



# Third Party Administrators of HSAs, HRAs and FSAs

2022 OPTIONS AND INFORMATION

# TPA/Vendor Options – Services Available (TPA=Third Party Administrator)

	FSA	HRA	HSA	Plan Documents for: FSA, HRA, Cafeteria Plan/ Section 125	Non-discrimination testing
csONE Benefit Solutions	Yes	Yes	Yes	Yes, no additional charge	Yes, no additional charge
DataPath Admin Svcs	Yes	Yes	Yes	Yes	Yes
MyMoney (Further)	Yes	Yes	Yes	Summary Plan Descriptions specific to HRA/FSA are included in the plan setup	Yes
Healthy Dollars	Yes	Yes	Yes	Yes, no additional charge	Yes
HealthEquity	Yes	Yes	Yes	Summary Plan Descriptions specific to HRA/FSA are included in the plan setup	Yes (included in plan set-up)

# TPA/Vendor Options – HRA Plan Choices

	Debit Card with Employer Pays first	Debit Card with member pays 1 <sup>st</sup> (med and Rx) (n/a for public school)	Debit Card for Rx only, 100% Rx, with member pays 1 <sup>st</sup> for medical (n/a for public school)	Claims paid by percentage (such as 90%/10% per claim) (n/a for public school)
csONE Benefit Solutions	Yes	Yes	Yes	Yes
DataPath Admin Svcs	Yes	Not Available	Yes	Yes
MyMoney (Further)	Yes, Rx only debit card	Not Available	Not Available	Not Available
Healthy Dollars	Yes	Yes	Yes	Yes
HealthEquity	Yes, Rx only debit card	Not Available	Not Available	Not Available

# TPA/Vendor Options - Conveniences

	Auto Pay Providers	Claim feed from BCBSVT	Eligibility feed from BCBSVT
csONE Benefit Solutions	Yes	Yes	Not Available
DataPath Admin Svcs	Yes	Yes	Not Available
MyMoney (Further)	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Healthy Dollars	Yes	Yes	Not Available
HealthEquity	Yes	Yes	Not Available

# TPA/Vendor Options - Services

	On-site Open Enrollment Support	Customer Service Hours	Employer Portal	Employee Portal	Mobile App
csONE Benefit Solutions	Yes	8 am - 4:30 pm (M-F)	Yes	Yes	Yes
DataPath Admin Svcs	Yes	9 am to 6 pm EST	Yes	Yes	Yes
MyMoney (Further)	Optional – schedules permitting	8 am - 9 pm (M-F) for members 9 am - 6 pm (M-F) for employers	Yes	Yes	Yes
Healthy Dollars	Yes	8 am – 6 pm (M-Th) 8 am – 5 pm (Fri)	Yes	Yes	Yes
HealthEquity	Contact HQY for details	24/7/365 for Members. 8am – 8pm Mon-Fri for Employers	Yes	Yes	Yes

# TPA/Vendor Options - Fees

PEPM = Per Employee Per Month	HRA PEPM cost	HSA PEPM cost	FSA PEPM cost	Annual Fee	Initial/Start-up Fee
csONE Benefit Solutions	\$4.95	\$3.55	\$3.70	\$650 (includes consultation & setup, plan documents, non-discrimination testing, OE presentation/ benefit fair)	None
DataPath Admin Svcs*	<ul style="list-style-type: none"> <li>➤ 12 Month Contract \$3.95</li> <li>➤ 24 Month Contract \$3.25</li> </ul>	<ul style="list-style-type: none"> <li>➤ 12 Month Contract \$2.75</li> <li>➤ 24 Month Contract \$2.05</li> </ul>	<ul style="list-style-type: none"> <li>➤ 12 Month Contract \$3.70</li> <li>➤ 24 Month Contract \$3.00</li> </ul>	\$0	None
MyMoney (Further)	\$2.25	\$1.75 - \$2.40	\$2.25	None	None
Healthy Dollars	\$6 (inclusive of all accounts)	\$6 (inclusive of all accounts)	\$6 (inclusive of all accounts)	\$500 + \$5 per EE	None
HealthEquity	Contact HQY for pricing	Contact HQY for pricing			

\*Datapath - Custodial fees to the acct holder can be found at [www.myhsatoday/nat](http://www.myhsatoday/nat)

# Contact Information for New Sales

- ▶ Lisa Ouellette, **csONE Benefit Solutions**, 603-227-2021,  
[LOuellette@csone.com](mailto:LOuellette@csone.com)
- ▶ Ben Robbins, **DataPath Administrative Services**, 1-501-355-0202,  
[brobbins@datapathadmin.com](mailto:brobbins@datapathadmin.com)
- ▶ Jordan Sumers, **Further/MyMoney**, 773-621-8824,  
[Jordan.sumers@hellofurther.com](mailto:Jordan.sumers@hellofurther.com)
- ▶ Emily Allaire, **Healthy Dollars**, 802-876-5072,  
[Emily@healthydollarsinc.com](mailto:Emily@healthydollarsinc.com)
- ▶ Alex Four-Rosenbaum, **HealthEquity**, 646-839-1905,  
[afourrosenbaum@healthequity.com](mailto:afourrosenbaum@healthequity.com)



## Vendor Specific Slides





*It's what we do.*

## Who We Are

csONE Benefit Solutions was founded in 1975 and operates out of Concord, NH. csONE provides solutions to employers and their employees to help reduce the rising costs of healthcare.

## Products csONE will Service in 2021-2022

**Health Reimbursement Arrangement:** This pre-tax account is funded by your employer to reduce the amount of out-of-pocket expenses incurred through your health plan.

**Health Savings Account:** A health savings account (HSA) is a tax-advantaged savings account that you can use for medical expenses. It is paired with a qualifying health insurance plan; typically a high deductible health plan (HDHP). An HDHP is a plan that offers lower monthly premiums in exchange for a higher deductible.

**Health FSA:** This pre-tax account is funded by you, the employee, and is optional. This account funds eligible health expenses not covered by your health plan or Health Reimbursement Arrangement

**Dependent Care FSA:** This pre-tax account is funded by you, the employee, and is optional. The account is used to reimburse you for eligible child care expenses for dependents under the age of 13.

## Our Process

Account management is simple with csONE. We work with trusted partners to offer solutions that will make the process of having an HRA or FSA simple.

## Mobile App & Online Portal

- Check Balances
- File Claims
- Submit Debit Card Substantiation
- Electronic Notification
- Text Notifications – *optional*
- Mobile App: Scan items at the pharmacy to determine FSA eligibility

### Meet the Staff of the csONE Flexible Benefits Department

Lisa Ouellette | *Manager, Administrative Services*

Kathleen Boulet | *Level II Flexible Benefits Analyst*

Lisa Blanchard | *Level I Flexible Benefits Analyst*

Sheri Hoard | *Level I Flexible Benefits Analyst*

### We are Here to Help

**Hours:** Regular Business Hours:  
Monday - Friday 8am -4:30pm

**Phone:** 1-888-227-9745 ext. 2040

**Email:** flexiblebenefits@csone.com

**Mail:** Flexible Benefits Department  
PO Box 1320, Concord, NH 03301-

**Web:** www.csone.com

# Why choose DataPath Administrative Services?

- ✓ Exclusive, dedicated VEHI participant website with forms and information:  
**[datapathadmin.com/Vermont](http://datapathadmin.com/Vermont)**
- ✓ Dedicated, highly trained customer service team
- ✓ Dedicated, toll-free customer service telephone number
- ✓ Dedicated customer service email address
- ✓ Dedicated phone tree
- ✓ Award-winning employee education program, *The Adventures of Captain Contributor*
- ✓ Employer-branded debit cards (mySourceCard®)
- ✓ NO ATTENDANCE FEES to participate in enrollment meetings
- ✓ NO MORE CHECK FEES for employee FSA reimbursements
- ✓ 35 years of experience providing professional, efficient and 100% compliant TPA services to schools, governmental entities, non-profits and private companies

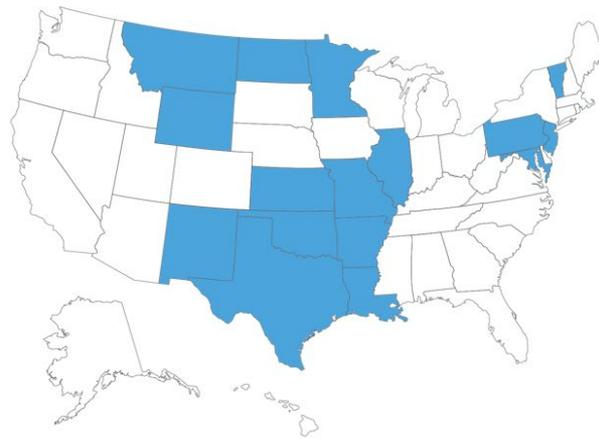


**TOLL-FREE CUSTOMER SERVICE 866-207-3028**  
[vtsupport@datapathadmin.com](mailto:vtsupport@datapathadmin.com)

## Further is BCBSVT's Blue Plan Partner of Choice

- Further has 30 years and born from a health plan (BCBSMN)
- Aligned partnership with BCBSVT focused on Health / Wellness
- Dedicated account team all year round
- Fully integrated with BCBSVT for:
  - Enrollment files
  - Claim files
  - Customer service
- Private label group and member portal
  - Single Sign On (SSO)
  - Mobile app

[www.bcbsvt.com/mymoney](http://www.bcbsvt.com/mymoney)



Arkansas  
BlueCross BlueShield

Capital BLUE

Carefirst

Horizon

BlueCross  
BlueShield  
of Kansas

Kansas City

Louisiana

BlueCross  
BlueShield  
Minnesota

ND

BlueCross BlueShield  
of Vermont

WYOMING

HCSC

BlueCross BlueShield  
of Illinois

BlueCross BlueShield  
of Oklahoma

BlueCross BlueShield  
of Montana

BlueCross BlueShield  
of New Mexico

BlueCross BlueShield  
of Texas

# BCBSVT and Further partnership “My Money” – the value to VEHI



## Performance success

Measure	Results
Member satisfaction	Above 90%
First call resolution	> 95%
Percent of open items resolved within five days	98%
Outbound calls on the member's behalf	35%
Average claim turnaround time	1.12 days
Percent of claims processed within five days	99%
Financial claims accuracy	99.9%
Substantiation rate (with carrier claim files)	95%
Number of unsolicited member commendations (Everyday Hero)	542

4 | Proprietary + Confidential

# MyMoney Performance Success

# Healthy Dollars, Inc

- ▶ Local Vermont TPA
- ▶ HRA, FSA, DCA and HSA all on one platform
- ▶ COBRA administration (new for 2022)
- ▶ Employee education (in person & virtual)
- ▶ Dedicated service team
- ▶ Dedicated website page
- ▶ Full Service Online and Mobile App

Questions: [clientservice@healthydollarsinc.com](mailto:clientservice@healthydollarsinc.com)

Visit us: [www.healthydollarsinc.com](http://www.healthydollarsinc.com)



# One partner. Total solution.

Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact peoples' lives.

**Simplify. Be confident. Make a difference**



HSA



FSA



HRA



Commuter



COBRA



Wellbeing

# A total solution for what matters most to your organization



## Experienced, independent partner

- Proven track record with similar manufacturing companies
- Health plan and benefits administration agnostic
- Specialized in Consumer-directed benefits
- Smooth implementation and HSA transfer experience



## White glove client & member service

- “World Class” NPS & CSAT scores
- 24/7/365 US call support<sup>1</sup>
- Dedicated relationship management team
- Comprehensive data & analytics
- Daily Claims Processing



## Individualized education & engagement

- Engage360 program
- Individualized engagement
- Dedicated engagement consultant
- 44% higher balances
- 140% more accounts investing



## Total Solution Partner

- One stop shop for all consumer directed benefits needs
- Ease of use for members and administrative team
- Consolidated administration portal

<sup>1</sup> COBRA service hours of operation are from 7 am to 7 pm CT.

<sup>2</sup> HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser. HealthEquity Advisors, LLC provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training.