

Health Reimbursement Arrangement (HRA) Solutions



BAPTIST HEALTH PLAN

Our flexible solution helps employers manage rising health costs and offers maximum control over spending.

Our HRA solution offers superior account technology paired with a focus on providing a solution customized to meet your company's unique needs.

- General HRA, covers all IRS-approved expenses
- HRA for Prescription and Medical Expenses, covers only medical and prescription expenses
- HRA for Medical Expenses, covers only medical expenses
- First Dollar Coverage HRA, funds available on Day 1 of plan year
- Member Pay First HRA, participant must meet an initial deductible (e.g., \$500) prior to having access to HRA funds
- Limited Purpose HRA, restricted to dental and vision expenses, typical for HRAs coupled with an HSA
- Retirement HRA, restricted to post-retirement benefits, the HRA remains dormant (or inactive) until the participant becomes eligible
- Suspended HRA, account is dormant until the participant meets a specific criterion or set of criteria

"ConnectYourCare has fabulous turnaround time - often reimbursing my account within 24 hours. The website is intuitive and convenient! Since I use my account on a regular basis, I am happy to have ConnectYourCare as our administrator. They are a refreshing change from our previous vendor!"

Miriam, HRA Participant



Customized HRA Solutions that are Easy to Administer and Simple to Use

Our HRAs allow you to choose which types of expenses are covered for your employee population.

We also offer advanced features, such as integration with your health plan to automatically pay employees' claims directly from their accounts.

You can even pair an HRA with an FSA or an HSA for additional account flexibility.

Your employees will love this solution because it is simple, convenient, and loaded with benefits.

ConnectYourCare can also help you explain the account benefits to them!

www.ConnectYourCare.com/baptist-health-plan

Call 1-800-787-2680



© ConnectYourCare

Account Features and Benefits

Simplified Experience

Health Reimbursement Arrangements have never been easier to use.

ConnectYourCare puts account information and health education tools at your fingertips.

- Easy reimbursement processes with payment cards, streamlined claims feeds, and online bill pay options
- Simple uploading for claim documentation
- Enhanced employer dashboards
- Payment (debit) card with multi account capabilities
- Fast access to funds with one day reimbursement turnaround
- Customer Service 24 X 7, 365

Mobile Application & Text Alerts

Our secure mobile technology ensures anywhere, anytime access and seamless service.

- View account balances and transaction history
- Review claim details and submit a new claim
- Pay providers directly with mobile bill pay and Click-to-Pay
- Upload photo of claim documentation
- View FAQs and eligible expenses
- Receive account alert push notifications
- Tap to call Customer Service
- Send text requests for account balance, claim and contribution information



mobile access



24/7
onshore support

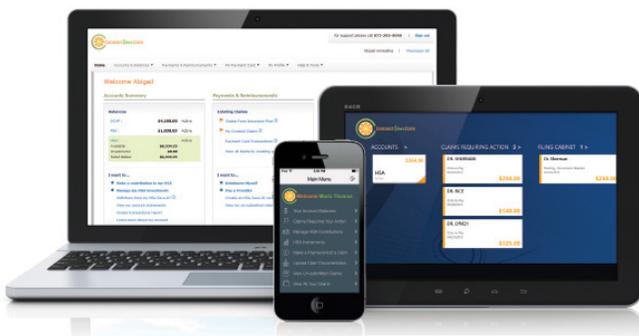


online access

Trusted Partnership

We remove your administrative burden and deliver increased cost savings.

- Expert, dedicated support from a team of professionals dedicated to clients' strategic and day-to-day needs
- Complete account transparency through detailed online reporting tools
- Proven implementation methodology and specialists speed the implementation timeline, accommodate customizations, and earn 100% satisfaction rates
- Communication kits ease implementation, boost enrollment, and increase employee satisfaction rates
- Programs that drive higher employee benefits satisfaction rates and increased tax savings



Our Mobile Tools Provide a Superior HRA Experience

HRA participants love the convenience of our mobile technology - account balances at their fingertips, the ability to submit receipts before they are lost, and expert support that is just a tap away.

Additionally, our account alerts immediately notify participants when a payment card purchase requires additional documentation, bringing proactive support to the next level.

Fee Schedule

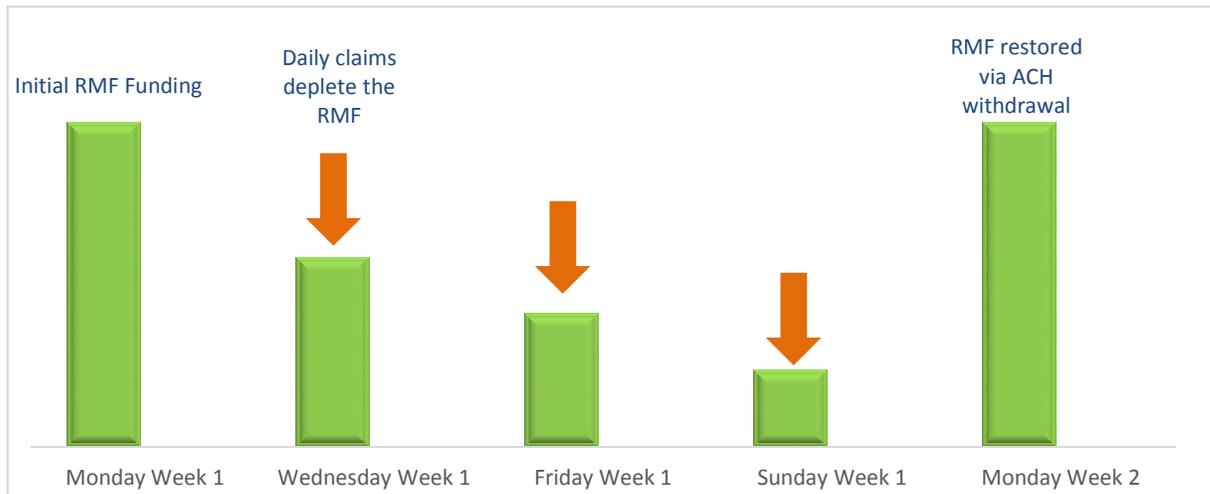
BASIC FEES	SETUP TYPE			
	Small Group Standard HSA or HRA Plans	Small Groups with Multiple Account Types	Large Groups	Enhanced Group (Customized Groups)
Employer Group Implementation Fees	\$75.00	\$250.00	\$250.00	\$500.00
Employer Group Renewal Fees	\$50.00	\$100.00	\$100.00	\$250.00
PEPM Administrative Fees Primary Account	\$ --	\$ --	\$4.60	\$4.60
PEPM Administrative Fees Each Additional Account	\$1.05	\$1.05	\$1.05	\$1.05
Healthcare Payment Cards	No Cost	No Cost	No Cost	No Cost
Replacement Cards	No Cost	No Cost	No Cost	No Cost
Custom Programming	\$200/hour	\$200/hour	\$200/hour	\$200/hour
Customer Service	Included	Included	Included	Included
Grace Period Administration	Included	Included	Included	Included
Direct Deposit	Included	Included	Included	Included
Pricing Guarantee	Pricing is guaranteed for one year			

1. The small group rates provided in this proposal includes the PEPM (Per Employee Per Month) fees associated with administering the HRA or HSA standard plans. Any modification to a standard plan design may require additional PEPM fees. An additional PEPM rate of \$1.05 is required if a group requests Baptist Health Plan to administer additional account types such as a FSA account not integrated with the medical plan.
2. HSAs with an employer contribution of \$100 must be funded in full during the account setup. All other HSAs with an employer contribution of more than \$100 may be funded upfront or on a cycle at the employer's discretion. Baptist Health Plan recommends following the company payroll cycle.
3. HRA/FSA plans require the employer to provide and maintain 10% of the total annual contribution amount, known as the RMF (Required Minimum Funding). This RMF must be funded throughout the HRA/FSA plan year to account for potential enrollment changes. Regardless of the total annual contribution amount, a minimum RMF of \$250 is required.
4. The Small Group Rates provided do not include the setup fee for the implementation of an Employer Sponsored HRA or HSA account. All Small Group Plans require a setup fee of \$75 for the implementation of a single account. When implementing multiple accounts such as a HRA and FSA, a setup fee of \$250 may apply as shown in the fee schedule. As of 7/1/2014, a renewal fee will also apply. Please check with your account representative for details.
5. Early terminations will result in the termination of CYC claim processing for HRA/FSA claims. Run-out administration should be discussed with your account representative.

Account Funding

We ensure prompt program funding by automatically transferring funds from the designated employer account using an Electronic Funds Transfer (EFT) via Automated Clearing House (ACH).

RMF Amount-
10% of annual
contributions



Required Minimum Funding (RMF) for Notional Accounts

Health Reimbursement Arrangements (HRAs), Flexible Spending Accounts (FSAs), and Dependent Care Assistance Plans (DCAPs) are “notional” or recordkeeping accounts. With these accounts, no money is moved during the contribution cycle. Instead, employers are required to provide and maintain 10% of the total annual election amount, known as the Required Minimum Funding (RMF). The RMF is used to pay claims, and funds are electronically transferred each week to restore the minimum balance after that week’s claims are paid.

- **Initial Funding:** An email invoice is sent and funds in the amount of the RMF are pulled via ACH from the designated employer account one to two weeks prior to the plan effective date.
- **Ongoing Funding:** Each week, we will send an invoice via email and initiate an ACH to transfer an amount equal to that week’s claims to restore the RMF.

Funded Accounts – Health Savings Accounts (HSAs)

HSAs are funded accounts, and the balances are held in trust for each employee. With these accounts, money is moved into the HSAs during the contribution cycle and employers are not required to maintain a minimum balance.

Employer ACH Authorization Form

Follow these easy steps:

1. Complete all entries on this ACH Authorization form. Please print.
2. Sign and date this form.
3. Submit it to:
 - Baptist Health Plan
 - Attention: Marketing
 - 651 Perimeter Drive, Suite 300
 - Lexington, KY 40517
 - Fax 859.335.3750

Company Information	
Company Name	Contact Title
Contact Name	Contact Phone Number
Contact Email	<input type="checkbox"/> Initiate ACH <input type="checkbox"/> Change ACH information

Bank Information	
Bank Name	Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Street Address	Account Number
City, State, Zip Code	Bank Routing Number (9 digits)

- I understand that ConnectYourCare may elect to run a test of the ACH process (ie. pre note) to be sure it is working properly. You may see a transaction on the account with a \$0-\$1.00 charge.
- I understand that on a monthly basis, ConnectYourCare will re-calculate the Required Minimum Funding (RMF) based on the expected annual elections for all Participants active at that time. If the re-calculated RMF is greater than the current RMF by 25% or more, the RMF will increase to the new calculation.
- Your bank may have a separate routing number for ACH transactions. Please check this box to confirm that you have verified the routing number entered above with your financial institution as a valid ACH transaction routing number.

As a duly authorized check signer, I authorize ConnectYourCare, LLC to initiate ACH (Automated Clearing House) debit entries and, if necessary, to initiate any ACH credit entries and adjustments to correct any erroneous ACH debit entries to this bank account for payment of program fees and funding for employee spending account claims and required minimum balances. I understand that this authorization will remain in effect until ConnectYourCare, LLC has received written notification from an authorized representative of its termination or change. Please see the reverse side of this form for an overview of the financial arrangements associated with your selected healthcare accounts.

Signature

Date

note

Your bank may require the following information in order to allow ConnectYourCare to pull funds.

Monthly Admin Fees Bank: Comerica Company ID: 810569632B	HSA Funding Bank: UMB Company ID: 9810569632	All Other Funding Bank: UMB Company ID: 8810569632
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