



KNOWLEDGEABLE INNOVATIVE ESTABLISHED

The Right Solutions provide

... Ideal Savings

... Ideal Alternatives

... Ideal Compliance

The Right Solutions are Ideal Solutions™

www.flex-plan.com

The Ideal Solutions™ Suite of Products

Founded in 1989, Flex-Plan Services (FPS) provides employers with a business partner who can provide superior service and cost-effective plan administration. As our client base grew, so did their needs. FPS recognized that in order to maximize a client's benefit potential, we needed to provide ideal solutions to meet the transforming benefits landscape. We have evolved into a national administrator and the preferred administrator in the Pacific Northwest.

Solutions vs. Service

The local market evolved, creating a new need for expertise, superior services and additional services that the existing TPAs could not offer. FPS answered the call with a comprehensive package giving employers a single-source for all their administration and compliance needs. Each component of our service package can be offered separately or as a cohesive benefits plan.

FPS is committed to delivering the highest level of customer service. Providing a service does not always translate into a good customer experience. FPS supports every level of service with a foundation of resources to provide ideal solutions. Other vendors offer packaged services, one-size fits all, and fail to consider the client's needs or individualized administrative practices. At FPS, our knowledgeable and dependable staff support our service offerings and tailor our services to meet our clients' needs. Our service approach is what differentiates FPS from other vendors and how we turn *services* into ***solutions***.

Your Problems

Our team of experts works to solve your existing service problems and address your pain points. Poor customer service, inaccurate claims processing, lack of compliance and HR support are common reasons to leave a current vendor. Service problems frustrate participants and become a drain on HR department resources. We work to provide solutions to your problems.

Our Solution

The Ideal Solutions™ suite of products provides employers of all sizes a single source solution. Ideal Solutions offers consumer driven tax advantaged plans, reliable HR support and expert level compliance. We couple our service package with industry leading technology and unparalleled expertise, giving employers Fortune 500-caliber services without significant costs.

Ideal Solutions™ product suite consists of the *Ideal Savings*™, *Ideal Alternatives*™ and *Ideal Compliance*™ product lines. Read more about each of our solutions to learn how your problems need ***Ideal Solutions***.

Ideal Savings

FSA

HRA

132

Ideal Compliance

Form 5500

NDT Testing

PD/SPD

Ideal Alternatives

Direct Dental

Direct Vision

Ideal Savings™

Ideal Savings™ offers employers a single source for FSA, HRA, Transit and Parking Reimbursement plans powered by the Benny™ debit card. Our flagship product line, Ideal Savings delivers industry-best practices to employers of all sizes resulting in streamlined administration, accurate reporting and consistent claims processing. Employers can look to the Ideal Savings solution for:

- Online account access for participants and employers
- Direct mailing and direct deposit of reimbursements
- 2 ½ month grace period
- Full compliance services including nondiscrimination testing, form 5500 preparation, plan document and SPD preparation and maintenance
- Plan integration of FSA and HRA plans with HSA plans
- Tiered HRA reimbursement structures and carve out plans
- Multi-purse debit card with co-pay and recurring expense matching technology
- Transit pass home delivery (*available Jan. 2009*)
- Integration with payroll and HRIS systems for electronic eligibility
- Limited purpose FSA and HRA plans
- Customized enrollment and communication materials
- Onsite enrollment meetings and benefit fairs

Ideal Alternatives™

Ideal Alternatives™ offers employers reimbursement style benefit plans as an alternative to traditional dental and vision insurance plans. Most employers see a savings of 40-70% when moving from a fully insured plan to an Ideal Alternatives plan. Savings will vary, but are realized when comparing the expected insurance premiums to the actual claims.

- **Direct Dental (DR)**, is a cost-effective alternative to traditional dental insurance. Employers can offer a dental benefit without service-based limitations or provider networks. DDR plans can save employers over 60% of premiums when compared to traditional dental insurance.
- **Direct Vision (DV)**, is a consumer directed alternative to vision insurance. Employers can offer a vision benefit without the limitations on hardware and lenses seen on traditional vision plans. DV plans can save employers over 40% of premiums when compared to traditional vision insurance.

Employers can successfully leverage their risks through a direct dental or vision plan to yield significant premium savings.

Ideal Compliance™

Ideal Compliance™ gives employers a comprehensive business partner to assure compliance analysis, troubleshooting and protection of their tax advantaged benefit plans. Ideal Compliance ensures that plans meet the nondiscrimination testing, IRS filing and ERISA requirements necessary to keep plans in compliance.

- **Nondiscrimination Testing**, all IRS required tests are performed annually to ensure compliance with IRS and Treasury regulations. Clients that fail the tests receive comprehensive consultation on corrective measures and practical tips on avoiding future testing issues.
- **Plan Document/SPD** includes the design, creation and maintenance of plan document and SPD for FSA, HSA and HRA plans to meet ERISA requirements for health plans.
- **Form 5500**, the data gathering of required schedules and preparation of signature ready filings for all welfare plans. This service includes consultation for clients with missing filings.

Employers without some form of a compliance service often find themselves scrambling to find past records, filing late returns or paying a fee or penalty when they are audited. With Ideal Compliance™, you can stay protected from day *one*.

TO LEARN MORE

For more information on how we can be your business partner and valued resource,

Contact Flex-Plan Sales,
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Ideal Solutions™ for Your Problems

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