



Confirmation of Coverage

Below is a confirmation of the active services with Flores, along with the current rates listed:

FSA Pricing Summary

Administrative Fee (Per Participant per Month) <i>Participant may have one or both accounts (MRA/Limited FSA and/or DCRA)</i>	\$6.50
Debit Card Fee (Per Participant per Month) <i>Note: 5% of the annual Medical FSA election amounts will be required for pre-funding</i>	Included
Monthly Minimum Billing Requirement	\$150.00

COBRA Pricing Summary

2% COBRA Administrative Fee	Retained by Flores
Monthly Flat Rate Administration Fee (Per Insured Employee per Month)	\$0.60
Generation of New Hire COBRA Notifications	\$0.00
Monthly minimum billing requirement	\$50.00
Other Possible Service Fees	
Open Enrollment Material Distribution Fee	\$10.00 per package plus printing & postage
QEs in excess of 20% turnover	\$3.75 each
Bulk mailing of Initial Notices - OE	\$2.00 each

HRA Pricing Summary

Administrative Fee (Per Participant Per Month)	\$3.25
Monthly Minimum Billing Requirement	N/A

Direct Billing Pricing Summary

Direct Bill/Retiree/LOA Billing (Per Participant per Month)	\$3.25
Monthly minimum billing requirement	N/A

Other Possible Service Fees

Open Enrollment Material Distribution Fee	\$10.00 per package plus printing & postage
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Other Possible Service Fees

Relationship Termination/Cancellation Fee	None with 60-day notice
Custom Data Interface	Rare, customer quote
Paper Enrollment in the second and subsequent years	Rare, \$2.00 per participant
Annual re-enrollment kits (hard copy)	\$0.35 each
<i>Most use the re-enrollment kit pdf option at no charge</i>	
If the debit card is utilized for a plan design, then 5% of the annual election amounts will be required as pre-funding to begin a debit card reimbursement relationship.	

We request you return this agreement within 5 business days of your receipt to confirm that our rates are correct. Please feel free to call me should you have any questions or concerns.

Flores & Associates, LLC
1218 S. Church Street
Charlotte, NC 28203
800-532-3327
www.flores-associates.com

Sincerely,

Jasmine Krishnan
Account Manager

Confirmation of Coverage Agreement

Flores & Associates, LLC is a firm characterized by objectivity, integrity and thoroughness. We will conduct our dealings with City of Ann Arbor, Michigan in the most ethical and professional manner possible. All information provided by City of Ann Arbor, Michigan to Flores & Associates, LLC will be treated in a confidential manner and will only be used by Flores & Associates, LLC to satisfy performance guarantees. Our goal is to provide City of Ann Arbor, Michigan with the highest level and quality of service available. It is our intent to ensure City of Ann Arbor, Michigan's satisfaction and to be fair and honorable in our dealings with you.

This agreement dated November 4, 2019, *with a five (5) year rate guarantee to administer the benefits listed above, effective January 1, 2020*, was prepared using the information provided to Flores & Associates, LLC by City of Ann Arbor, Michigan and constitutes the term of contract.

Acceptance of this agreement as presented to City of Ann Arbor, Michigan by Flores & Associates, LLC constitutes a legal contract. All terms and conditions outlined in this agreement are binding and the client agrees that Flores shall be the sole and exclusive provider for the services listed in this contract during the term of the contract. This agreement is a supplement to all previous Administration Agreements. Additional services may be added from time to time by amending this agreement and in accordance with its general terms.

Sincerely,

Flores & Associates, LLC



By: _____
Kenneth Pekarek

Title: President

Date: November 4, 2019

City of Ann Arbor, Michigan

By: _____

Title: _____

Date: _____

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