legal or other defect in the requested documents.

The cafeteria plan rules (Treasury regulations) require that a signed Plan Document must exist prior to providing benefits. A draft document will be provided to you for signature, based upon the benefit design indicated in this checklist. By your signature below, you certify that the benefit design above is correct and accurate. Allegiance will process claims based upon this design until a signed plan document is received. If modifications are made to this design after claims have been processed, which require Allegiance to reprocess claims, a fee of \$20 per claim reprocessed will be assessed.

Authorized signer: _____ Date: _____

(Revised October 2018)



CORPORATE HEADQUARTERS

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Tualatin, OR 97062
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Fax (503) 885-1988



ALLEGIANCE ADVANTAGE

Plan Sponsor/Employer _____

- | | |
|---|---|
| <input type="checkbox"/> Flexible Spending Accounts (FSA) | <input type="checkbox"/> Health Reimbursement Arrangement (HRA) |
| <input type="checkbox"/> Health Savings Accounts (HSA) | <input type="checkbox"/> Qualified Transportation Plans |

The following individuals are authorized on behalf of the plan to request and receive from Allegiance Benefit Plan Management, Inc. subject to the limitations of applicable federal regulations, access in the below categories; protected health information (PHI) on employees and their dependents; billing information; monthly reporting; and employee adding and terminating information. Such information shall only be used for legitimate plan administration payment or health care operations purposes recognized by applicable regulations, and Plan Administrator/Employer understand that use of this information for purposes other than plan administration, payment and health care operations is strictly prohibited and that civil and criminal penalties will apply to any individual who is found to have improperly used or disclosed PHI in a manner contrary to federal regulations.

Please contact your reimbursement accounts specialist with any questions or updates for your plans account access form.

Please list all persons who should have online access.

Recipient Name/Title(Please Print)	Phone Number	Email Address	Email notification for generated reports	Access Level:
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**
			<input type="checkbox"/> Account Invoice <input type="checkbox"/> Employer Funding <input type="checkbox"/> Payroll Deduction	<input type="checkbox"/> Full Access* <input type="checkbox"/> Reports Only**

*Full Access- Manage individual employee data on employer dashboard, importing/viewing new files, view plans, request reports, view/remove reports.

**Reports Only- Request and view/remove reports.

Name (Print): _____

Title: _____

Signature: _____

Date: _____



DEBIT CARD IMPLEMENTATION AGREEMENT

This notice is confirmation that _____ has elected to implement the debit card option for our reimbursement accounts as of _____. As sponsor/plan administrator of the plan, we understand:

- Successful implementation and efficient administration is directly related to employer understanding and support of the process, clear and appropriate employee communications, and timely submission of plan year enrollment.
- Each participant will receive two cards; the second card may be signed and used by the spouse or dependent at the discretion of the participant.
- Plan participants will now have two reimbursement options: traditional claim filing and the debit card. IRS regulations require claims be substantiated.
- Participants will receive a cardholder agreement. Employees will certify, upon enrollment and through each use of the card, that they will use the card only for eligible expenses, that any expense paid by the card has not been reimbursed nor will the employee seek reimbursement under any other plan. Participants and their spouses will retain documentation for all expenses for submission to claims processor.
- Cards will be inactivated if a plan participant or their spouse does not provide appropriate documentation; and the participant will be required to reimburse the plan. Unsubstantiated claims not reimbursed by a participant will be charged to the employer as an expense which is offset by the gain realized when the reimbursement is removed from the plan during year-end plan reconciliation.
 - Employer will have sufficient funds available at all times to cover card transactions.
- Employer will inform terminated employees that the card will be de-activated. The employer is encouraged to collect the card as part of the exit interview.

Debit Card can be used for: Medical FSA <input type="checkbox"/> (see parameters below)	Dependent Care FSA <input type="checkbox"/>
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• **Please review the limits of the card and choose one of the three options below. Auto-approved expenses do not require documentation to be submitted.**

Please use the Allegiance standard co-pays as the auto-approve standard for the debit card.

• **Options for carrier file feeds for auto-substantiation of transactions:**

- Medical. _____
- Dental. _____
- Vision. _____

ALLEGIANCE STANDARD AUTO-APPROVE PARAMETERS	
DESCRIPTION OF SERVICES	STANDARD CO-PAYS
Medical	\$1.00 through \$200.00
Prescription	\$1.00 through \$100.00
Dental	\$1.00 through \$100.00
Vision	\$1.00 through \$100.00

SIGNED: _____

PRINTED NAME: _____

DATE: _____

TITLE: _____