

TAB 1

MASTER AGREEMENT - GENERAL TERMS AND CONDITIONS

Customer Support

The vendor shall provide timely and accurate technical advice and sales support. The vendor shall respond to such requests within one (1) working day after receipt of the request.

Disclosures

Respondent affirms that he/she has not given, offered to give, nor intends to give at any time hereafter any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor or service to a public servant in connection with this contract.

The respondent affirms that, to the best of his/her knowledge, the offer has been arrived at independently, and is submitted without collusion with anyone to obtain information or gain any favoritism that would in any way limit competition or give an unfair advantage over other vendors in the award of this contract.

Renewal of Contract

Unless otherwise stated, all contracts are for a period of three (3) years with an option to renew for up to two (2) additional one-year terms or any combination of time equally not more than 2 years if agreed to by Region 14 ESC and the vendor.

Funding Out Clause

Any/all contracts exceeding one (1) year shall include a standard "funding out" clause. A contract for the acquisition, including lease, of real or personal property is a commitment of the entity's current revenue only, provided the contract contains either or both of the following provisions:

Retains to the entity the continuing right to terminate the contract at the expiration of each budget period during the term of the contract and is conditioned on a best efforts attempt by the entity to obtain appropriate funds for payment of the contract.

Shipments (if applicable)

The awarded vendor shall ship ordered products within seven (7) working days for goods available and within four (4) to six (6) weeks for specialty items after the receipt of the order unless modified. If a product cannot be shipped within that time, the awarded vendor shall notify the entity placing the order as to why the product has not shipped and shall provide an estimated shipping date. At this point the participating entity may cancel the order if estimated shipping time is not acceptable.

Tax Exempt Status

Since this is a national contract, knowing the tax laws in each state is the sole responsibility of the vendor.

Payments

The entity using the contract will make payments directly to the awarded vendor or their affiliates (distributors/business partners/resellers) as long as written request and approval by NCPA is provided to the awarded vendor.

Adding Authorized Distributors/Dealers

Awarded vendors may submit a list of distributors/partners/resellers to sell under their contract throughout the life of the contract. Vendor must receive written approval from NCPA before such distributors/partners/resellers considered authorized.

Purchase orders and payment can only be made to awarded vendor or distributors/ business partners/resellers previously approved by NCPA.

Pricing provided to members by added distributors or dealers must also be less than or equal to the pricing offered by the awarded contract holder.

All distributors/partners/resellers are required to abide by the Terms and Conditions of the vendor's agreement with NCPA.

Pricing

All pricing submitted shall include the administrative fee to be remitted to NCPA by the awarded vendor. It is the awarded vendor's responsibility to keep all pricing up to date and on file with NCPA.

All deliveries shall be freight prepaid, F.O.B. destination and shall be included in all pricing offered unless otherwise clearly stated in writing

Warranty

Proposal should address the following warranty information:

- Applicable warranty and/or guarantees of equipment and installations including any conditions and response time for repair and/or replacement of any components during the warranty period.
- Availability of replacement parts
- Life expectancy of equipment under normal use
- Detailed information as to proposed return policy on all equipment

Products: Vendor shall provide equipment, materials and products that are new unless otherwise specified, of good quality and free of defects

Construction: Vendor shall perform services in a good and workmanlike manner and in accordance with industry standards for the service provided.

Safety

Vendors performing services shall comply with occupational safety and health rules and regulations. Also all vendors and subcontractors shall be held responsible for the safety of their employees and any conditions that may cause injury or damage to persons or property.

Permits

Since this is a national contract, knowing the permit laws in each state is the sole responsibility of the vendor.

Indemnity

The awarded vendor shall protect, indemnify, and hold harmless Region 14 ESC and its participants, administrators, employees and agents against all claims, damages, losses and expenses arising out of or resulting from the actions of the vendor, vendor employees or vendor subcontractors in the preparation of the solicitation and the later execution of the contract.

Franchise Tax

The respondent hereby certifies that he/she is not currently delinquent in the payment of any franchise taxes.

Supplemental Agreements

1. Any Order placed under this Master Agreement shall consist of the following documents:

- a) A Participating Agency Supplemental Agreement, if any;
- b) Master Agreement Terms and Conditions;
- c) A Purchase Order issued against the Master Agreement;
- d) The Scope of Work;
- e) The RFP; and
- f) Contractor's Proposal.

2. These documents shall be read to be consistent and complementary. Any conflict among these documents shall be resolved by giving priority to these documents in the order listed above. Contractor terms and conditions that apply to this Master Agreement are only those that are expressly accepted by the Participating Agency and must be in writing and attached or referenced in the executed Purchase Order.

The entity participating in this contract and awarded vendor may enter into a separate supplemental agreement to further define the level of service requirements over and above the minimum defined in this contract i.e. invoice requirements, ordering requirements, specialized delivery, etc. Any supplemental agreement developed as a result of this contract is exclusively between the participating entity and awarded vendor.

Certificates of Insurance

Certificates of insurance shall be delivered to the Public Agency prior to commencement of work. The insurance company shall be licensed in the applicable state in which work is being conducted. The awarded vendor shall give the participating entity a minimum of ten (10) days

notice prior to any modifications or cancellation of policies. The awarded vendor shall require all subcontractors performing any work to maintain coverage as specified.

Legal Obligations

It is the Respondent's responsibility to be aware of and comply with all local, state, and federal laws governing the sale of products/services identified in this RFP and any awarded contract and shall comply with all while fulfilling the RFP. Applicable laws and regulation must be followed even if not specifically identified herein.

Protest

A protest of an award or proposed award must be filed in writing within ten (10) days from the date of the official award notification and must be received by 5:00 pm CST. Protests shall be filed with Region 14 ESC and shall include the following:

- Name, address and telephone number of protester
- Original signature of protester or its representative
- Identification of the solicitation by RFP number
- Detailed statement of legal and factual grounds including copies of relevant documents and the form of relief requested

Any protest review and action shall be considered final with no further formalities being considered.

Force Majeure

If by reason of Force Majeure, either party hereto shall be rendered unable wholly or in part to carry out its obligations under this Agreement then such party shall give notice and full particulars of Force Majeure in writing to the other party within a reasonable time after occurrence of the event or cause relied upon, and the obligation of the party giving such notice, so far as it is affected by such Force Majeure, shall be suspended during the continuance of the inability then claimed, except as hereinafter provided, but for no longer period, and such party shall endeavor to remove or overcome such inability with all reasonable dispatch.

The term Force Majeure as employed herein, shall mean acts of God, strikes, lockouts, or other industrial disturbances, act of public enemy, orders and regulation of any kind of government of the United States or any civil or military authority; insurrections; riots; epidemics; pandemic; landslides; lighting; earthquake; fires; hurricanes; storms; floods; washouts; droughts; arrests; restraint of government and people; civil disturbances; explosions, breakage or accidents to machinery, pipelines or canals, or other causes not reasonably within the control of the party claiming such inability. It is understood and agreed that the settlement of strikes and lockouts shall be entirely within the discretion of the party having the difficulty, and that the above requirement that any Force Majeure shall be remedied with all reasonable dispatch shall not require the settlement of strikes and lockouts by acceding to the demands of the opposing party or parties when such settlement is unfavorable in the judgment of the party having the difficulty

Prevailing Wage

It shall be the responsibility of the Vendor to comply, when applicable, with the prevailing wage legislation in effect in the jurisdiction of the purchaser. It shall further be the responsibility of the Vendor to monitor the prevailing wage rates as established by the appropriate department of

labor for any increase in rates during the term of this contract and adjust wage rates accordingly.

Termination

Either party may cancel this contract in whole or in part by providing written notice. The cancellation will take effect 30 business days after the other party receives the notice of cancellation. After the 30th business day all work will cease following completion of final purchase order.

Open Records Policy

Because Region 14 ESC is a governmental entity responses submitted are subject to release as public information after contracts are executed. If a vendor believes that its response, or parts of its response, may be exempted from disclosure, the vendor must specify page-by-page and line-by-line the parts of the response, which it believes, are exempt. In addition, the respondent must specify which exception(s) are applicable and provide detailed reasons to substantiate the exception(s).

The determination of whether information is confidential and not subject to disclosure is the duty of the Office of Attorney General (OAG). Region 14 ESC must provide the OAG sufficient information to render an opinion and therefore, vague and general claims to confidentiality by the respondent are not acceptable. Region 14 ESC must comply with the opinions of the OAG. Region 14 ESC assumes no responsibility for asserting legal arguments on behalf of any vendor. Respondent are advised to consult with their legal counsel concerning disclosure issues resulting from this procurement process and to take precautions to safeguard trade secrets and other proprietary information.

PROCESS

Region 14 ESC will evaluate proposals in accordance with, and subject to, the relevant statutes, ordinances, rules, and regulations that govern its procurement practices. NCPA will assist Region 14 ESC in evaluating proposals. Award(s) will be made to the prospective vendor whose response is determined to be the most advantageous to Region 14 ESC, NCPA, and its participating agencies. To qualify for evaluation, response must have been submitted on time, and satisfy all mandatory requirements identified in this document.

Contract Administration

The contract will be administered by Region 14 ESC. The National Program will be administered by NCPA on behalf of Region 14 ESC.

Contract Term

The contract term will be for three (3) year starting from the date of the award. The contract may be renewed for up to two (2) additional one-year terms or any combination of time equally not more than 2 years.

It should be noted that maintenance/service agreements may be issued for up to (5) years under this contract even if the contract only lasts for the initial term of the contract. NCPA will monitor any maintenance agreements for the term of the agreement provided they are signed prior to the termination or expiration of this contract.

Contract Waiver

Any waiver of any provision of this contract shall be in writing and shall be signed by the duly authorized agent of Region 14 ESC. The waiver by either party of any term or condition of this contract shall not be deemed to constitute waiver thereof nor a waiver of any further or additional right that such party may hold under this contract.

Price Increases

Should it become necessary, price increase requests may be submitted at any point during the term of the contract by written amendment. Included with the request must be documentation and/or formal cost justification for these changes. Requests will be formally reviewed, and if justified, the amendment will be approved.

Products and Services Additions

New Products and/or Services may be added to the resulting contract at any time during the term by written amendment, to the extent that those products and/or services are within the scope of this RFP.

Competitive Range

It may be necessary for Region 14 ESC to establish a competitive range. Responses not in the competitive range are unacceptable and do not receive further award consideration.

Deviations and Exceptions

Deviations or exceptions stipulated in response may result in disqualification. It is the intent of Region 14 ESC to award a vendor's complete line of products and/or services, when possible.

Estimated Quantities

While no minimum volume is guaranteed, the estimated (but not limited to) annual volume for Products and Services purchased under the proposed Master Agreement is \$70 million dollars annually. This estimate is based on the anticipated volume of Region 14 ESC and current sales within the NCPA program.

Evaluation

Region 14 ESC will review and evaluate all responses in accordance with, and subject to, the relevant statutes, ordinances, rules and regulations that govern its procurement practices. NCPA will assist the lead agency in evaluating proposals. Recommendations for contract awards will be based on multiple factors, each factor being assigned a point value based on its importance.

Formation of Contract

A response to this solicitation is an offer to contract with Region 14 ESC based upon the terms, conditions, scope of work, and specifications contained in this request. A solicitation does not become a contract until it is accepted by Region 14 ESC. The prospective vendor must submit a signed Signature Form with the response thus, eliminating the need for a formal signing process. Contract award letter issued by Region 14 ESC is the counter-signature document establishing acceptance of the contract.

NCPA Administrative Agreement

The vendor will be required to enter and execute the National Cooperative Purchasing Alliance Administration Agreement with NCPA upon award with Region 14 ESC. The agreement establishes the requirements of the vendor with respect to a nationwide contract effort.

Clarifications/Discussions

Region 14 ESC may request additional information or clarification from any of the respondents after review of the proposals received for the sole purpose of elimination minor irregularities, informalities, or apparent clerical mistakes in the proposal. Clarification does not give respondent an opportunity to revise or modify its proposal, except to the extent that correction of apparent clerical mistakes results in a revision. After the initial receipt of proposals, Region 14 ESC reserves the right to conduct discussions with those respondent's whose proposals are determined to be reasonably susceptible of being selected for award. Discussions occur when oral or written communications between Region 14 ESC and respondent's are conducted for the purpose clarifications involving information essential for determining the acceptability of a proposal or that provides respondent an opportunity to revise or modify its proposal. Region 14 ESC will not assist respondent bring its proposal up to the level of other proposals through discussions. Region 14 ESC will not indicate to respondent a cost or price that it must meet to neither obtain further consideration nor will it provide any information about other respondents' proposals or prices.

Multiple Awards

Multiple Contracts may be awarded as a result of the solicitation. Multiple Awards will ensure that any ensuing contracts fulfill current and future requirements of the diverse and large number of participating public agencies.

Past Performance

Past performance is relevant information regarding a vendor's actions under previously awarded contracts; including the administrative aspects of performance; the vendor's history of reasonable and cooperative behavior and commitment to customer satisfaction; and generally, the vendor's businesslike concern for the interests of the customer.

EVALUATION CRITERIA

Pricing (40 points)

Electronic Price Lists

- Products, Services, Warranties, etc. price list
- Prices listed will be used to establish both the extent of a vendor's product lines, services, warranties, etc. available from a particular bidder and the pricing per item.

Ability to Provide and Perform the Required Services for the Contract (25 points)

- Product Delivery within participating entities specified parameters
- Number of line items delivered complete within the normal delivery time as a percentage of line items ordered.
- Vendor's ability to perform towards above requirements and desired specifications.
- Past Cooperative Program Performance
- Quantity of line items available that are commonly purchased by the entity.
- Quality of line items available compared to normal participating entity standards.

References and Experience (20 points)

- A minimum of ten (10) customer references for product and/or services of similar scope dating within past 3 years
- Respondent Reputation in marketplace
- Past Experience working with public sector.
- Exhibited understanding of cooperative purchasing

Value Added Products/Services Description, (8 points)

- Additional Products/Services related to the scope of RFP
- Marketing and Training
- Minority and Women Business Enterprise (MWBE) and (HUB) Participation
- Customer Service

Technology for Supporting the Program (7 points)

- Electronic on-line catalog, order entry use by and suitability for the entity's needs
- Quality of vendor's on-line resources for NCPA members.
- Specifications and features offered by respondent's products and/or services

SIGNATURE FORM

The undersigned hereby proposes and agrees to furnish goods and/or services in strict compliance with the terms, specifications and conditions at the prices proposed within response unless noted in writing. The undersigned further certifies that he/she is an officer of the company and has authority to negotiate and bind the company named below and has not prepared this bid in collusion with any other Respondent and that the contents of this proposal as to prices, terms or conditions of said bid have not been communicated by the undersigned nor by any employee or agent to any person engaged in this type of business prior to the official opening of this proposal.

Prices are guaranteed: **120 days**

WEX, Inc.

Company Name

700 26th Ave E

Address

West Fargo

City

ND

State

58078

Zip

(701) 499-7200

Telephone Number

Fax Number

lisa.goldkamp@wexinc.com

Email Address

Lisa Goldkamp

Printed Name

SVP & GM

Position

DocuSigned by:

Lisa Goldkamp

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Authorized Signature

TAB 2

NCPA ADMINISTRATION AGREEMENT

This Administration Agreement is made as of December 1, 2022 by and between National Cooperative Purchasing Alliance (“NCPA”) and WEX, Inc. (“Vendor”).

Recitals

WHEREAS, Region 14 ESC has entered into a certain Master Agreement dated December 1, 2022 referenced as Contract Number 09-24, by and between Region 14 ESC and Vendor, as may be amended from time to time in accordance with the terms thereof (the “Master Agreement”), for the purchase of HSA, FSA, DCFSA and other Lifestyle Financial Management Services;

WHEREAS, said Master Agreement provides that any state, city, special district, local government, school district, private K-12 school, technical or vocational school, higher education institution, other government agency or nonprofit organization (hereinafter referred to as “public agency” or collectively, “public agencies”) may purchase products and services at the prices indicated in the Master Agreement;

WHEREAS, NCPA has the administrative and legal capacity to administer purchases under the Master Agreement to public agencies;

WHEREAS, NCPA serves as the administrative agent for Region 14 ESC in connection with other master agreements offered by NCPA

WHEREAS, Region 14 ESC desires NCPA to proceed with administration of the Master Agreement;

WHEREAS, NCPA and Vendor desire to enter into this Agreement to make available the Master Agreement to public agencies on a national basis;

NOW, THEREFORE, in consideration of the payments to be made hereunder and the mutual covenants contained in this Agreement, NCPA and Vendor hereby agree as follows:

General Terms and Conditions

- The Master Agreement, attached hereto as Exhibit 1 and incorporated herein by reference as though fully set forth herein, and the terms and conditions contained therein shall apply to this Administration Agreement except as expressly changed or modified by this Administration Agreement.
- NCPA shall be afforded all of the rights, privileges and indemnifications afforded to Region 14 ESC under the Master Agreement, and such rights, privileges and indemnifications shall accrue and apply with equal effect to NCPA under this Administration Agreement including, but not limited to, Contractor’s obligation to provide appropriate insurance and certain indemnifications to Region 14 ESC.

- Contractor shall perform all duties, responsibilities and obligations required under the Master Agreement in the time and manner specified by the Master Agreement.
- NCPA shall perform all of its duties, responsibilities, and obligations as administrator of purchases under the Master Agreement as set forth herein, and Contractor acknowledges that NCPA shall act in the capacity of administrator of purchases under the Master Agreement.
- With respect to any purchases made by Region 14 ESC or any Participating Agency pursuant to the Master Agreement, NCPA (a) shall not be construed as a dealer, re-marketer, representative, partner, or agent of any type of Contractor, Region 14 ESC, or such Participating Agency, (b) shall not be obligated, liable or responsible (i) for any orders made by Region 14 ESC, any Participating Agency or any employee of Region 14 ESC or Participating Agency under the Master Agreement, or (ii) for any payments required to be made with respect to such order, and (c) shall not be obligated, liable or responsible for any failure by the Participating Agency to (i) comply with procedures or requirements of applicable law, or (ii) obtain the due authorization and approval necessary to purchase under the Master Agreement. NCPA makes no representations or guaranties with respect to any minimum purchases required to be made by Region 14 ESC, any Participating Agency, or any employee of Region 14 ESC or Participating Agency under this Administration Agreement or the Master Agreement.
- With respect to any supplemental agreement entered into between a Participating Agency and Contractor pursuant to the Master Agreement, NCPA, its agents, members and employees shall not be made party to any claim for breach of such agreement.
- This Administration Agreement supersedes any and all other agreements, either oral or in writing, between the parties hereto with respect to the subject matter hereof, and no other agreement, statement, or promise relating to the subject matter of this Administrative Agreement which is not contained herein shall be valid or binding.
- Contractor agrees to allow NCPA to use their name and logo within website, marketing materials and advertisement. Any use of NCPA name and logo or any form of publicity regarding this Administration Agreement or the Master Agreement by Contractor must have prior approval from NCPA.
- If any action at law or in equity is brought to enforce or interpret the provisions of this Administration Agreement or to recover any administrative fee and accrued interest, the prevailing party shall be entitled to reasonable attorney's fees and costs in addition to any other relief to which such party may be entitled.
- Neither this Administration Agreement nor any rights or obligations hereunder shall be assignable by Contractor without prior written consent of NCPA, provided, however, that the Contractor may, without such written consent, assign this Administration Agreement and its rights and delegate its obligations hereunder in connection with the transfer or sale of all or substantially all of its assets or business related to this Administration Agreement, or in the event of its merger, consolidation, change in control or similar transaction. Any permitted assignee shall assume all assigned obligations of its assignor under this Administration Agreement.
- This Administration Agreement and NCPA's rights and obligations hereunder may be assigned at NCPA's sole discretion, to an existing or newly established legal entity that has the authority and capacity to perform NCPA's obligations hereunder.

Term of Agreement

This Agreement shall be in effect so long as the Master Agreement remains in effect, provided, however, that the obligation to pay all amounts owed by Vendor to NCPA through the

termination of this Agreement and all indemnifications afforded by Vendor to NCPA shall survive the term of this Agreement.

Fees and Reporting

The awarded vendor shall electronically provide NCPA with a detailed quarterly report showing the dollar volume of all sales under the contract for the previous quarter. Reports are due on the fifteenth (15th) day after the close of the previous quarter. It is the responsibility of the awarded vendor to collect and compile all sales under the contract from participating members and submit one (1) report. The report shall include at least the following information as listed in the example below:

Entity Name	Zip Code	State	PO or Job #	Sale Amount

Total _____

Each quarter NCPA will invoice the vendor based on the total of sale amount(s) reported. From the invoice the vendor shall pay to NCPA an administrative fee based upon the tiered fee schedule below. Vendor’s annual sales shall be measured on a calendar year basis. Deadline for term of payment will be included in the invoice NCPA provides.

Annual Sales Through Contract	Administrative Fee
0 - \$30,000,000	2%
\$30,000,001 - \$50,000,000	1.5%
\$50,000,001+	1%

Supplier shall maintain an accounting of all purchases made by Public Agencies under the Master Agreement. NCPA and Region 14 ESC reserve the right to audit the accounting for a period of four (4) years from the date NCPA receives the accounting. In the event of such an audit, the requested materials shall be provided at the location designated by Region 14 ESC or NCPA. In the event such audit reveals an under reporting of Contract Sales and a resulting underpayment of administrative fees, Vendor shall promptly pay NCPA the amount of such underpayment, together with interest on such amount and shall be obligated to reimburse NCPA’s costs and expenses for such audit.

ACKNOWLEDGMENT OF CONTRACTOR REQUIREMENTS

National Cooperative Purchasing Alliance
Organization

WEX, Inc.
Vendor Name

Matthew Mackel
Name

Lisa Goldkamp
Name

Director, Business Development
Title

SVP & GM
Title


PO Box 701273
Address

700 26th Ave E., West Fargo, ND 58078
Address

Houston, TX 77270
Address

Address


Signature

DocuSigned by:

02F2E014530C485...
Signature

December 1, 2022
Date

12/22/2022
Date

TAB 3 VENDOR QUESTIONNAIRE

Please provide responses to the following questions that address your company's operations, organization, structure, and processes for providing products and services.

Locations Covered

- Bidder must indicate any and all locations where products and services can be offered.
- Please indicate the price co-efficient for each location if it varies.

<input checked="" type="checkbox"/> All 50 States & District of Columbia (Selecting this box is equal to checking all boxes below)			
<input type="checkbox"/> Alabama	<input type="checkbox"/> Illinois	<input type="checkbox"/> Montana	<input type="checkbox"/> Rhode Island
<input type="checkbox"/> Alaska	<input type="checkbox"/> Indiana	<input type="checkbox"/> Nebraska	<input type="checkbox"/> South Carolina
<input type="checkbox"/> Arizona	<input type="checkbox"/> Iowa	<input type="checkbox"/> Nevada	<input type="checkbox"/> South Dakota
<input type="checkbox"/> Arkansas	<input type="checkbox"/> Kansas	<input type="checkbox"/> New Hampshire	<input type="checkbox"/> Tennessee
<input type="checkbox"/> California	<input type="checkbox"/> Massachusetts	<input type="checkbox"/> New Jersey	<input type="checkbox"/> Texas
<input type="checkbox"/> Colorado	<input type="checkbox"/> Michigan	<input type="checkbox"/> New Mexico	<input type="checkbox"/> Utah
<input type="checkbox"/> Connecticut	<input type="checkbox"/> Minnesota	<input type="checkbox"/> New York	<input type="checkbox"/> Vermont
<input type="checkbox"/> Delaware	<input type="checkbox"/> Mississippi	<input type="checkbox"/> North Carolina	<input type="checkbox"/> Virginia
<input type="checkbox"/> D.C.	<input type="checkbox"/> Missouri	<input type="checkbox"/> North Dakota	<input type="checkbox"/> Washington
<input type="checkbox"/> Florida	<input type="checkbox"/> Kentucky	<input type="checkbox"/> Ohio	<input type="checkbox"/> West Virginia
<input type="checkbox"/> Georgia	<input type="checkbox"/> Louisiana	<input type="checkbox"/> Oklahoma	<input type="checkbox"/> Wisconsin
<input type="checkbox"/> Hawaii	<input type="checkbox"/> Maine	<input type="checkbox"/> Oregon	<input type="checkbox"/> Wyoming
<input type="checkbox"/> Idaho	<input type="checkbox"/> Maryland	<input type="checkbox"/> Pennsylvania	

<input type="checkbox"/> All U.S. Territories and Outlying Areas (Selecting this box is equal to checking all boxes below)	
<input type="checkbox"/> American Somoa	<input type="checkbox"/> Northern Marina Island
<input type="checkbox"/> Federated States of Micrones	<input type="checkbox"/> Puerto Rico

<input type="checkbox"/> Guam	<input type="checkbox"/> U.S. Virgin Islands
<input type="checkbox"/> Midway Islands	<input checked="" type="checkbox"/> Services outside the US are eligible if: <ul style="list-style-type: none"> ▪ The service is an eligible expense under the IRS guidelines ▪ The service is legal in both US and country performed ▪ Prescriptions that are imported into the US are not eligible. But if an individual were living in a foreign country, saw a foreign doctor who prescribed a drug that was filled while the person was in this foreign country, then this prescription would be eligible.
<input type="checkbox"/> All Canada Provinces and Territories (Selecting this box is equal to checking all boxes below)	
<input type="checkbox"/> Alberta	<input type="checkbox"/> Prince Edward Island
<input type="checkbox"/> British Columbia	<input type="checkbox"/> Quebec
<input type="checkbox"/> Manitoba	<input type="checkbox"/> Saskatchewan
<input type="checkbox"/> New Brunswick	<input type="checkbox"/> Northwest Territories
<input type="checkbox"/> Newfoundland and Labrador	<input type="checkbox"/> Nunavut
<input type="checkbox"/> Nova Scotia	<input type="checkbox"/> Yukon
<input type="checkbox"/> Ontario	<input checked="" type="checkbox"/> Services outside the US are eligible if: <ul style="list-style-type: none"> ▪ The service is an eligible expense under the IRS guidelines ▪ The service is legal in both US and country performed ▪ Prescriptions that are imported into the US are not eligible. But if an individual were living in a foreign country, saw a foreign doctor who prescribed a drug that was filled while the person was in this

	foreign country, then this prescription would be eligible.
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If awarded a Master Agreement, will your company extend the terms offered in your Proposal to public agencies in Canada? If no or maybe, please explain.

Yes Maybe No

Services outside the US are eligible if:

- The service is an eligible expense under the IRS guidelines
- The service is legal in both US and country performed

Prescriptions that are imported into the US are not eligible. But if an individual were living in a foreign country, saw a foreign doctor who prescribed a drug that was filled while the person was in this foreign country, then this prescription would be eligible.

If awarded a Master Agreement, will your company extend the terms offered in your Proposal to private sector customers?

Yes Maybe No

Minority and Women Business Enterprise (MWBE) and (HUB) Participation

It is the policy of some entities participating in NCPA to involve minority and women business enterprises (MWBE) and historically underutilized businesses (HUB) in the purchase of goods and services. Respondents shall indicate below whether or not they are an M/WBE or HUB certified.

- | | |
|--|---|
| <input type="checkbox"/> Minority/Women Business Enterprise
Respondent Certifies that this firm
a Minority / Women Business Enterprise | <input type="checkbox"/> Historically Underutilized Business
Respondent Certifies that this firm is a
Historically Underutilized Business |
|--|---|

Small Business, MWBE and HUB Growth

If Proposer is a Large, National or Multinational Organization/Corporation, what programs are in place that partners or supports the growth of small and MWEB and HUB business? If yes, please describe.

- N/A, we are a recognized small, MWEB or HUB organization
- No, we do not have any programs in place.
- Yes, we have programs in place.

WEX is not a Small Business Enterprise (SBE), Minority Business Enterprise (MBE), Women Business Enterprise (WBE), and/or Disadvantaged Business Enterprise (DBE) business and does not utilize any SBE/MBE/WBE/DBE vendors or subcontractors to perform its services. Our vendors provide highly sophisticated software that is uniquely designed and programmed for the lines of business that we provide. There are very few vendors that meet our functional and quality standards. Therefore, we do not have any participation to report, and will not be working toward using vendors that meet the requirement for future administrative needs.

WEX tracks its diverse supplier spending at the enterprise level and we can report that we have recently launched a new initiative to grow our spending with diverse suppliers. We have set a goal to grow our consolidated diverse supplier spend across the WEX enterprise. We are still in development of the program framework and will continue to communicate targets as part of our new initiative.

Residency

Responding Company's principal place of business is in the city of West Fargo, State of North Dakota.

Felony Conviction Notice

Please Check Applicable Box (If the 3rd box is checked, a detailed explanation of the names and convictions must be attached):

- A publicly held corporation; therefore, this reporting requirement is not applicable.
- Is not owned or operated by anyone who has been convicted of a felony.
- Is owned or operated by the following individual(s) who has/have been convicted of a felony

Distribution Channel

Which best describes your company's position in the distribution channel:

- Manufacturer Direct Certified education/government reseller
- Authorized Distributor Manufacturer marketing through reseller
- Value-added reseller Other: _____

Processing Contact Information

Contact Person Emily Tate

Title _ VP of Sales _____

Company _WEX Health, Inc. _____

Address 5050 Lincoln Dr _____

City/State/Zip _Edina, MN 55436 _____

Phone _(651) 425-1340 _____

Email _etate@wexhealthinc.com _____

Pricing Information

In addition to the current typical unit pricing furnished herein, the Vendor agrees to offer all future product introductions at prices that are proportionate to Contract Pricing. If answer is no, attach a statement detailing how pricing for NCPA participants would be calculated for future product introductions.

Yes No

Pricing submitted includes the required NCPA administrative fee. The NCPA fee is calculated based on the invoice price to the customer.

Yes No

Jeff Ackerson
WEX Global Operations

Sue Hanish Anderson
Implementation

Deb Lembo, Americas
Operations & WEX Next
Transformation

Dee Dillstone, International
Operations Europe

Carly Myers, International
Operations APAC

Greg Lembree
Banking

Stephen Carroll
Benefits Administration

Dan Bergem
Call Center

Gene Bell
Service

Tony Backora
Direct Account
Management

Julie Villa
Partner Account
Management

James Peterson
CPS Account Management

Kristin Aspinall
Fleet Partner & Merchant
Services

Mirela Pike
Solutions Analysts

Becki Bauer
Readiness

Sean Anderson
Solution Specialists

John Antoine
Enterprise Technical
Consultant

Kara Johnson
Client Services Business
Partner



Discovery Benefits (Reed Stock)

(4)

Reed Stock
Discovery Benefits (... VP, Partner Strategy US Fargo DBI

Lance Getz
Discovery Benefits (L... Manager, Channel Suc... US Fargo DBI

8

Joseph Thomas
Partner Growth Manager US Minneapolis

Lee Borkowski
Partner Growth Manager Missouri - Remote Office

Shari Richardson
Partner Sales Administ... US Fargo DBI



Discovery Benefits (Reed Stock) Page 1

TAB 4 VENDOR PROFILE

Please provide the following information about your company:

- Company's official registered name.

WEX Health, Inc.

- Brief history of your company, including the year it was established.

WEX Health, Inc was formed in 1987. WEX Health Inc., a WEX Company, was originally incorporated as Evolution Health, LLC on August 18, 2000 in the State of Delaware. By January 5, 2001, it was changed to a C-Corp and its name was Evolution Benefits, Inc, which it remained until changed to Evolution1, Inc. in 2011 and then WEX Health Inc. in 2016. In 2019, a WEX company acquired Discovery Benefits, which was a customer of WEX Health, Inc. for more than 15 years. On March 31, 2021, Discovery Benefits was merged into WEX Health.

- Company's Dun & Bradstreet (D&B) number.

10-064-1211

- Company's organizational chart of those individuals that would be involved in the contract.

Please see the WEX Sales Chart Reed Stock and WEX Implementation and Client Services Organizational Chart.

- Corporate office location.
 - List the number of sales and services offices for states being bid in solicitation.
 - List the names of key contacts at each with title, address, phone and e-mail address.

WEX currently has over 1,800 employees located in Fargo, ND, Edina, MN, St. Louis, MO, Omaha, NE and Simsbury, CT. WEX Health's principal place of business is Simsbury, CT; however, service teams are located in Fargo, ND.

WEX Key Contacts

Emily Tate, VP of Sales, (651) 426-1340, etate@wexhealthinc.com

Reed Stock, VP, Partner Strategy, (701) 239-6476, reed.stock@wexhealthinc.com

Shari Richardson, Partner Sales Administration Manager, (701) 239-6536,

shari.richardson@wexhealthinc.com

Implementation Team, 877.765.8810 Option 3, implementation@wexhealth.com

Employer Services, 877.765.8810, employerservices@wexhealth.com

- Define your standard terms of payment.

WEX sends an invoice to the employer monthly. WEX begins processing invoices on the

5th of the month and uses the active participant count and number of covered employees as of the 30th of the previous month. Payment may be made to WEX via check or ACH. Payment terms are NET 30.

- Who is your competition in the marketplace?

WEX prides itself on bringing together extraordinary customer service and innovative technology. Through our technology we support over 34 million consumers. As you may be aware, over 500 vendors utilize our WEX technology to serve their clients.

WEX competition outside of our technology and platform are HealthEquity, Health Carriers, Financial Institutions.

- Provide the revenue that your organization anticipates each year for the first three (3) years of this agreement.

\$ _____ in year one
\$ _____ in year two
\$ _____ in year three

WEX does not provide future projections to outside third parties as we consider such projections to be speculative and trade secret information.

- What differentiates your company from competitors?

WEX is uniquely positioned to offer you the industry's best platforms and service to take your business to the next level. WEX simplifies benefits by delivering the broadest range of consumer and healthcare solutions as well as the services to make them successful, all built on the industry's most modern, reliable platform. WEX provides the technology, administration, and service of its products to provide one offering for our clients, consultants, and members.

WEX prides itself on bringing together extraordinary customer service and innovative technology. Through our technology we support over 34 million consumers. Additionally, about one in four HSAs run through our technology platform as well, providing us with the largest HSA data set to help support clients like you make strategic decisions and influence positive employee behavior. As you may be aware, over 500 vendors utilize our WEX technology to serve their clients. However, being one with our technology platform is what sets us apart in the industry; not only providing long-term stability for our clients, but a greater influence on the overall focus of investment dollars for continued

development of the end user engagement experience.

WEX prides itself on bringing together extraordinary customer service and innovative technology. Being one with our technology platform not only provides long-term stability, but a greater influence on the overall focus of investment dollars for continued development of the end user engagement experience. WEX is carrier agnostic, meaning we continue to streamline data exchange by building automation software that allows for integrations with virtually any HRIS, ben admin, health plan or payroll vendor.

The complexity of health, wellness, and consumer benefits demands a robust platform and flexible solutions that make the best choices easy. Only WEX delivers it all. We take the complexity and pain out of creating, promoting, or participating in health and consumer benefits. For clients, we bring a single flexible, proven platform built for the constant innovation the market demands. For brokers and consultants, we bring the power of insight drawn from the industry's biggest pool of data so that you can quickly customize solutions for each unique opportunity. And if you're a plan member or consumer, we deliver the power of every benefit on one card, from HSA to tuition repayment plan. For every need, we simplify benefits for everyone by delivering the right solution for you.

Our platform supports health savings accounts (HSAs), flexible spending accounts (FSAs) – health and dependent care, health reimbursement arrangements (HRAs), wellness and incentive plans (LSAs), commuter benefits plans (transit and parking), and COBRA + Direct Bill.

WEX has an excellent client retention rate, illustrating our commitment to establishing long term partnerships with our clients. WEX backs up its service standards with quarterly performance guarantees. Please also see our Executive Summary included in Tab 8.

- What is your reach in the market, or market share?

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WEX's mission is to simplify the business of healthcare. What does that mean? We bring together extraordinary customer service and innovative technology to serve more than 34M consumers on our platform through HSAs, FSAs, HRAs, COBRA, Wellness and Commuter Benefits. We serve some of those respected names in American business, including 56% of the Fortune 1000 organizations, yet remain committed to providing the

ultimate experience for clients of all sizes and industries.

We understand that strong integrations with our clients' technology platforms saves everyone time and stress in the set-up process and on-going administration of our products. WEX streamlines data exchange by building automation software that allows for integrations with virtually any HRIS, ben admin, health plan or payroll vendor, allowing for timely enrollment and plan updates to occur without human intervention.

We are integrated with over 350 payroll, HRIS, benefit enrollment platform vendors, and over 400 insurance carriers and have over 16,500 integrations in place today. We are able to work with any file vendor during the implementation process. The client will be provided a dedicated Senior Integration Analyst who will work with them and their carriers to ensure file feeds are set up in an efficient and timely manner.

- Describe how your company will market this contract if awarded.

NCPA is able to reach out to their Partner and Sales Team to provide any employer group referrals and for additional support in the sales process. Our Sales Team is able to assist with questions on our services and administration, marketing materials, demos, finalists.

Individual clients will have access to our Employer Services Team to help with any questions, renewals, a searchable knowledgebase and our Open Enrollment Toolkit. Individual clients will have access to our Participant Services Team to help with any questions they may have. WEX also provides online chat, searchable knowledgebase and open enrollment resources for participants.

- Describe how you intend to introduce NCPA to your company.

You will be assigned a dedicated Partner Solutions Manager, who will oversee the day to day operations and continue to enhance the technology, services and integration with our partnership for your clients. This individual would be responsible for coordinating efforts internally between our internal service delivery teams while providing a high level of service and responsiveness to NCPA's contacts. The Partner Solution Manager would serve as the main point-of-contact during both the implementation process and throughout the ongoing day-to-day relationship with NCPA, educating on plan options and product design while painting a clear picture of WEX services. After completing the implementation process, the Partner Solution Manager would be responsible for evaluating the partnership's satisfaction with WEX product offering and responding to all requests as well as determining any existing trends in service requests.

At the end of the day, we would measure the success of a partnership with NCPA the same way we measure the success of any valued partnership — by evaluating the feedback we receive and ensuring our responses to it are focused on building a better user experience.

WEX's implementation process takes a holistic, proactive project management approach to onboarding that sets clear expectations right from the beginning so you know exactly

what is expected throughout the entire implementation process. We provide predictable onboarding with the ability to track every step of the process, clarity surrounding roles and responsibilities, increased participation through robust training resources and guidance throughout the entire implementation process.

- Describe your firm's capabilities and functionality of your on-line catalog / ordering website.

Customizable and comprehensive dashboard reporting, as well as Analytics are provided through LEAP. Analytics delivers real-time key metrics on all administration, providing clients with transparency and awareness into their plans and the consumer usage of those plans. Estimated FICA savings information is available to the employer through reporting via LEAP. Reports are available through WEX's secure portals on demand. Based on employer preference, emails notifications can also be provided once a report is generated.

Employer Reports

- **Employer Funding Report:** Summarizes debits to your bank account for participant claim reimbursements and debit card transactions. Any applicable credits to your bank account will also be shown. This report is generated daily, regardless of activity. You'll receive a daily email to notify you that the report has been generated and is available on the employer portal.
- **Account Balance Detail Report:** Encompasses each participant's election, claims paid, deposits and available balance. This report is available the first of each month and on demand.
- **Enrollment Report:** Includes data regarding participants' annual elections, employer contributions (if applicable) and payroll contribution amounts. This report is available the first of each month and on demand.
- **Payment History Report:** Summarizes the amount WEX issued in checks, direct deposits and debit card transactions (if applicable) for the previous month. This report is available on demand.

Consumer Portal

Once your participants have enrolled in benefits with us, they'll receive access to their online consumer portal. This portal grants them access to:

- Sign up for mobile text alerts (receipt reminders, denial notifications and claim confirmation)
- Submit claims and upload receipts
- Pay-the-provider options
- View account balances, claims status, claim and payment history
- View and update profile information and add dependents
- Order additional debit cards or report a lost/stolen debit card
- Update banking information
- Initiate repayments
- Expense tracker

Employer COBRA Reports

- Member status
- Carrier notifications (pending and processed)
- Proof of mail
- Plan rate renewal
- Paid through report
- Generated letters report (summary and detail)
- Members without plans
- QB plan members
- Subsidy schedule
- Remittance reports
- Member by Postal Code
- New Plan Member report
- QB Summary report
- SPM Summary report

Member Portal

We offer a secure member portal that lets qualified beneficiaries:

- Online COBRA election
 - View payment and coverage status and next payment due date
 - View benefits elected and covered dependents
 - View and print all letters previously sent
 - Make payments via debit/credit card
 - Sign up for recurring monthly ACH
 - View posted, customizable messages and links to open enrollment materials and other stored documentation
- Describe your company's Customer Service Department (hours of operation, number of service centers, etc.)

The Participant Services team is focused on and dedicated to meeting the Participants' needs. Participant Services is headquartered in Fargo, ND. Participant Services staff is available to answer participant questions from 6:00 a.m. to 9:00 p.m. CST Monday through Friday (except holidays).

- Green Initiatives (if applicable) ○ As our business grows, we want to make sure we minimize our impact on the Earth's climate. We are taking every step we can to implement innovative and responsible environmental practices throughout NCPA to reduce our carbon footprint, reduce waste, energy conservation, ensure efficient computing and much more. To that effort we ask respondents to provide their companies environmental policy and/or green initiative.

Through our technologies, we have significantly reduced the need for paper and printing. Additionally, we have made recycling an easy task with well-labeled bins located throughout the buildings. We host an annual event around Earth Day that includes our Safety Committee picking up trash from the greenspace by our buildings. We also follow

the NESHAP (National Emission Standards for Hazardous Air Pollutants) Compliance Monitoring with our generator. It monitors that we are within an acceptable emissions level by the EPA.

- Anti-Discrimination Policy (if applicable) ○ Describe your organizations' anti-discrimination policy.

We are an Equal Opportunity Employer. It is the policy of WEX to recruit, hire, train, promote, and administer all personnel actions without regard to race, color, religion, or sex, including pregnancy, age, national origin, mental or physical disability, marital status, status with regard to public assistance, or participation in lawful activity off the business premises during nonworking hours that does not directly conflict with the essential business interests of WEX, or any other category protected by local, state or federal law. We will not tolerate any discrimination or harassment, and any such conduct is prohibited. Similarly, we strictly prohibit discrimination or harassment based on an individual's reporting of or opposition to unlawful harassment or discrimination or participation in an investigation of such conduct. WEX will provide reasonable accommodation to qualified applicants and employees with disabilities upon request.

This policy of Equal Employment Opportunity applies to all policies and procedures relating to recruitment and hiring, compensation, benefits, termination, and all other terms and conditions of employment. All supervisors and managers are responsible for the implementation and enforcement of this policy.

- Vendor Certifications (if applicable) ○ Provide a copy of all current licenses, registrations and certifications issued by federal, state and local agencies, and any other licenses, registrations or certifications from any other governmental entity with jurisdiction, allowing respondent to perform the covered services including, but not limited to, licenses, registrations, or certifications. Certifications can include M/WBE, HUB, and manufacturer certifications for sales and service.

WEX is a member of ECFC and NAPBA, two organizations that provide legislative updates. WEX also receives updates from its outside counsel, out of Washington DC. WEX attends weekly teleconferences as well as semi-annual conferences to remain up to date on regulation changes.

WEX sends emails to its clients whenever there is a legislative change that impacts the administration of their plan or may affect how they design their plan. If applicable, information may also be attached for distribution to participants. WEX also includes legislative updates on its web site via the WEX Blog.

Our security policies are written according to industry standards using ISO 17799:2005 (ISO 27002) as the framework. Each is rigorously edited and reviewed by each member of the Security Committee and are written to provide protection and avoid risk for our employees, company, stakeholders, business partners and customers.

Our technology partner, WEX Health, is HITRUST Certified.

WEX is a federal COBRA administrator and does not specialize state continuation. Upon request, WEX may provide premium collection and remittance services for participants whose federal COBRA period has ended and for whom a client desires to provide continued coverage.

Solicitation Number #38-22

NCPA (National Cooperative Purchasing Alliance)

Executive Summary

WEX is uniquely positioned to offer you the industry's best platforms and service to take your business to the next level. WEX simplifies benefits by delivering the broadest range of consumer and healthcare solutions as well as the services to make them successful, all built on the industry's most modern, reliable platform.

The complexity of health, wellness, and consumer benefits demands a robust platform and flexible solutions that make the best choices easy. Only WEX delivers it all. We take the complexity and pain out of creating, promoting, or participating in health and consumer benefits. For clients, we bring a single flexible, proven platform built for the constant innovation the market demands. For brokers and consultants, we bring the power of insight drawn from the industry's biggest pool of data so that you can quickly customize solutions for each unique opportunity. And if you're a plan member or consumer, we deliver the power of every benefit on one card, from HSA to tuition repayment plan. For every need, we simplify benefits for everyone by delivering the right solution for you.

Our platform supports health savings accounts (HSAs), flexible spending accounts (FSAs) – health and dependent care, health reimbursement arrangements (HRAs), wellness and incentive plans (LSAs), commuter benefits plans (transit and parking), and COBRA + Direct Bill.

WEX currently has over 2,000 employees located in Fargo, ND, Brookings, SD, Edina, MN, St. Louis, MO, Omaha, NE and Simsbury, CT. WEX Health's principal place of business is Simsbury, CT; however, service teams are located in Fargo, ND and Brookings, SD. WEX has an excellent client retention rate, illustrating our commitment to establishing long term partnerships with our clients. WEX backs up its service standards with quarterly performance guarantees.

Relationship Management. WEX has around 240 Client Service representatives, with an average tenure of around 4 years. NCPA clients would be serviced by our dedicated Client Services team. Clients of similar size and products find great success in this service model. There are multiple ways for them to connect with us – they can call, email, or quickly submit a question through Leap. The goal when serving our mutual clients is full availability, quality and responsiveness, through whatever method of communication is most convenient for them. And it works; by offering the group these options, supported by our team of experts, we're able to get them the information they need when they need it; it just works. We have a 30-second average speed-of-answer on calls, 3-day resolution on cases (with single point of contact) that require additional solutioning, and a 4-hour average response time on cases submitted through our case management tool, with 60% resolved in the first response. We excel in service and will continue to do so.

NCPA will be assigned a dedicated Partner Solutions Manager, who will oversee the day to day operations and continue to enhance the technology, services and integration with our partnership for your clients. This individual would be responsible for coordinating efforts internally between our internal service delivery teams while providing a high level of service and responsiveness to NCPA's contacts. The Partner Solution Manager would serve as the main point-of-contact during both the implementation process and throughout the ongoing day-to-day relationship with NCPA, educating on plan options and product design while painting a clear picture of WEX services.

Implementation. WEX recommends an implementation timeline of approximately 60 days to ensure a smooth transition; however, the timeline can certainly be adjusted depending on the employer's wishes. Once all of the required documentation is received plan set up can take up to 20 business days for Benefits and 30 business days for COBRA administration.

Customizations. Through WEX Custom Marketing Solutions, we provide creative solutions from co-branding, online account customization, custom system notifications and custom mailings. We work on our customer's behalf to ensure the right message is getting to the right employees at the right time. WEX offers a Co-Branded or White Label Solutions that includes benefits administration for Flexible Spending Accounts, Health Reimbursement Arrangement, Health Savings Accounts, Commuter Benefits, and COBRA Administration. This solution provides you with the opportunity to expand your product line by having the look and feel that you choose. Continue doing what you do best while WEX uses their knowledge and expertise to act as your benefits administration.

Integrations. We understand that strong integrations with our clients' technology platforms saves everyone time and stress in the set-up process and on-going administration of our products. WEX streamlines data exchange by building automation software that allows for integrations with virtually any HRIS, ben admin, health plan or payroll vendor, allowing for timely enrollment and plan updates to occur without human intervention. We are integrated with over 350 payroll, HRIS, benefit enrollment platform vendors, and over 400 insurance carriers and have over 16,500 integrations in place today. We are able to work with any file vendor during the implementation process. Clients will be provided a dedicated Integration Analyst who will work with them and their carriers to ensure file feeds are set up in an efficient and timely manner.

Technology Consolidation. Our proprietary and innovative technology, Leap, provides employers with one central hub for plan administration, including a seamless implementation, hands off renewal experience, ongoing account transparency and fast and accurate answers to employer inquiries. We are one of the only competitors in the industry that does not require separate logins for client's reimbursement and COBRA platforms.

Unified and Automated User Experience. We make it easy for participants to manage all of their reimbursement accounts by offering an integrated platform (online account and mobile app) that supports access to all reimbursement account information in one experience.

Compliance. WEX is a member of ECFC and NAPBA, two organizations that provide legislative updates. WEX also receives updates from its outside counsel, out of Washington DC. WEX attends weekly teleconferences as well as semi-annual conferences to remain up to date on regulation changes.

WEX sends emails to its clients whenever there is a legislative change that impacts the administration of their plan or may affect how they design their plan. If applicable, information may also be attached for distribution to participants. WEX also includes legislative updates on its web site via the WEX Blog.

WEX receives several appeals from participants and qualified beneficiaries on a monthly basis. Very few may threaten litigation that never materializes. The appeals are researched by the Compliance Manager and reviewed by the Chief Compliance Officer. A personalized and detailed letter signed by the Chief Compliance Officer is sent to the individual submitting the appeal with the final determination.

Enhancements. This is how we at WEX think about technology within our administration. We have produced and leveraged innovative solutions to solve the most complex industry problems through the use of technology and streamlined processes. Our approach to service, which is enabled through technology, for better visibility and transparency on how we are performing as an administrator is

another area we have differentiated ourselves as an administrator. We added more service options by using tools like case management, mobile app enhancements, and knowledgebase support not as a way to filter questions to us but to provide greater insight into what methods of communication our clients prefer. We analyze the results of these searches to make sure we are meeting the needs of members and employers. We continuously operate on a 12-18-month roadmap calendar and leverage a bi-monthly release cycle. The bi-monthly release cycle allows us to more precisely enable features and functionality-based market demands, regulatory updates and the needs of our clients depending on the time of the year. The key inputs to our roadmap planning include:

- We are continuously receiving valuable feedback from partners, employers, participants, consultants and brokers. Feedback is key to defining our product strategies for the year to ensure we are delivering solutions that solve problems.
- We also analyze market needs and opportunities for expanded options to support our clients.
- Our product roadmap must also adhere to our strategy and vision which is to transform the complexity of employee benefits administration with innovative solutions and extraordinary customer service.

Emily Tate

VP of Sales

WEX

5050 Lincoln Dr, Edina, MN 55436

C (651) 425-1340

etate@wexhealthinc.com

**Administrative Services Proposal for
NCPA**

Transforming your benefits experience

People. Customer service. Technology.

Learn how our investment in these three areas provides you and your participants the knowledge and tools you need for a positive experience.

Date issued: November 17, 2022

Quoted rates within are valid until the proposed effective start date of January 1, 2024.



wex™

Administrative Services Proposal

November 17, 2022

Greetings,

Thank you for the opportunity to present our services for NCPA. WEX has been administering benefits since 1987 and has built up our reputation by being a leader within the benefits technology space. We are committed to providing clients across all industries and sizes the ultimate experience. Please see key differentiators below.

WEX is uniquely positioned to offer you the industry's best platforms and service to take your business to the next level. WEX simplifies benefits by delivering the broadest range of consumer and healthcare solutions as well as the services to make them successful, all built on the industry's most modern, reliable platform.

The complexity of health, wellness, and consumer benefits demands a robust platform and flexible solutions that make the best choices easy. Only WEX delivers it all. We take the complexity and pain out of creating, promoting, or participating in health and consumer benefits. For clients, we bring a single flexible, proven platform built for the constant innovation the market demands. For brokers and consultants, we bring the power of insight drawn from the industry's biggest pool of data so that you can quickly customize solutions for each unique opportunity. And if you're a plan member or consumer, we deliver the power of every benefit on one card, from HSA to tuition repayment plan. For every need, we simplify benefits for everyone by delivering the right solution for you.

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Administrative Services Proposal

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Administrative Services Proposal

competitors in the industry that does not require separate logins for client's reimbursement and COBRA platforms.

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- We are continuously receiving valuable feedback from partners, employers, participants, consultants and brokers. Feedback is key to defining our product strategies for the year to ensure we are delivering solutions that solve problems.
- We also analyze market needs and opportunities for expanded options to support our clients.
- Our product roadmap must also adhere to our strategy and vision which is to transform the complexity of employee benefits administration with innovative solutions and extraordinary customer service.

Administrative Services Proposal

When you're relied on to support healthcare and financial needs, a user-centric model is vital. That model requires empathetic people, responsive customer service, and easy-to-use technology that are not just available but are working together to meet your needs before you know you have them. But when participants have questions, we'll have the answers.

Please let us know how we can best support NCPA regarding the enclosed proposal.

Thank you,

Emily Tate

VP of Sales

WEX

5050 Lincoln Dr, Edina, MN 55436

C (651) 425-1340

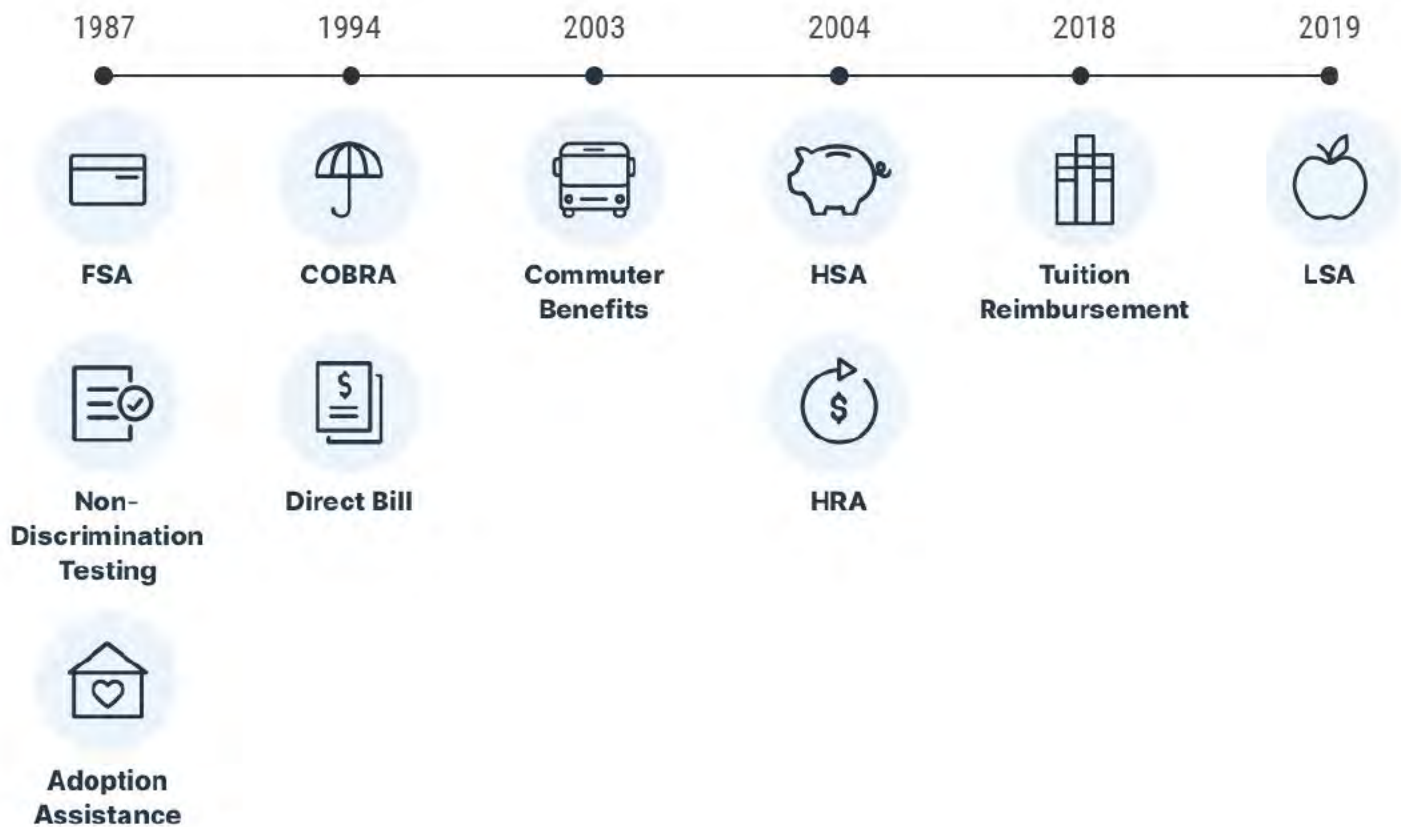
etate@wexhealthinc.com

Our Products

WEX simplifies the administration of these products with the goal of serving as an extension of the HR team and keeping benefits quiet.

90%

Of our clients chose us because they're looking for a better service experience for themselves and their employees.



Simplifying benefits for everyone.

We offer the broadest range of healthcare benefits solutions built on the industry's most modern and reliable technology and supported by our accountable and empathetic service experts.



Our benefits technology supports:

- Over 7 million HSAs
- Almost 60% of the Fortune 1000



Our service stands apart:

- All customer support centers located in the United States
- Over 91% of our clients renew with us annually
- 90% of employers choose us when looking for better service
- Our proactive approach to service resulted in a decline in customer service support inquiries despite a 23% growth of participants in 2020



We're recognized as:

- A certified Great Place to Work®
- Winners of the Mobile Star Award

Your employees trust you to help them make smart decisions about their benefits package. You can trust us to deliver. Focus on what matters most to you. We'll take care of the rest.

That's the WEX difference.

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Who is WEX?

Powered by the belief that complex payment systems can be made simple, WEX (NYSE: WEX) is a leading financial technology service provider. We provide payment solutions to businesses of all sizes across a wide spectrum of sectors, including fleet, corporate payments, travel and health.

- WEX has offices in 14 countries and employs approximately 5,400 associates around the world
- Led by Melissa Smith, Chair and CEO of WEX

The WEX difference



Flexible spending account administration

- LEAP, our easy-to-use employer platform, lets you view and update participant accounts, view reporting, and upload files in one place.
- Integrations with more than 350 payroll/HRIS/benefits administration partners and more than 225 insurance carriers removing manual processes to save you time.
- A responsive participant services team and on-demand resources to help your employees get more out of their FSAs and reduce questions about their plans.
- Email alerts and text notifications so your participants can stay up-to-date on their claim filing and substantiation needs.
- With one debit card, one mobile app, and one online account to manage their FSA, participants get a simplified and personalized experience right from the start.

100%

of all claims submitted manually (fax or mail) are approved within 2 business days; 57% are approved within 24 hours.

Administrative Services Proposal - FSA

Types of flexible spending accounts

Medical FSA

A medical FSA covers general-purpose health expenses and can be used for qualified expenses such as prescription drugs, insurance copayments and deductibles, and medical devices.

Limited medical FSA

A limited medical FSA covers qualifying dental, vision, and preventive care expenses. It can be paired with an HSA-eligible health plan and a health savings account (HSA).

Combination FSA

A combination FSA (sometimes referred to as a post-deductible FSA) allows a participant to use their FSA to pay for qualified vision and dental expenses until they've met the IRS deductible. Once the deductible has been met, their account converts into a medical FSA and more expenses will be eligible. Similar to the limited medical FSA, the combination FSA can be paired with an HSA.

Dependent care FSA

A dependent care FSA helps participants save money on eligible dependent care services, such as child (up to age 13) or adult daycare, before or after school programs, summer day camp, and more.

FSA employee experience



Mobile and online account

Once your employees enroll in benefits, they will have a consistent experience with one mobile app and online account for their FSAs and any other benefits they have with us. Access includes:

80%

of our users preferred our benefits mobile app to the competition in a usability study

Administrative Services Proposal - FSA

Feature	Mobile App	Online Account
File a claim	✓	✓
Sign up for informational text alerts <i>(Claim confirmations, purchase alerts and balance notices)</i>	✓	
View account balances and account history	✓	✓
View and update profile information <i>(Includes dependents and beneficiaries. Availability varies based on your account setup and integrations with benefit administration systems.)</i>	✓	✓
View basic debit card information and report it lost or stolen <i>(which results in a new debit card being sent to participant)</i>	✓	✓
View YTD elections, contributions, and distributions	✓	✓
Update and add banking information for direct deposit	✓	✓
Eligible expense scanner to determine FSA eligibility of merchandise <i>(For use in stores such as Target, CVS, Walgreens, etc.)</i>	✓	N/A
Log in with Face ID or Touch ID	✓	N/A
Access to knowledgebase of articles, videos, and tutorials	✓	✓
Review and download account statements and tax documents	✓	✓
Let's Chat; 24/7 chat bot to answer participant questions		✓

Administrative Services Proposal - FSA

Benefits debit card

Your employees can count on the WEX benefits debit card for easy ability to spend their FSA funds.



- ✓ Simply swipe our debit card at the point of purchase.
- ✓ The debit card includes all WEX benefits, so it will pull funds based on benefit eligibility.
- ✓ Use mobile payments by adding the benefits debit card to Apple, Google, or Samsung digital wallet.

Educational resources and tools

The better employees understand their FSA, the more likely they are to engage with it, helping them (and you) save money.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all." We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.

Text alerts, push notifications, and email notifications

Your employees can also sign up for text alerts and email notifications to notify them of certain types of account activity, such as debit card changes (mailed, purchase made, etc.), payments issued, claim statuses, and more.

Watch a quick technology teaser video or request a demo to see the full experience.



[Participant Portal – Multi Account](#)

[Participant Portal – Mobile App](#)

Administrative Services Proposal - FSA



WEX is exceptionally knowledgeable on benefits and COBRA.... I highly recommend every company consider WEX when choosing an FSA or COBRA vendor.

– Janice D., client advocate

Ongoing employee education

We have a number of resources and tools to help employees achieve their goals in our Benefits Toolkit at wexinc.com/insights/benefits-toolkit, including:



Interactive eligible expenses list.



Knowledgebase of help articles and micro videos with more than 3 million views.



FSA calculator to help your employees see how an FSA helps them save money and increase their take-home pay.



Blog and podcast to help you and them learn the latest insight and news regarding their employee benefits.

Grace period reimbursement

WEX administers the 2 ½ month grace period extension by looking first to the prior year balance and if:

- Funds are available, we'll reimburse the participant from the prior year account.
- Partial funds are available, the claim will be split between the prior and current plan years.
- No funds are available, the claim will be reimbursed from the current plan year.
- The grace period is optional and can't be offered with a carryover.

Carryover reimbursement

WEX also administers the \$550 carryover provision by rolling any remaining funds into the next plan year after the run-out period for the previous plan year is complete. Claims that are submitted during the run-out period will be reimbursed from the carryover funds.

Participants who do not enroll in the next plan year, but have carryover funds available will be automatically enrolled with a zero dollar balance.

The carryover is also optional and can't be offered with a grace period.

Administrative Services Proposal - FSA

Claims and substantiation

Claims

Our benefits debit card is the easiest way for participants to pay for and substantiate eligible FSA items and services. They may also pay out-of-pocket and request reimbursement by providing substantiation to prove the expense was eligible. Claims can be submitted using:



**Benefits
mobile app**



Smart Scan



**Online
account**



Mail-in



Fax



Email

85%+

Average debit card transactions auto-substantiated through built-in card features and 95%+ with additional claim file integrations in place.

EOB Smart Scan

We make filing claims even easier with EOB smart scan, a feature within our mobile app that participants can use to scan an explanation of benefits (EOB) right from their mobile app and auto-fill expense details. This makes it easy for participants to substantiate eligible expenses, reimburse themselves, or directly pay a provider.

Substantiation

IRS regulations state FSA dollars may only be used for eligible healthcare 213(d) related expenses. To verify an expenses eligibility, the IRS requires substantiation from a third-party statement (e.g. EOB or itemized statement). WEX reviews 100 percent of FSA claims to protect the compliance of your plan and your participants' FSAs.

Larger merchants have an Inventory Information Approval System (IIAS) in place approving an eligible FSA item at the point of purchase without the need for additional documentation. IIAS will also deny ineligible FSA expenses, which will need to be paid using another form of payment.

Documentation must include the following:

- Date of service
- Type of service
- Name of item purchased
- Dollar amount of item or service
- Name of service provider or merchant
- Day care provider name and signature (if applicable)
- Prescription drug number (if applicable)

Administrative Services Proposal - FSA

When IAS is not available at the merchant, WEX auto-substantiates debit card transactions in the following manner:

- Copays entered into WEX's system that match the copay amount and provider at the point of sale.
- Recurring transactions matching both the provider and the exact dollar amount that have been previously approved.

Inbound carrier integrations

We offer file integrations to:

- Validate debit card transactions. Your carrier sends a claim file to WEX, allowing us to match the participant's debit card transactions to substantiate the claim. When there is a match, the debit card purchase is automatically substantiated. This file integration has increased auto-substantiation an additional 5 to 10 percent (on top of our 85% standard auto-substantiation rate), on average.
- Simplify claim filing. Your carrier sends a claim file that passes out-of-pocket participant expenses to WEX, automatically creating and substantiating claims in our platform. Claims can be automatically reimbursed to the participant through their preferred method or paid directly to the carrier.

Our claim notification process

Participant purchases sunscreen using their benefits debit card



WEX reviews the transaction if it wasn't automatically substantiated

An email and text (if they're enrolled in text alerts) notification is sent to the participant requesting substantiation



The participant receives the email and takes no action

Administrative Services Proposal - FSA

A second email notification is sent to the participant requesting substantiation



200 days after the original transaction, no substantiation is submitted



WEX issues a repayment request to the participant



The participant's benefits debit card is placed on temporary suspension



The participant snaps a photo of their receipt and files a claim via their benefits mobile app.



WEX reviews the documentation, approves the claim, and reactivates the participant's debit card.



Participants are sent multiple notifications over a 200-day period before a repayment request is sent and their debit card is suspended. If documentation is provided initially, but doesn't contain all of the required criteria, we provide the participant more time and flexibility to resubmit.

Recurring dependent care FSA claims

Your dependent care FSA participants can save time on their claims for recurring expenses like weekly daycare bills. The process is easy.

1. Submit a Recurring Dependent Care Expense Form at the start of the plan year.
2. Once approved, all future dependent care expenses that match the cost and provider will be approved.
3. Participants are reimbursed after the date of service has occurred.



Additional features and functionality

Funding

There are two options for FSA funding. Our most popular funding method is claims based funding.

Claim based funding:

There are two, daily ACH debits from your designated account based on the day prior's participant reimbursements. The debits are lump sum amount to cover your participant's:

-  Manual claims (including check and direct deposit)
-  Debit card transactions

An email notification and report are provided to you on a daily basis prior to the ACH.

Contribution based funding:

A reserve of funds is sent to WEX during implementation and held to ensure adequate funds are available to pay participant claims at the beginning of the plan year. Additional funds are sent (at your preferred frequency) based on employee contributions.



Pro Tip: Most employers opt to send funds each pay period to be added to their reserve.

Each time a participant swipes their card or submits a manual claim, WEX reviews the claim and reimburses the participant from the reserve. If pending claims exceed the reserve funds available, we will notify you and request additional funds. Reimbursement is held until additional funds are received.

Data integrations

You'll enjoy seamless sharing of data, which starts with our teams providing the information and support employers' and vendors' needs to build files that are efficiently shared. We're able to exchange data automatically to ensure enrollments and contributions are loaded fast and efficiently from payroll and your HR technology system. Here's how setup works:

- As early as possible during implementation, we discuss format options with our client.
- A test file is sent to WEX to ensure the file meets the software specifications. We'll test the file and let your third-party vendor know if there are any changes to the file.

Administrative Services Proposal - FSA

- Files are preferred in WEX's standard layout to ensure they are processed within 24 hours and that the data accuracy is maintained. Our layout was built based on experience working with the largest HR technology companies.
- If a third-party vendor submits the file, WEX provides a file format for all demographic, enrollment, and contribution information. The file is uploaded to a Secured File Transmission Protocol (SFTP) site, which is then automatically processed by our system. You will then receive an email confirming the process.

Non-discrimination testing

Your FSA is subject to non-discrimination compliance to ensure you're offering these plans fairly and not discriminating in favor of highly compensated or key employees. Our non-discrimination testing lets you ensure your entire cafeteria plan is in compliance. And, for one single rate, you can perform an unlimited number of tests.

Reporting

Reports are available through WEX's secure portals on demand. Based on employer preference, email notifications can also be provided once a report is generated. Below are a few of the top reports our clients leverage:

Employer Funding Report	Daily report that includes debits to your bank account for participant claim reimbursements and debit card transactions. Any applicable credits to your bank account will be shown.
Account Balance Detail Report	Monthly report that includes each participant's election, claims paid, deposits, and available balance.
Enrollment Report	Monthly report that includes regarding participants' annual elections, employer contributions (if applicable), and payroll contribution amounts.
Payment History Report	On-demand report that summarizes the amount WEX issued in checks, direct deposits, and debit card transactions (if applicable) for the previous month.

Administrative Services Proposal - FSA

Participants will also receive an email notification once the following reports have been posted to their online account.

- Monthly account statements
- Transaction-based claim reimbursement notifications (email only)
- Transaction based denial and repayment requests
- Receipt reminders for debit card transactions: Sent on day 1, 30, and 72 after transaction.

Frequently asked questions

Can WEX work with COBRA members on their FSA?

WEX will administer the FSA for COBRA members once notified by you or your third-party COBRA administrator that an individual has elected to continue their medical FSA under COBRA.

Will WEX reimburse FSA participants with paper checks?

Yes. However, a \$25 minimum reimbursement is required for a paper check to be sent to a participant.

How does WEX notify participants of denied FSA claims?

For all ineligible claims, a mailed letter, email, and text alert (if the participant has an email address on file and/or is enrolled in text alerts) is sent to the participant requesting additional information. Once correct information is received, the claim is reprocessed within two business days.

Is there an additional fee for inbound carrier integrations?

WEX can integrate with health carriers at no additional charge. Please check with your carrier as fees may be assessed directly with them.

The WEX difference



Health Savings Account Administration

- WEX has the largest HSA data set with more than 7 million HSAs on our platform. We serve as custodian for more than 1.5 million HSAs with over \$2.2 billion assets under management.
- With features such as HSA Easy Move, HSA Advance, and the tools needed for any HSA participant to achieve financial success, we continue to invest in our technology to ensure a positive experience.
- Using personalized messaging, we take the educational burden off employers and help HSA users make informed decisions about how to use and benefit from their account, based on their age, income, account balance, contributions, portal usage, marital status, and more.
- With one debit card, one mobile app, and one online account to manage their HSA, participants get a simplified and personalized experience right from the start.

90%

of our clients chose us because they're looking for a better service experience for themselves and their employees.

Administrative Services Proposal - HSA

HSA employee experience



Mobile and online account

Once your employees enroll in benefits, they will have a consistent experience with one mobile app and online account for their HSA and any other benefits they have with us. Access includes:

80%

80% of our users preferred our benefits mobile app to the competition in a usability study

Feature	Mobile App	Online Account
Complete control over managing investments <i>(Including ability to update elections, complete fund-to-fund transfers, and make one-time transfers to and from cash and investment accounts)</i>	✓	✓
Contribute and request distributions <i>(Including options to pay the provider)</i>	✓	✓
Sign up for informational text alerts <i>(Claim confirmations, purchase alerts and balance notices)</i>	✓	✓
View account balances and account history	✓	✓
View and update profile information <i>(Includes dependents and beneficiaries. Availability varies based on your account setup and integrations with benefit administration systems.)</i>	✓	✓
View basic debit card information and report it lost or stolen <i>(which results in a new debit card being sent to participant)</i>	✓	✓
Update and add banking information for direct deposit	✓	✓
View YTD elections, contributions, and distributions	✓	✓

Administrative Services Proposal - HSA

Eligible expense scanner to determine the HSA eligibility of merchandise <i>(For use in stores such as Target, CVS, Walgreens, etc.)</i>	✓	N/A
Log in with Face ID or Touch ID	✓	N/A
Upload, store, and view receipts	✓	✓
Access to knowledgebase of articles, videos, and tutorials	✓	✓
Let's Chat; 24/7 chat bot to answer participant questions		✓
Review and download account statements and tax documents	✓	✓

We keep benefits quiet. Our proactive approach to service resulted in a decline in support inquiries despite a 23% growth in participants in 2020.

Benefits debit card

Your employees can count on the WEX benefits debit card for easy ability to spend their HSA funds.



- ✓ Simply swipe our debit card at the point of purchase.
- ✓ Use mobile payments by adding the benefits debit card to Apple, Google, or Samsung digital wallet.
- ✓ The debit card includes all WEX benefits, so it will pull funds based on benefit eligibility.

Administrative Services Proposal - HSA

Educational resources and tools

The better employees understand their HSA, the more likely they are to engage with it, helping them (and you) save money.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all". We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.

Text alerts, push notifications, and email notifications

Your employees can sign up for text alerts and email notifications to notify them of certain types of account activity, such as contributions posted, debit card purchase alerts, balance alerts, and more.

Ongoing employee education

We have a number of resources and tools to help employees achieve their goals in our Benefits Toolkit at wexinc.com/insights/benefits-toolkit, including:



Our knowledgebase of help articles and micro videos with more than 3 million views.



HSA and HDHP goal and savings calculators to help them choose the health plan that's right for them and determine how much to contribute to an HSA.



Based on how they interact with their HSA, participants receive consistent, targeted, and meaningful messaging to help them use, understand, and optimize their HSA.



Our blog and podcast to help you and them learn the latest insight and news regarding their employee benefits.

Watch a quick technology teaser video or request a demo to see the full experience.



[Participant Portal – HSA Only](#)

[Participant Portal – Mobile App](#)

Administrative Services Proposal - HSA

An HSA for everyone

Our HSA is designed with every participant in mind. WEX tracks utilization in order to better engage participants through personalized messaging. Our data research led us to categorize HSA use into seven stages, which include a variety of spending, saving, and investing behavior. We've found that participants can move from one stage to another, based on their comfort level, where they are in the HSA lifecycle, and personalized messages delivered at the right time. Here's how we support each behavior:

Spenders and savers

- Expense tracking within their mobile app and online account to store receipts or update existing expenses.
- Eligible expense scanner in their mobile app to determine HSA eligibility by simply scanning the item's barcode in stores like Target, CVS, Walgreens, etc.
- HSA's cash account is FDIC-insured protecting participants' funds.
- Avoid card confusion with one debit card for their HSA and any other plans they have with us.
- Easy ability to request a distribution from their HSA with their mobile app or online account. Distribution can be by check or ACH.
- HSA calculators and other resources to help them see how much they can save and to learn more about the benefits of investing.
- Add their debit card to Apple Pay, Samsung Pay, or Google Pay for mobile payment of eligible expenses.

Investors

- Full investment management within their mobile app or online account.
- More than 8,500 mutual funds and other investment options to choose from with a health savings brokerage account through Charles Schwab.
- Low and adjustable investment threshold.
- Automated or manual transfer options from cash account to investment account based on the participant's needs and actions.
- HSA investment guidance tool to help them set and achieve goals.

Additional features & functionality

Data integrations

You'll enjoy seamless sharing of data between you, your vendors, and WEX, which starts with our teams providing the information and support employers and vendors need to build files that are efficiently transferred. We're able to exchange data automatically to ensure enrollments and contributions are loaded fast and efficiently from payroll and your HR technology system. Here's how setup works:

- As early as possible during implementation, a test file is sent to WEX to ensure the file meets the software specifications. We'll test the file and let your third-party vendor know if there are any changes to the file.
- Files are preferred in WEX's standard layout to ensure files are processed within 24 hours and that the data accuracy is maintained. Our layout was built based on experience working with the largest HR technology companies.
- If a third-party vendor submits the file, WEX provides a file format for all demographic, enrollment, and contribution information. The file is uploaded to a Secured File Transmission Protocol (SFTP) site, which is then automatically processed by our system. You will then receive an email confirming the process.

20K+

We have over 20,000 integrations in place today

350+

payroll, HRIS, and Benefits Administration partners

225+

insurance carrier partners

HSA Funding

You can depend on our proven system to reduce hassle with HSA funding. Here's how our contribution-based funding works:



A contribution file (integration or manual upload) is provided to WEX.



Contributions are pulled from the employer's bank account.



Funds are applied to the consumer's balance (within two business days of the contribution date on the file).

If you're looking for additional flexibility, we are able to post funds (employee or employer) on the contribution date, regardless of holidays or weekends.

Administrative Services Proposal - HSA

Auto-enroll HSA

The financial wellness of your employees can have a dramatic effect on your workplace. Participation in an HSA can help with just that, while providing you with savings on FICA taxes. Our Auto-Enroll HSA feature lets you enroll every employee that has elected to participate in your company's HSA-eligible high-deductible health plan (HDHP).

HSA Advance

Reduce risk of losing your employer contributions due to turnover and give your employees peace of mind by offering HSA Advance. This feature lets participants tap into their own future contributions before they've built their HSA balance. That way, should an opportunity to save on an HSA-eligible expense emerge unexpectedly, they can cover it. Your employees' future contributions automatically pay back the advance amount owed.

This safety net allows you to spread employer contributions out to a monthly or quarterly schedule versus a lump sum at the start of the plan year. Employees that terminate throughout the plan year would only have received a portion of their employer contribution (with access to HSA Advance dollars when they need it), reducing your risk.¹

Multiple, secure HSA transfer options

HSA Easy Move simplifies your ability to transfer your employees' HSAs to us. HSA Easy Move gives your employees the necessary transfer forms to move their funds to us. This reduces paperwork and helps them avoid additional fees by consolidating their HSAs to one account.

We also can support transfer of HSAs via an individual form or through a bulk transfer.



Individual form



Bulk transfer
(Multiple forms at once)



HSA easy move
(Online, multiple forms at once)

¹ Repayment of advances may be subject to state wage withholding and other applicable requirements. Employers should consult with their employee benefits advisors regarding specific terms for repayment of advances, including in the event of employment termination or loss of eligibility to participate in an HSA prior to full repayment.

Administrative Services Proposal - HSA

Identity verification process

Federal law requires us to obtain, verify, and record information that identifies each person who opens an HSA prior to them being able to access or spend their funds.

What we'll ask for?

Each HSA participant's name, street address, date of birth, social security number, and other information that will allow us to identify them.

How long will it take?

After a participant provides the information, the identification verification process will be completed in about two business days. More than 95% of participants pass the first time.

What are the verification steps?



Employee enrolls in HSA



HSA is in pending phase while participant's identity is verified



Identity is verified and HSA is available for use

Non-discrimination testing

Your HSA deductions and HSA-eligible HDHP could be subject to non-discrimination compliance to ensure you're offering these plans fairly and not discriminating in favor of highly compensated or key employees. Our non-discrimination testing lets you verify if your entire cafeteria plan is in compliance. And, for one single rate, you can perform an unlimited number of tests.



Implementation was a breeze and someone was always checking with us to ensure everything was going to our liking.

– Hazel T., client in finance/administration industry

Administrative Services Proposal - HSA

Reporting

Reports are available through WEX's secure portals on demand. Based on employer preference, email notifications can also be provided once a report is generated. Below are a few of the top reports our clients leverage:

HSA Plan Funding Collection Notification	Activity based report that includes the amount the employer will fund for participants' payroll and employer contributions. The report includes the transaction effective date and the last four digits of the bank account receiving the debit.
HSA Account Detail Report	Monthly report that provides the contribution detail for the given report range or year to date. The report indicates the participant and their contribution(s) for the report range or year to date.
HSA Account Detail Report Summary	Monthly report that provides aggregate contributions for prior and current tax year. Reports all participants for the report range or year to date.
HSA Employer Summary Report	Monthly report that provides aggregate monthly HSA statistics and balances. This report includes an average account balance, distributions, and contributions.
Open Ended HSA Imported Contribution Report	Displays a count of all the HSA contributions in the contribution file, number of contributions processed and any errors or warnings that occurred. This report will show total contribution records in a file minus any unrecognized records. If there are any unrecognizable records that were received on the file, this report will include these records as well.

Participants will also receive an email notification once the following reports have been posted to their online account.

- Monthly account statements
- Transaction-based distribution notification
- Annual tax documents

Administrative Services Proposal - HSA

Frequently Asked Questions

How often can participants request a distribution?

As often as they wish. Participants may also request to pay their provider directly from their online account. Requests are processed daily. For funds invested in a money market or mutual fund, it's two to five business days to process.

Is it free* for participants to:

Set up direct deposit?	Yes.
Order themselves, their spouse or a dependent (18 or older) a new or replacement debit card?	Yes.
Pay a bill via pay the provider?	Yes.
Request reimbursement or distribution via check or direct deposit?	Yes.
Transfer money from investment accounts to cash?	Yes.
Access investments?	Yes.
Set up a self-directed brokerage account through Charles Schwab?	Yes.
Rollover or transfer funds from a traditional or Roth IRA into an HSA?	Yes.
Receive electronic (email or text) notifications, statements or tax documents?	Yes.
Receive paper notifications, statements or tax documents?	Generally, Yes. We charge a fee for monthly HSA Summary Statement (current rate is \$1.50* per paper statement.)
Close their HSA?	No, we charge a fee of \$25.00* to close an account.

* WEX reserves the right to start or change fees at any time upon reasonable notice.

Administrative Services Proposal - HSA

Can my contributions to employees' HSAs be based on their physical activity?

Yes. KrowdFit® is a wellness platform that lets you incentivize wellness by allowing you to choose contribution levels based on your employees' behaviors, such as number of steps, active minutes, or hours of sleep.

Are HSA funds FDIC insured?

Yes. HSA funds in the cash account will be separately accounted for, credited to the HSA balance, and insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000, or the maximum limit allowable by law pursuant to FDIC insurance coverage rules.

Can HSA investors transfer funds from their cash account to mutual funds, or vice versa?

Yes. Mutual fund shares may be automatically sold to bring the cash account balance to the minimum threshold, if necessary. Participants may initiate mutual fund purchases each business day. A three-business-day settlement applies.

Is there a threshold participants have to meet in order to invest?

We have a low and customizable investment threshold that allows participants the flexibility to increase their threshold to their desired amount. Typically, this is their HDHP's deductible or out-of-pocket maximum.

How is participant data accepted?

We offer a variety of methods for receiving your demographic, enrollment, and/or contribution data.

These include:

- Leverage an existing, plug-and-play integration with one of our HR/benefit technology partners.
- Build a file integration with your HR/benefits administration platform or other third-party vendor. We can build a file integration with any HRIS/benefit admin/HCM/payroll vendor.
 - Employees enroll online through your third-party vendor.
 - WEX works directly with your vendor by providing a preferred format and a Secured File Transmission Protocol (SFTP) site.
 - After thorough testing, your vendor will upload the file directly to the SFTP site, automatically processing your data without manual intervention.
- Import an excel file in LEAP.
 - Download the WEX template from LEAP.
 - Populate the template with your enrollment information.
 - Upload in LEAP
- Key the data directly into LEAP.
 - Walk through an enrollment wizard and populate each participant's demographic and enrollment information one by one.

The WEX difference



Health reimbursement arrangement administration

- Our easy-to-use employer platform lets you view and update participant accounts, view reporting, and upload files in one place.
- Integrations with more than 350 payroll/HRIS/benefits administration partners and more than 225 insurance carriers removes manual processes to save you time.
- A responsive participant services team and on-demand resources to help your employees get more out of their HRAs and reduce questions about their plans.
- Email alerts and text notifications so your participants can stay up-to-date on their claim filing and any substantiation needs.
- With one debit card, one mobile app, and one online account to manage their HRA, participants get a simplified and personalized experience right from the start.

Administrative Services Proposal - HRA

Types of HRAs

We can accommodate different HRA plan design options and we welcome the opportunity to discuss with you the plan design that best fits your needs. HRA types include the following:

213-d HRAs

An HRA that allows participants to utilize their employer funded dollars for any 213(d) related expense. This HRA is offered with the WEX stackable debit card.

Deductible HRA

An HRA that allows participants to submit EOBs for reimbursement of their employer funded dollars. Eligible expenses include: Medical deductible, coinsurance, copay &/or prescriptions.

One Threshold HRA

An HRA that allows participants to submit EOBs for reimbursement of their employer funded dollars after a predetermined reimbursement threshold is defined. Eligible expenses include: medical deductible, coinsurance, copay &/or prescriptions.

Individual coverage HRA (ICHRA)

- Offered as a way to fund employees' individual health coverage that they purchase on their own rather than providing group health insurance.
- Can't be offered with group health insurance to the same class of employees.
- To be eligible, employees must be enrolled in individual health insurance or Medicare Parts A and B, or C coverage.
- Employees can't be covered by a healthcare sharing ministry plan or by a spouse's group health insurance to enroll.
- Employers may design the plan to reimburse premiums and 213(d) eligible expenses, or premiums only.

Excepted benefit HRA (EBHRA)

- Generally, it allows employers who offer a group health plan to set aside up to \$1,800 per year per employee. Employees are eligible for an EBHRA if they are offered a group health plan, even if they're not enrolled in it.

Administrative Services Proposal - HRA

- Money set aside is to reimburse employees for out-of-pocket medical expenses and premiums for excepted benefit coverage.
- Excepted benefit coverage can include dental coverage, vision coverage, COBRA premiums, and short-term limited duration insurance (but excluding individual health insurance premiums).

Qualified small employer HRA (QSEHRA)

- You provide tax-free funds to your employees to cover eligible expenses.
- Only available to you if you employ fewer than 50 people and meet certain criteria.
- Can't be offered if you also offer a group health plan.

For any HRA plan offerings deviating from the above, please reach out to your Sales contact.

Employee experience



Mobile and online account

Once your employees enroll in benefits, they will have a consistent experience with one mobile app and online account for their commuter benefits and any other benefits they have with us. Access includes:

Feature	Mobile App	Online Account
File a claim	✓	✓
Sign up for informational text alerts <i>(Claim confirmations, purchase alerts and balance notices)</i>	✓	
View and update profile information <i>(Includes dependents and beneficiaries. Availability varies based on your account setup and integrations with benefit administration systems.)</i>		✓
View basic debit card information and report it lost or stolen <i>(which results in a new debit card being sent to participant)</i>	✓	✓
View YTD contributions and claims	✓	✓
Update and add banking information for direct deposit	✓	✓
Eligible expense scanner to determine HRA eligibility of merchandise <i>(For use in stores such as Target, CVS, Walgreens, etc.)</i>	✓	✓
Log in with Face ID or Touch ID	✓	N/A

Administrative Services Proposal - HRA

Access to knowledgebase of articles, videos, and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer		✓

Benefits debit card

WEX benefits debit cards are available for employers to provide their HRA participants when first-dollar coverage is provided and reimbursement is available for all Section 213(d) expenses. Our debit card may also be available for other HRA plan designs. However, additional plan information may be requested to ensure the debit card is a convenient option.

If you are eligible to provide a debit card with your HRA, your employees can count on the WEX benefits debit card for easy ability to spend their HRA funds.



- ✓ Simply swipe our debit card at the point of purchase.
- ✓ The debit card includes all WEX benefits, so it will pull funds based on benefit eligibility.
- ✓ Use mobile payments by adding the benefits debit card to Apple, Google, or Samsung digital wallet.

Administrative Services Proposal - HRA

Educational resources and tools

The better employees understand their HRA, the more likely they are to engage with it, helping them (and you) save money.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all." We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.

Text alerts, push notifications, and email notifications

Your employees can also sign up for text alerts and email notifications to notify them of certain types of account activity, such as debit card changes (mailed, purchase made, etc.), payments issued, claim statuses, and more.

Ongoing employee education

We have a number of resources and tools to help employees achieve their goals in our Benefits Toolkit at wexinc.com/insights/benefits-toolkit, including:



Interactive eligible expenses list.



Knowledgebase of help articles and micro videos with more than 3 million views.



Blog and podcast to help you and them learn the latest insight and news regarding their employee benefits.

Watch a quick technology teaser video or request a demo to see the full experience.



[Participant Portal – Multi Account](#)

[Participant Portal – Mobile App](#)

Claims and substantiation

Claims

Our benefits debit card is the easiest way for participants to pay for and substantiate eligible HRA items and services. They may also pay out-of-pocket and request reimbursement by providing substantiation to prove the expense was eligible. Claims can be submitted using:



**Benefits
mobile app**



Smart Scan



**Online
account**



Mail-in



Fax



Email

EOB Smart Scan

We make filing claims even easier with EOB smart scan, a feature within our mobile app that participants can use to scan an explanation of benefits (EOB) right from their mobile app and auto-fill expense details. This makes it easy for participants to substantiate eligible expenses, reimburse themselves, or directly pay a provider.

Substantiation

To verify an expense's eligibility, the IRS requires substantiation from a third-party statement (e.g. EOB or itemized statement). WEX reviews 100 percent of HRA claims to protect the compliance of your plan and your participants' HRAs.

Our capabilities

Inbound carrier integrations

We offer file integrations to:

- Validate debit card transactions. Your carrier sends a claim file to WEX, allowing us to match the participant's debit card transactions to substantiate the claim. When there is a match, the debit card purchase is automatically substantiated. This file integration has increased auto-substantiation an additional 5 to 10 percent (on top of our 85% standard auto-substantiation rate), on average.
- Simplify claim filing. Your carrier sends a claim file that passes out-of-pocket participant expenses to WEX, automatically creating and substantiating claims in our platform. Claims can be automatically reimbursed to the participant through their preferred method or paid directly to the carrier.

Administrative Services Proposal - HRA

Data integrations

You'll enjoy seamless sharing of data, which starts with our teams providing the information and support employers' and vendors' needs to build files that are efficiently shared. We're able to exchange data automatically to ensure enrollments and contributions are loaded fast and efficiently from payroll and your HR technology system. Here's how setup works:

- As early as possible during implementation, we discuss format options with our client.
- A test file is sent to WEX to ensure the file meets the software specifications. We'll test the file and let your third-party vendor know if there are any changes to the file.
- Files are preferred in WEX's standard layout to ensure they are processed within 24 hours and that the data accuracy is maintained. Our layout was built based on experience working with the largest HR technology companies.
- If a third-party vendor submits the file, WEX provides a file format for all demographic, enrollment, and contribution information. The file is uploaded to a Secured File Transmission Protocol (SFTP) site, which is then automatically processed by our system. You will then receive an email confirming the process.

Additional features and functionality

Funding

There are two options for HRA funding. Our most popular funding method is claims based funding.

Claim based funding:

There are two, daily ACH debits from your designated account based on the day prior's participant reimbursements. The debits are lump sum amount to cover your participant's:

- Manual claims (including check and direct deposit)
- Debit card transactions

An email notification and report are provided to you on a daily basis prior to the ACH.

Contribution based funding:

A reserve of funds is sent to WEX during implementation and held to ensure adequate funds are available to pay participant claims at the beginning of the plan year. Additional funds are sent (at your preferred frequency) based on employee contributions.

Administrative Services Proposal - HRA



Pro Tip: Most employers opt to send funds each pay period to be added to their reserve.

Each time a participant swipes their card or submits a manual claim, WEX reviews the claim and reimburses the participant from the reserve. If pending claims exceed the reserve funds available, we will notify you and request additional funds. Reimbursement is held until additional funds are received.

Non-discrimination testing

Your HRA is subject to non-discrimination compliance to ensure you're offering these plans fairly and not discriminating in favor of highly compensated or key employees. Our non-discrimination testing lets you ensure your entire cafeteria plan is in compliance. And, for one single rate, you can perform an unlimited number of tests.

Reporting

Reports are available through WEX's secure portals on demand. Based on employer preference, email notifications can also be provided once a report is generated. Below are a few of the top reports our clients leverage:

Employer Funding Report	Summarizes debits to your bank account for participant claim reimbursements and debit card transactions. Any applicable credits to your bank account will also be shown. This report is generated daily, regardless of activity. You'll receive a daily email to notify you that the report has been generated and is available on the employer portal.
Account Balance Detail Report	Encompasses each participant's election, claims paid, deposits and available balance. This report is available the first of each month and on demand.
Enrollment Report	Includes data regarding participants' annual elections, employer contributions (if applicable) and payroll contribution amounts. This report is available the first of each month and on demand.
Payment History Report	Summarizes the amount WEX issued in checks, direct deposits and debit card transactions (if applicable) for the previous month. This report is available on demand.

Administrative Services Proposal - HRA

Summary of benefits and coverage requirements

WEX will provide the Summary of Benefits and Coverage (SBC) at no cost to meet requirements under the Affordable Care Act (ACA). The employer is required to distribute the SBC in accordance with ACA standards.

Medicare secondary reporting requirements

Third-party administrators are required to report to the Centers for Medicare and Medicaid Services (CMS) certain data for all active covered individuals, defined as employees, spouses, and dependents who are eligible to receive benefit reimbursement from the HRA. The information required by CMS includes the names of employees, their spouses and dependents, their Social Security Numbers (SSNs) or Health Insurance Claim Numbers (HICNs), dates of birth and gender for any Medicare beneficiary who meets the criteria below:

- Individuals age 65 and older who are covered based on their or their spouse's current employment status
- Individuals age 45 through 64 who are covered based on their or a family member's current employment status
- Individuals who are under 45, known to be entitled to Medicare, and covered based on their own or family member's current employment status
- Individuals who have been receiving kidney dialysis or who have received a kidney transplant, regardless of current employment status.

The information provided does not need to report on children, unless they are known to be eligible for Medicare or have kidney disease. Employers do not need to report individuals who are not covered based on current employment status, such as retirees and COBRA beneficiaries.

In order to meet the CMS requirement, WEX will require all employers sponsoring an HRA to collect from employees the necessary information and provide that information to WEX in an electronic file on a quarterly basis. A copy of the required CMS file layout containing the necessary data elements for providing information to WEX will be provided during implementation.

The WEX difference



Commuter benefits administration

- Mobile payments available for Apple Pay, Google Pay, and Samsung Pay.
- In Atlanta, Chicago, San Francisco, and Washington D.C., participants can use our Smart Commute program to directly load funds onto their transit authority's smart card.
- Easy-to-use employer platform lets you view and update participant accounts, view reporting, and upload files in one place.
- Integrations with more than 350 payroll/HRIS/benefits administration partners to remove manual processes and save you time.
- A responsive participant services team and helpful on-demand resources to reduce participant questions.
- Email alerts and text notifications so your participants can stay up-to-date on their commuter benefits.
- With one debit card, one online account, and one mobile app to manage their commuter benefits, participants get a simplified and personalized experience right from the start.

Administrative Services Proposal - Commuter Benefits

Transit and vanpooling

Whether your participants take the train, bus, subway, ferries, UberPOOL, Lyft Shared, or a combination of these transit options to get to work, these costs are eligible commuter benefits expenses when they're traveling to and from work.

Parking

If your participants commute with their own vehicles, they can take advantage of their commuter benefits by using them to pay for parking at or near their regular place of employment, use SpotHero (or any of their favorite parking apps!) to reserve or pre-pay parking spots in select cities, or take advantage of park-and-ride facilities (if available).

Commuter benefits employee experience



Mobile and online account

Once your employees enroll in benefits, they will have a consistent experience with one mobile app and online account for their commuter benefits and any other benefits they have with us. Access includes:

Feature	Mobile App	Online Account
Sign up for informational text alerts <i>(Claim confirmations, purchase alerts, Smart Commute notifications and more.)</i>	✓	✓
View account balances and account history	✓	✓
View and update profile information <i>(Availability varies based on your account setup and integrations with benefit administration systems.)</i>		✓

Administrative Services Proposal - Commuter Benefits

Order additional debit cards or report lost/stolen	✓	✓
View and update monthly elections, contributions, and view reimbursements		✓
Submit Smart Commute orders		✓
Log in with Face ID or Touch ID	✓	N/A
Access to knowledgebase of articles, videos, and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer		✓
File a claim	✓	✓

Educational resources and tools

The better employees understand their commuter benefits, the more likely they are to engage with it, helping them (and you) save money.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all". We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.

One resource is our My Commute Planner which is a decision-making support tool that helps employees customize their commute to/from work and understand how they can use their commuter benefit dollars.

Watch a quick technology teaser video or request a demo to see the full experience.



[Participant Portal – Multi Account](#)

[Participant Portal – Mobile App](#)

Administrative Services Proposal - Commuter Benefits

Text alerts, push notifications, and email notifications

Your employees can also sign up for text alerts and email notifications to notify them of certain types of account activity, payments issued, and Smart Commute order confirmations.

Ongoing employee education

We have a number of resources and tools to help employees achieve their goals in our Benefits Toolkit at wexinc.com/insights/benefits-toolkit, including:



Interactive eligible expenses list.



Knowledgebase of help articles and micro videos with more than 3 million views.



Blog and podcast to help you and them learn the latest insight and news regarding their employee benefits.

Claims approach and payment solutions

Stackable debit card

Your employees can count on the WEX benefits debit card for easy ability to spend funds for any of their plans with WEX.



Participants simply swipe our debit card at the point of purchase, including transit authorities, parking garages, and more







The debit card includes all WEX benefits. It will pull funds from the applicable plan based on the purchase.

Administrative Services Proposal - Commuter Benefits

Smart Commute

Participants can take advantage of our WEX benefits debit card in all cities across the United States. With Smart Commute, participants in select cities can directly load their commuter benefits funds onto their transit authority's smart card (or similar account-based technology provided by the transit authority).

Smart Commute is available to our participants in the following cities:

-  **ATLANTA**
-  **CHICAGO**
-  **SAN FRANCISCO**
-  **WASHINGTON, D.C.**

Mobile payments

Participants can use mobile payments by adding the benefits debit card to their Apple, Google, or Samsung digital wallets. Once a participant has added the benefits debit card to their digital wallet, paying for eligible expenses is easy. When their benefits debit card is set as their default card within Apple Pay, Google Pay, or Samsung Pay, then they can simply place the back of their phone near the contactless payment reader at eligible merchants.

If their benefits debit card is not their default payment, then they'll need to have their digital wallet app open at the point of sale. With their benefits debit card open within the digital wallet, they can place the back of your phone over the contactless payment reader. The benefits debit card will recognize which expenses are eligible and only pay for these expenses (just like when using a physical debit card).

Claim submission and reimbursement

Participants can submit parking and vanpooling claims to us through their online account and mobile app. Claims are processed within one business day. Reimbursement is issued the following day. No documentation is needed for parking or vanpooling claims.

Administrative Services Proposal - Commuter Benefits

Additional features

Online enrollment/mid-year changes

We offer flexible ways for participant enrollment or mid-year contribution changes for commuter benefits, including:



- Online enrollment through its enrollment system
- Enrollment file imports through LEAP (our secure employer/consultant portal)
- Third-party file import (when employees enroll online through a third-party system)
- Submission directly through LEAP

Funding

There are two options for commuter funding. Our most popular funding method is claims based funding.

Claim based funding:

There are two, daily ACH debits from your designated account based on the day prior's participant reimbursements. The debits are lump sum amount to cover your participant's:

-  Manual claims (including check and direct deposit)
-  Debit card transactions

An email notification and report are provided to you on a daily basis prior to the ACH.

Contribution based funding:

A reserve of funds is sent to WEX during implementation and held to ensure adequate funds are available to pay participant claims at the beginning of the plan year. Additional funds are sent (at your preferred frequency) based on employee contributions.



Pro Tip: Most employers opt to send funds each pay period to be added to their reserve.

Administrative Services Proposal - Commuter Benefits

Each time a participant swipes their card or submits a manual claim, WEX reviews the claim and reimburses the participant from the reserve. If pending claims exceed the reserve funds available, we will notify you and request additional funds. Reimbursement is held until additional funds are received.

Reporting

Reports are available through WEX's secure portals on demand. Based on employer preference, email notifications can also be provided once a report is generated.

Employer Funding Report	Daily report that includes debits to your bank account for participant claim reimbursements and debit card transactions. Any applicable credits to your bank account will be shown.
Account Balance Detail Report	Monthly report that includes each participant's election, claims paid, deposits, and available balance.
Enrollment Report	Monthly report that includes regarding participants' annual elections, employer contributions (if applicable), and payroll contribution amounts.
Payment History Report	On-demand report that summarizes the amount WEX issued in checks, direct deposits, and debit card transactions (if applicable) for the previous month.

Participants will also receive an email notification once the following reports have been posted to their online account.

- Monthly account statements
- Transaction-based claim reimbursement notifications (email only)
- Transaction based denial and repayment requests
- Receipt reminders for debit card transactions: Sent on day 1, 30, and 72 after transaction.

Administrative Services Proposal - Commuter Benefits

Participant reports:

- Account statements: Monthly
- Claims reimbursement notifications: Transaction based (email only)
- Denial and repayment requests: Transaction based

File formatting and testing

We prefer files in our standard layout. This ensures:



Smooth setup, renewal,
and ongoing administration.



Information contained in
the file is accurately and
effectively communicated.



The file is uploaded through
LEAP and processed within
24 hours.

Once the file is processed, you'll be provided a results report. You can make any corrections directly through LEAP. If a third-party vendor provides the files, we will provide a pipe-delimited file format for all demographic, enrollment, and contribution information. The file is uploaded to a Secured File Transmission Protocol (SFTP) site, which is then automatically processed in our system without manual intervention. You'll then receive an email confirmation.

The WEX difference



Lifestyle spending account administration

- Our in-the-box solution makes it easy to set up a lifestyle spending account (LSA).
- Customizable LSA plan designs and eligible.
- Build an LSA that supports wellness needs for all employees (not just the athletes).
- No matter the employer size, you have flexibility in how much you contribute to their LSA.

Administrative Services Proposal - LSA

Considerations when creating your LSA

Questions you need to answer	Food for thought
How much money will you contribute?	The average WEX client contributes \$750 to an LSA each year.
When will employees receive their funds?	Most plan designs make all funds available at the start of the plan year. You have flexible options, including monthly, quarterly, and annually.
Which employees are eligible?	You can determine eligibility for different groups of employees.
What expenses are eligible?	Eligible expenses typically include physical, financial, and emotional wellness expenses. You can easily customize eligible expenses in LEAP.
Will you require claims to be substantiated?	A majority of our clients require substantiation for LSA claims to ensure funds are used for the expenses you deem eligible.
What happens to funds at the end of your plan year or when an employee terminates?	You can determine if your LSA is a use-or-lose account or if funds roll over.

In-the-box solution

Use WEX's eligible expense list out of the box, or simply as a starting point to customize your own plan. Eligible expenses for our solution include:

Administrative Services Proposal - LSA

PHYSICAL WELLNESS

- Athletic equipment and accessories
- Exercise equipment
- Gym, health club, spa and fitness studio memberships
- Rock climbing, martial arts and tennis expenses
- Fitness classes (yoga, Pilates, dance, etc.)
- Lessons (golf, swimming, tennis, etc.)
- Personal trainer
- Fitness trackers
- Entry fees (marathons, leagues, etc.)
- Passes (ski, snowboard, golf, swimming, etc.)

FINANCIAL WELLNESS

- Student loan reimbursement
- Home purchase expense reimbursement (down payment, closing costs, etc.)
- Financial adviser and planning services
- Financial seminars and classes
- Identity theft services
- Pet Insurance Premiums

EMOTIONAL WELLNESS

- Meditation classes
- Non-medical counseling (marital, parental, etc.)
- Retreats (leadership, spiritual, etc.)
- Pet care (walkers, day care, grooming, etc.)
- Camping (equipment fees, etc.)
- Personal development classes (art, cooking, etc.)
- Annual park passes

Most common eligible participant expenses:

APPAREL

GYM MEMBERSHIPS

WORKOUT EQUIPMENT

APPS/ACTIVITY TRACKERS

WATCHES

Administrative Services Proposal - LSA

Employee experience

Once your employees enroll in benefits, they will have a consistent experience with one mobile app and online account for their LSAs and any other benefits they have with us. Access includes:

Watch a quick technology teaser video or request a demo to see the full experience.

[!\[\]\(c3d993ca47bfe2a953c700506ce31fa0_img.jpg\) Participant Portal – Multi Account](#)

[!\[\]\(d66ff64371a51729ac8c1cdaa685ba6f_img.jpg\) Participant Portal – Mobile App](#)

Feature	Mobile App	Online Account
File a claim	✓	✓
Upload, store, and view documentation	✓	✓
Sign up for informational text alerts <i>(Claim confirmations, purchase alerts and balance notices)</i>	✓	✓
View account balances and account history	✓	✓
View and update profile information <i>(Includes dependents and beneficiaries. Availability varies based on your account setup and integrations with benefit administration systems.)</i>		✓
Update and add banking information for direct deposit	✓	✓
Log in with Face ID or Touch ID	✓	N/A
Access to knowledgebase of articles, videos, and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer		✓

Administrative Services Proposal - LSA

Text alerts and email notifications

Your employees can also sign up for text alerts and email notifications to notify them of certain types of account activity, payments issued, claim statuses, and more.

Claims and substantiation

Claims

If you choose to require substantiation for your LSA, participants can file a claim through a variety of options. They pay out-of-pocket and request reimbursement by providing substantiation to prove the expense was eligible. Claims can be submitted using:



**Benefits mobile
app**



Online account



Mail-in



Fax



Email

Our claim notification process

- Participant purchases a fitness tracker (which you have determined is an LSA eligible expense).
- Participant submits the claim and supporting documentation.
- WEX reviews the claim.
- If additional documentation is needed, an email is sent to the participant.
- The participant snaps a photo of their receipt and applies it to the claim via their benefits mobile app.
- WEX reviews the documentation and approves the claim.

Participants are sent multiple notifications over a 200-day period before a repayment request is sent. If documentation is provided, but doesn't contain all of the required criteria, we provide the participant more time and flexibility to resubmit.

Additional features and functionality

Funding

There are two options for LSA funding. Our most popular funding method is claims based funding.

Administrative Services Proposal - LSA

Claim based funding:

There is a daily ACH debit from your designated account based on the day prior's participant reimbursements. The debits are lump sum amount to cover your participant's claims.

An email notification and report are provided to you on a daily basis prior to the ACH.

Contribution based funding:

A reserve of funds is sent to WEX during implementation and held to ensure adequate funds are available to pay participant claims at the beginning of the plan year. Additional funds are sent (at your preferred frequency) based on employee contributions. Most employers opt to send funds each pay period to be added to their reserve.

Each time a participant submits a manual claim, WEX reviews the claim and reimburses the participant from the reserve. If pending claims exceed the reserve funds available, we will notify you and request additional funds. Reimbursement is held until additional funds are received.

Reporting

Reports are available through WEX's secure portals on demand. Based on employer preference, email notifications can also be provided once a report is generated. Below are a few of the top reports our clients leverage:

Employer Funding Report	Daily report that includes debits to your bank account for participant claim reimbursements. Any applicable credits to your bank account will be shown.
Account Balance Detail Report	Monthly report that includes each participant's election, claims paid, deposits, and available balance.
Enrollment Report	Monthly report that includes regarding participants' annual elections, employer contributions (if applicable), and payroll contribution amounts.
Payment History Report	On-demand report that summarizes the amount WEX issued in checks, direct deposits, and debit card transactions (if applicable) for the previous month.

Participants will also receive an email notification once the following reports have been posted to their online account.

Administrative Services Proposal - LSA

- Monthly account statements
- Transaction-based claim reimbursement notifications (email only)
- Transaction based denial and repayment requests

The WEX difference



COBRA Administration

- We have more than 330 different carrier integrations using an EDI 834 file to update carriers automatically.
- We take on the responsibility of sending required notices, such as General Rights Notices and Specific Rights Notices.
- Our automation capabilities help keep you compliant with COBRA's rules and regulations.
- You can count on our customer support and resources to answer any of your COBRA members' questions.
- We have flexible options for members to submit premium payments and offer an innovative COBRA mobile app for them to elect and submit payments.

Administrative Services Proposal - COBRA

What we take off your plate

The administrative burden of meeting COBRA's many rules and regulations can be time consuming. When you choose WEX, we take much of that burden off your plate in the following ways:

21,000

Each month, we send and receive nearly 21,000 total COBRA files

General Rights Notices

A general rights notice (GRN) must be sent to any new plan members within 90 days of when group health plan coverage first begins. We mail GRNs on your behalf and copies will be available in LEAP and your COBRA members' online accounts.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all". We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.

Specific Rights Notices

A specific rights notice (SRN) outlining COBRA rights and obligations must be provided to all qualified beneficiaries within 14 days of receiving notice of a qualifying event. The SRN includes the qualified beneficiaries' election forms. We mail SRNs on your behalf and copies will be available in LEAP and your COBRA members' online accounts.

Print and mail fulfillment

When a qualifying event is submitted to us in LEAP, our automation kicks in. COBRA election paperwork is mailed the following business day. Qualifying events submitted via electronic file (through the SFTP site) are processed within 48 hours.

Please note: WEX does not assume responsibility for sending COBRA election paperwork for qualifying events that occur prior to the employer's effective date of our COBRA administration or for qualifying events submitted with incomplete information.

Premium payments

WEX collects COBRA payments and ensures members submit payment within the required 45-day grace period. When a partial payment is made, we communicate with the COBRA member advising them of next steps they need to take to maintain active coverage.

Administrative Services Proposal - COBRA

WEX also remits premium payments to the employer via ACH deposit or monthly check.

Carrier communications

We notify the carrier(s) when we receive COBRA premium payments from members and when a member's COBRA is terminated. Our teams are always innovating to find new ways to expand this capability while helping employees stay compliant and preserve data accuracy via data integrations with carriers.

Open enrollment and plan change notices

WEX sends standard open enrollment letters, plan change notices, and generic carrier enrollment forms to COBRA members at no additional cost. WEX also collects enrollment forms and forwards them to the carrier for processing. We also provide additional open enrollment materials to COBRA members through messages in their online account.

If you request we send additional open enrollment materials to COBRA members, they can be mailed at a cost of \$1.50 per duplex page, with a 25-page maximum.

25+

We have more than 25 years of experience administering COBRA and navigating its many rules and regulations.

Member questions

When your COBRA members have questions, we have answers. Your COBRA members can contact our participant services team between 6 a.m. and 9 p.m. Central time Monday through Friday. They can also find answers to questions anytime in our knowledgebase of help articles through their online account or on our website at <https://www.wexinc.com/insights/benefits-toolkit/>.



Any client I have that is frustrated with their COBRA vendor (lack of customer service or no access to reports or information), I am able to move to WEX to solve those issues. ...Better reporting, better communication, better technology.

– Carrie A., benefits consultant

COBRA employee experience



Mobile and online account

Once your qualified beneficiaries elect COBRA, they enjoy a consistent experience through our mobile app and online account. Access to our app and online account includes:

Watch a quick technology teaser video or request a demo to see the full experience.

[▶ COBRA Direct Bill: Participant Portal](#)

[▶ COBRA Direct Bill: Mobile App](#)

Feature	Mobile App	Online Account
Elect COBRA	✓	✓
Submit a one-time premium payment	✓	✓
Set up recurring payments (via ACH or by providing a credit/debit card. A separate processing fee charged and retained by the payment processor is applied to each payment made online via credit/debit card.)	✓	✓
Real-time payment tracking	✓	✓
View and update profile information	✓	✓
Access to knowledgebase of articles, videos and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer member questions	✓	✓

Administrative Services Proposal - COBRA

Payment options

We accept the following premium payment methods:



One-time ACH



Recurring ACH



Credit or debit card



Check

Enrollment

With their COBRA election materials, each qualified beneficiary receives a registration code and instructions for using our COBRA mobile app and their online account. They may use the app or online account to elect COBRA or make premium payments. They can also submit payments to us via fax or mail.



The (American Rescue Plan Act) ARPA was a big issue that most carriers wouldn't help with (since the COBRA went back so far that old carriers would have been involved). WEX stepped up and walked us through getting it all done with a solution laid out nicely!

– Kate E., consultant

Additional features

Premium remittance

Premiums can also be remitted to the carrier(s) when:

- The group is fully insured.
- Benefits end at the end of the month.
- A group agrees to sign up for ACH.

Please note: Vision COBRA premiums are remitted to the employer, as they are an exception to the process.

Administrative Services Proposal - COBRA

Carrier notifications

We have COBRA integrations in place to simplify the process of notifying carriers of updates to COBRA coverage and eligibility. We communicate with carriers through EDI 834 files or by email and fax.

Our COBRA carrier operations team specializes in serving as our main point of contact for insurance carriers to update and confirm COBRA eligibility for qualified beneficiaries.

Reporting

Real-time, online reporting is available through the employer portal, including reports on:

- Member status
- Carrier notifications (pending and processed)
- Proof of mail
- Plan rate renewal
- Paid through report
- Generated letters report (summary and detail)
- Members without plans
- QB plan members
- Subsidy schedule
- Remittance reports
- Member by Postal Code
- New Plan Member report
- QB Summary report
- SPM Summary report

\$150

On average, a single person saves \$150 per month

\$675

And a family saves \$675 per month with coverage through our marketplace rather than COBRA.

40%

Decrease in COBRA enrollments since the launch of individual marketplace.

Marketplace

Our marketplace is available to our COBRA clients as a way to provide their qualified beneficiaries with an alternative to COBRA. Qualified beneficiaries can then shop for potentially cheaper coverage options that may better suit their needs. That's one reason why we promote marketplace to qualified beneficiaries in our SRNs. And marketplace comes with perks for our employers, including:

Administrative Services Proposal - COBRA

- The potential to save money. You might see lower premiums, since fewer COBRA elections can lead to fewer claims, which reduces your costs.
- Less risk. COBRA members typically have a higher volume of claims than employees on your employer-sponsored health plan. When individuals choose marketplace coverage instead of COBRA, the risk associated with claims is taken on by the provider they choose.
- Building goodwill. Providing qualified beneficiaries with options helps them save money, too.



The WEX difference



Direct bill administration

- Our mail fulfillment offers a fully automated, compliant, and hands-off solution that is highly scalable (making it easy to manage erratic volume).
- Easy ability for members to submit a one-time payment, make recurring payments, and more with our mobile app.
- Meets billing needs for retiree, LOA (leave-of-absence), and furloughed employee populations

Administrative Services Proposal - Direct Bill

What is direct bill?

Direct bill is our billing solution to reduce your workload for a variety of populations receiving benefits from you, including:

- Retirees (52% of our direct bill members)
- Leave of absence (30% of our direct bill members)
- FMLA (Family and Medical Leave Act) recipients

What we take off your plate

When you choose WEX, we take much of the billing burden off your plate in the following ways:

Print and mail fulfillment

Once WEX is notified of a direct bill member, our automation kicks in. We mail a welcome letter containing payment coupons and send them instructions on how to access the participant portal.

Premium payments

WEX monitors member activity to ensure payments are made within the required grace period as determined by your plan. Payments received with a postmark past the grace period deadline are returned to the member and coverage may be terminated with carrier.

WEX also remits premium payments to the employer via ACH deposit or monthly check.

Carrier communications

We notify the carrier(s) when we receive premium payments from direct bill members and when a member's coverage is terminated. Our teams are always innovating to find new ways to expand this capability while helping employees stay compliant and preserve data accuracy via data integrations with carriers.

Open enrollment and plan change notices

WEX sends standard open enrollment letters, plan change notices, and generic carrier enrollment forms to direct bill members at no additional cost. WEX also collects enrollment forms and forwards them to the carrier for processing. We also provide additional open enrollment materials to direct bill members through messages in their online account.

Administrative Services Proposal - Direct Bill

If you request we send additional open enrollment materials to direct bill members, they can be mailed at a cost of \$1.50 per duplex page, with a 25-page maximum.

Member questions

When your direct bill members have questions, we have answers. Your direct bill members can contact our participant services team between 6 a.m. and 9 p.m. Central time Monday through Friday. They can also find answers to questions anytime in our knowledgebase of help articles through their online account or on our website at <https://www.wexinc.com/insights/benefits-toolkit/>.

Direct bill member experience



Mobile and online account

Once your qualified beneficiaries elect COBRA, they enjoy a consistent experience through our mobile app and online account. Access to our app and online account includes:

Feature	Mobile App	Online Account
Submit a one-time premium payment	✓	✓
Set up recurring payments (via ACH or by providing a credit/debit card)	✓	✓
Real-time payment tracking	✓	✓
View and update profile information		✓
Access to knowledgebase of articles, videos and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer member questions		✓

Administrative Services Proposal - Direct Bill

Payment options

We accept the following premium payment methods:



One-time ACH



Recurring ACH



Credit or debit card



Check

Enrollment

With their election materials, each member receives a registration code and instructions for using our COBRA mobile app and their online account. They can also submit payments to us via fax or mail.



Watch a quick technology teaser video or request a demo to see the full experience.

[COBRA Direct Bill: Participant Portal](#)

[COBRA Direct Bill: Mobile App](#)

Additional features

Premium remittance

Premiums can also be remitted to the carrier(s) when:

- The group is fully insured.
- Benefits end at the end of the month.
- A group agrees to sign up for ACH.
- The carrier(s) provide us with online access to a separate monthly invoice listing only the COBRA qualified beneficiaries.

Administrative Services Proposal - Direct Bill

Carrier notifications

We have integrations in place to simplify the process of notifying carriers of updates to coverage and eligibility. We communicate with carriers through EDI 834 files or by email and fax.

Our COBRA carrier operations team specializes in serving as our main point of contact for insurance carriers.

Reporting

Real-time, online reporting is available through the employer portal, including reports on:

- Member status
- Carrier notifications (pending and processed)
- Proof of mail
- Plan rate renewal
- Paid through report
- Generated letters report (summary and detail)
- Members without plans
- QB plan members
- Subsidy schedule
- Remittance reports
- Member by Postal Code
- New Plan Member report
- QB Summary report
- SPM Summary report

Administrative Services Proposal

Why WEX

Employer Experience

LEAP

LEAP is your single source for benefits and COBRA administration needs. With LEAP, you'll have a guided and intuitive experience during plan setup, renewal, and ongoing administration. Our built-in apps let you:

- Access benefits and COBRA administration-level data, reports, and participant information with one set of login credentials.
- View reporting, analytics, and benchmarking to learn more about account trends, activity, performance, efficiency, engagement, market comparisons, and more.
- Easily complete plan setup and renewal online with step-by-step, 4.5-star rated design guides.
- View help articles and get instant answers to questions through our knowledgebase and assisted support.
- Access administrative fee invoices and plan funding balances, and manage account information including user access.
- Perform non-discrimination testing to support your plan compliance.

75%

of our clients say they used
Leap within the last year

95%

of our benefits clients
auto-renew

91%

of our clients with us
year after year

Onboarding

We provide a clear, efficient, and well-communicated process to give you the peace of mind you need as an onboarding client.

- Intuitive plan designs based upon industry best practices.
- Educational support so you can stay ahead of the curve.
- Fast access to answers from a team of experienced experts.
- Flexible options to contact us via phone, email, or through LEAP.

Administrative Services Proposal

Open Enrollment

Resources & Features*	For your on-site OE	For your virtual OE
OE Toolkit https://www.wexinc.com/wh/openenrollment (Includes digital handouts, educational videos, PowerPoint templates, and email templates.)	✓	✓
HSA goal and savings calculators	✓	✓
Interactive eligible expense list	✓	✓
1-on-1 phone support for your employees to chat with our team of experts before they enroll	✓	✓
Live webinars on our products (scheduled between 7 a.m. and 7 p.m. CT Monday-Friday; subject to availability)	✓	✓
Printed handouts (Select handouts available for shipment to you at no cost within standard shipping timeframes. Quantity is determined by the number of participants plus a percentage surplus. WEX reserves the right to limit the quantity. Expedited shipments or additional quantities may incur fees. The options include: <ul style="list-style-type: none"> • Health Savings Account (HSA) Employee Handout • Health Savings Account (HSA) Limits & IRS Regulations Handout • Benefits Mobile App Employee Handout • Benefits Technology & Resources Employee Handout 	✓	N/A
Employee access to help articles in our knowledgebase	✓	✓
Virtual fair access 24/7/365 (includes an auditorium with video presentations and a virtual interactive booth supported by live chat on Tuesdays and Wednesdays from 10:30 a.m. to 7 p.m. CT)	✓	✓
On-site experts (Available for an additional fee of \$350 per expert, per day plus travel expenses. Attendance is subject to availability and dependent on CDC guidelines/corporate policies regarding travel at the time of the request.)	✓	N/A

Administrative Services Proposal

Additional education

- SHRM accredited webinars for HR teams to stay up-to-date on the ins and outs of benefits, compliance, and more.
- Our blog (<https://www.wexinc.com/insights/blogs/health/>), which shares the latest news and trends in employee benefits and COBRA.
- Our podcast (<https://anchor.fm/benefitsbuzz>), which keeps you up-to-date on the world of employee benefits. Learn from industry experts on topics such as leadership, talent retention, HSAs, LSAs, compliance and more.

Outreach

We're industry leaders in innovation and user experience thanks in large part to our clients. Feedback drives many of our initiatives and enhancements, which is why we've established avenues to align with our customers and encourage them to provide feedback. They include:

- Our consultant advisory board
- Our employer advisory committee
- On-site client reviews
- Presence at industry conventions
- Surveys
- Knowledgebase article rankings

Contacting us

We encourage our clients to work alongside our experts, or at their own pace and on their own time, with solutions available when you need them. Our client services team is available from 7 a.m. to 7 p.m. Central time from Mondays through Fridays. You can contact us in a variety of ways, including:



Phone: 877-765-8810



Email at employerservices@wexhealth.com
or COBRAemployerservices@wexhealth.com



Assisted support with LEAP

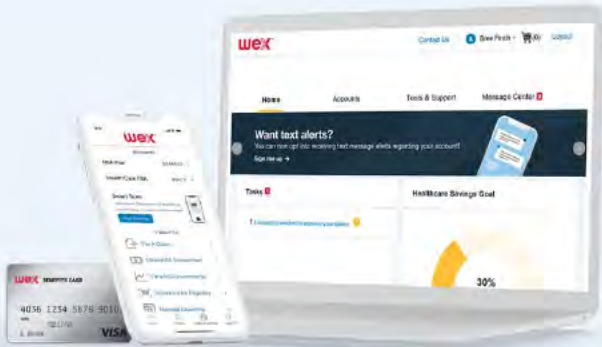
Watch a quick technology teaser video or request a demo to see the full experience.



[Employer Portal](#)

[COBRA Direct Bill: Employer Portal](#)

Administrative Services Proposal



Consolidate and save

WEX offers an integrated solution for you and your participants across all account types. Give your participants a simplified experience with one mobile app/online account, debit card and customer support team.

Your perks include:

- Money saved through bundled pricing.
- Time saved by working in one technology platform, LEAP.
- One partner with flexible support options for all of your service needs.
- Simplified transfer of data by using one file for all benefits.
- Easier implementation, renewal, and open enrollment by working with one trusted partner.
- Experienced assistance and guidance to support compliance when your benefits are viewed holistically.
- Reporting and analytics for all your plans in one place.

Education is the key to success of these plans for the employer and participant, but education on benefits is not a "one size fits all". We provide resources and support options for every participant. We collaborate with you on what solutions will resonate the most to drive employee engagement and ultimately build confidence in the benefits experience.



HSA



FSA



HRA



LSA



**Commuter
Benefits**



COBRA



Direct Bill

Administrative Services Proposal




Our Commitment

We are committed to continuing to improve and simplify the benefits experience by releasing hundreds of enhancements to our technology and service each year. You may not even notice some of them. But each enhancement has a profound impact on the experience you and your participants enjoy with WEX.

Our people, customer service, and technology work together to meet needs before you or your employees know you have them. We're here to serve as an extension of your team. Trust us to deliver.

Administrative Services Proposal

Additional Product and Service Solutions

Implementation	Pricing
FSA or HRA Mid-year Assumptions or previous plan year takeover (grace period and/or run out period)	\$1,000
Debit Card	Pricing
WEX Benefits Debit Card (2 cards per participant) 	Included in PPPM
Additional Debit Cards for Spouse and Dependents (18 years of age and older)	Included in PPPM
4th Line Embossing for Employer Name (Up to 19 Characters)	Included in PPPM
Co-branded Debit Card	\$900 one-time fee
Custom Debit Card	\$900 one-time cost + ongoing plastic costs minimum order of 10,000
EMV Debit Card	Request quote
Custom MCC Network	\$1,500 per custom network
Open Enrollment	Pricing
Our Open Enrollment Toolkit* provides access to valuable resources, content, and tools to promote enrollment and utilization of our plans resulting in increased FICA tax savings and employee retention for our clients. The toolkit includes the following items: <ul style="list-style-type: none"> • Handouts • Educational email templates • PowerPoint slides • Post-enrollment educational resources via our knowledgebase • Promotional/educational videos • Virtual open enrollment fair experience • One on one phone support 	Included in PPPM

Administrative Services Proposal

<ul style="list-style-type: none"> Product calculators 	
*Toolkit may be modified at our discretion	
Educational Webinar Presentation Custom webinar with live representation from WEX	Additional fees may apply
Open Enrollment Compilation Video Educational video tailored to an employer’s specific plan design (i.e. grace period, run-out, carryover, etc.)	\$195 one-time fee
Automated Educational Email Campaign Email campaigns developed to promote open enrollment and educate employees on the available plans.	Request quote
On-Site Enrollment Meetings & Benefits Fairs	May be available for an additional fee of \$350 per day plus travel expenses; attendance is subject to availability and dependent on CDC guidelines/corporate policies regarding travel at the time of the request.
Kickstart Mailer Introductory direct mail piece mailed via USPS to all new enrollments or those without email	\$1.50 per mailer

Custom Communication Solutions	Pricing
Our Custom Communication Solutions let you take advantage of a variety of co-branding and customization options. You can leverage our consultative team to build a plan that works best for you or choose one of our existing packages. Through a collaborative discussion and review of your needs, we’ll help you create and implement a customized communication plan to meet what you’re looking for, built from options like those listed below. <ul style="list-style-type: none"> Co-branded consumer email notifications and/or portal Custom portal colors, banners and/or post login messaging Custom benefit email notifications Co-branded or completely custom OE materials Re-branded COBRA notifications and/or portal COBRA/direct bill custom attachments or notifications Email or mailed letter communications Direct mail Also available here:	Co-branding Package: \$2,750 Custom Consumer Online Account Package: \$3,000 Gold Customization Package: \$6,000 Note: Any hard costs for options chosen will be added in addition to the base program fee. Additional fees may apply if additional updates or requests are made after final deliverables are sent or go-live dates have occurred.



Administrative Services Proposal

<https://www.wexbenefitsyou.com/custom-marketing-solutions/>

Data File Integrations Options	Pricing
<p>File Transmission The transmission of data in WEX standard file layout to allow for administrative services.</p>	Included in PPPM
<p>Custom File Transmission</p> <ul style="list-style-type: none"> • Consumer Data Exchange • COBRA Data • Claims Exchange • Debit Card Substantiation 	\$1,200 annual fee (per file type)
<p>ACA File Transmission Enables transmission of necessary data to a third party for ACA reporting services.</p>	\$1,200 annual fee
<p>834 5010 Eligibility File - Outbound Enables transmission of an EDI 834 5010 to carriers for purposes of eligibility.</p>	Included in PPPM (minimum eligibility may apply)
Online Account Integration Options	Pricing
<p>Single Sign-On Enables a seamless transition between one online platform to the WEX Consumer Online Account without the need for the user to enter additional login information.</p>	\$2,000 annual fee (per portal)
<p>Outbound Single Sign-On Enables a seamless transition between WEX Consumer Online Account to another third party platform without the need for the users to enter additional login information.</p>	\$2,000 annual fee (per portal)
<p>Web Services Enables the ability to display up to five data elements (ex. balance, elections) within a third party system.</p>	\$2,000 annual fee (per portal)
Custom Reporting	Pricing
<p>Standard Reports and Notifications Report on data at the employer level. Most reports and notifications can be automatically delivered via email, or to one of the portals.</p>	Included in PPPM
<p>Ad-Hoc Reporting</p>	Included in PPPM

Administrative Services Proposal

Report on data at the employer level. Reports are generated real-time from LEAP.

Custom Reporting

Creation of a custom report based on to build specific report fields, parameters and frequency. Reports are delivered by SFTP or with LEAP.

\$195 per hour

*minimums may apply

Programming

Custom Development

If custom work is requested, WEX will create a Professional Services Agreement.

Pricing

\$195 per hour

Manual Processing

If custom work is requested, WEX will create a Professional Services Agreement.

Pricing

\$195 per hour

Non-Discrimination Testing

Key DCAP

Access testing of the POPFSA template for the following plans:

Cafeteria Plan Only (POP)
Dependent Care (Section 129)

Pricing

Key DCAP included in PPPM

Non-Discrimination Testing Subscription

Non-discrimination testing available for the following plans:

Cafeteria Plan Only (POP)
Medical FSA (Section 125)
Dependent Care (Section 129)
Health Reimbursement Arrangement (105h)
Self-Insured Medical Plans

\$500 annual fee paired with a benefits product.

Non-discrimination testing subscription
\$1,000 annual fee for standalone COBRA clients.
(provides access to all available tests at any frequency)

Solicitation Number #38-22

NCPA (National Cooperative Purchasing Alliance)

Executive Summary

WEX is uniquely positioned to offer you the industry's best platforms and service to take your business to the next level. WEX simplifies benefits by delivering the broadest range of consumer and healthcare solutions as well as the services to make them successful, all built on the industry's most modern, reliable platform.

The complexity of health, wellness, and consumer benefits demands a robust platform and flexible solutions that make the best choices easy. Only WEX delivers it all. We take the complexity and pain out of creating, promoting, or participating in health and consumer benefits. For clients, we bring a single flexible, proven platform built for the constant innovation the market demands. For brokers and consultants, we bring the power of insight drawn from the industry's biggest pool of data so that you can quickly customize solutions for each unique opportunity. And if you're a plan member or consumer, we deliver the power of every benefit on one card, from HSA to tuition repayment plan. For every need, we simplify benefits for everyone by delivering the right solution for you.

Our platform supports health savings accounts (HSAs), flexible spending accounts (FSAs) – health and dependent care, health reimbursement arrangements (HRAs), wellness and incentive plans (LSAs), commuter benefits plans (transit and parking), and COBRA + Direct Bill.

WEX currently has over 2,000 employees located in Fargo, ND, Brookings, SD, Edina, MN, St. Louis, MO, Omaha, NE and Simsbury, CT. WEX Health's principal place of business is Simsbury, CT; however, service teams are located in Fargo, ND and Brookings, SD. WEX has an excellent client retention rate, illustrating our commitment to establishing long term partnerships with our clients. WEX backs up its service standards with quarterly performance guarantees.

Relationship Management. WEX has around 240 Client Service representatives, with an average tenure of around 4 years. NCPA clients would be serviced by our dedicated Client Services team. Clients of similar size and products find great success in this service model. There are multiple ways for them to connect with us – they can call, email, or quickly submit a question through Leap. The goal when serving our mutual clients is full availability, quality and responsiveness, through whatever method of communication is most convenient for them. And it works; by offering the group these options, supported by our team of experts, we're able to get them the information they need when they need it; it just works. We have a 30-second average speed-of-answer on calls, 3-day resolution on cases (with single point of contact) that require additional solutioning, and a 4-hour average response time on cases submitted through our case management tool, with 60% resolved in the first response. We excel in service and will continue to do so.

NCPA will be assigned a dedicated Partner Solutions Manager, who will oversee the day to day operations and continue to enhance the technology, services and integration with our partnership for your clients. This individual would be responsible for coordinating efforts internally between our internal service delivery teams while providing a high level of service and responsiveness to NCPA's contacts. The Partner Solution Manager would serve as the main point-of-contact during both the implementation process and throughout the ongoing day-to-day relationship with NCPA, educating on plan options and product design while painting a clear picture of WEX services.

Implementation. WEX recommends an implementation timeline of approximately 60 days to ensure a smooth transition; however, the timeline can certainly be adjusted depending on the employer's wishes. Once all of the required documentation is received plan set up can take up to 20 business days for Benefits and 30 business days for COBRA administration.

Customizations. Through WEX Custom Marketing Solutions, we provide creative solutions from co-branding, online account customization, custom system notifications and custom mailings. We work on our customer's behalf to ensure the right message is getting to the right employees at the right time. WEX offers a Co-Branded or White Label Solutions that includes benefits administration for Flexible Spending Accounts, Health Reimbursement Arrangement, Health Savings Accounts, Commuter Benefits, and COBRA Administration. This solution provides you with the opportunity to expand your product line by having the look and feel that you choose. Continue doing what you do best while WEX uses their knowledge and expertise to act as your benefits administration.

Integrations. We understand that strong integrations with our clients' technology platforms saves everyone time and stress in the set-up process and on-going administration of our products. WEX streamlines data exchange by building automation software that allows for integrations with virtually any HRIS, ben admin, health plan or payroll vendor, allowing for timely enrollment and plan updates to occur without human intervention. We are integrated with over 350 payroll, HRIS, benefit enrollment platform vendors, and over 400 insurance carriers and have over 16,500 integrations in place today. We are able to work with any file vendor during the implementation process. Clients will be provided a dedicated Integration Analyst who will work with them and their carriers to ensure file feeds are set up in an efficient and timely manner.

Technology Consolidation. Our proprietary and innovative technology, Leap, provides employers with one central hub for plan administration, including a seamless implementation, hands off renewal experience, ongoing account transparency and fast and accurate answers to employer inquiries. We are one of the only competitors in the industry that does not require separate logins for client's reimbursement and COBRA platforms.

Unified and Automated User Experience. We make it easy for participants to manage all of their reimbursement accounts by offering an integrated platform (online account and mobile app) that supports access to all reimbursement account information in one experience.

Compliance. WEX is a member of ECFC and NAPBA, two organizations that provide legislative updates. WEX also receives updates from its outside counsel, out of Washington DC. WEX attends weekly teleconferences as well as semi-annual conferences to remain up to date on regulation changes.

WEX sends emails to its clients whenever there is a legislative change that impacts the administration of their plan or may affect how they design their plan. If applicable, information may also be attached for distribution to participants. WEX also includes legislative updates on its web site via the WEX Blog.

WEX receives several appeals from participants and qualified beneficiaries on a monthly basis. Very few may threaten litigation that never materializes. The appeals are researched by the Compliance Manager and reviewed by the Chief Compliance Officer. A personalized and detailed letter signed by the Chief Compliance Officer is sent to the individual submitting the appeal with the final determination.

Enhancements. This is how we at WEX think about technology within our administration. We have produced and leveraged innovative solutions to solve the most complex industry problems through the use of technology and streamlined processes. Our approach to service, which is enabled through technology, for better visibility and transparency on how we are performing as an administrator is

another area we have differentiated ourselves as an administrator. We added more service options by using tools like case management, mobile app enhancements, and knowledgebase support not as a way to filter questions to us but to provide greater insight into what methods of communication our clients prefer. We analyze the results of these searches to make sure we are meeting the needs of members and employers. We continuously operate on a 12-18-month roadmap calendar and leverage a bi-monthly release cycle. The bi-monthly release cycle allows us to more precisely enable features and functionality-based market demands, regulatory updates and the needs of our clients depending on the time of the year. The key inputs to our roadmap planning include:

- We are continuously receiving valuable feedback from partners, employers, participants, consultants and brokers. Feedback is key to defining our product strategies for the year to ensure we are delivering solutions that solve problems.
- We also analyze market needs and opportunities for expanded options to support our clients.
- Our product roadmap must also adhere to our strategy and vision which is to transform the complexity of employee benefits administration with innovative solutions and extraordinary customer service.

Emily Tate

VP of Sales

WEX


5050 Lincoln Dr, Edina, MN 55436

C (651) 425-1340

etate@wexhealthinc.com

Administrative Services Proposal

Additional Product and Service Solutions

Implementation	Pricing
FSA or HRA Mid-year Assumptions or previous plan year takeover (grace period and/or run out period)	\$1,000
Debit Card	Pricing
WEX Benefits Debit Card (2 cards per participant) 	Included in PPPM
Additional Debit Cards for Spouse and Dependents (18 years of age and older)	Included in PPPM
4th Line Embossing for Employer Name (Up to 19 Characters)	Included in PPPM
Co-branded Debit Card Custom Debit Card	\$900 one-time fee \$900 one-time cost + ongoing plastic costs minimum order of 10,000
EMV Debit Card	Request quote
Custom MCC Network	\$1,500 per custom network
Open Enrollment	Pricing
Our Open Enrollment Toolkit* provides access to valuable resources, content, and tools to promote enrollment and utilization of our plans resulting in increased FICA tax savings and employee retention for our clients. The toolkit includes the following items: <ul style="list-style-type: none"> • Handouts • Educational email templates • PowerPoint slides • Post-enrollment educational resources via our knowledgebase • Promotional/educational videos • Virtual open enrollment fair experience • One on one phone support • Product calculators *Toolkit may be modified at our discretion	Included in PPPM



Administrative Services Proposal

<p>Educational Webinar Presentation Custom webinar with live representation from WEX</p>	Additional fees may apply
<p>Open Enrollment Compilation Video Educational video tailored to an employer’s specific plan design (i.e. grace period, run-out, carryover, etc.)</p>	\$195 one-time fee
<p>Automated Educational Email Campaign Email campaigns developed to promote open enrollment and educate employees on the available plans.</p>	Request quote
<p>On-Site Enrollment Meetings & Benefits Fairs</p>	May be available for an additional fee of \$350 per day plus travel expenses; attendance is subject to availability and dependent on CDC guidelines/corporate policies regarding travel at the time of the request.
<p>Kickstart Mailer Introductory direct mail piece mailed via USPS to all new enrollments or those without email</p>	\$1.50 per mailer

Custom Communication Solutions	Pricing
<p>Our Custom Communication Solutions let you take advantage of a variety of co-branding and customization options. You can leverage our consultative team to build a plan that works best for you or choose one of our existing packages. Through a collaborative discussion and review of your needs, we’ll help you create and implement a customized communication plan to meet what you’re looking for, built from options like those listed below.</p> <ul style="list-style-type: none"> • Co-branded consumer email notifications and/or portal • Custom portal colors, banners and/or post login messaging • Custom benefit email notifications • Co-branded or completely custom OE materials • Re-branded COBRA notifications and/or portal • COBRA/direct bill custom attachments or notifications • Email or mailed letter communications • Direct mail <p>Also available here: https://www.wexbenefitsyou.com/custom-marketing-solutions/</p>	<p>Co-branding Package: \$2,750 Custom Consumer Online Account Package: \$3,000 Gold Customization Package: \$6,000</p> <p>Note: Any hard costs for options chosen will be added in addition to the base program fee. Additional fees may apply if additional updates or requests are made after final deliverables are sent or go-live dates have occurred.</p>



Administrative Services Proposal

Data File Integrations Options	Pricing
<p>File Transmission The transmission of data in WEX standard file layout to allow for administrative services.</p>	Included in PPPM
<p>Custom File Transmission</p> <ul style="list-style-type: none"> • Consumer Data Exchange • COBRA Data • Claims Exchange • Debit Card Substantiation 	\$1,200 annual fee (per file type)
<p>ACA File Transmission Enables transmission of necessary data to a third party for ACA reporting services.</p>	\$1,200 annual fee
<p>834 5010 Eligibility File - Outbound Enables transmission of an EDI 834 5010 to carriers for purposes of eligibility.</p>	Included in PPPM (minimum eligibility may apply)
Online Account Integration Options	Pricing
<p>Single Sign-On Enables a seamless transition between one online platform to the WEX Consumer Online Account without the need for the user to enter additional login information.</p>	\$2,000 annual fee (per portal)
<p>Outbound Single Sign-On Enables a seamless transition between WEX Consumer Online Account to another third party platform without the need for the users to enter additional login information.</p>	\$2,000 annual fee (per portal)
<p>Web Services Enables the ability to display up to five data elements (ex. balance, elections) within a third party system.</p>	\$2,000 annual fee (per portal)
<p>Custom Reporting</p> <p>Standard Reports and Notifications Report on data at the employer level. Most reports and notifications can be automatically delivered via email, or to one of the portals.</p>	<p>Pricing Included in PPPM</p>
<p>Ad-Hoc Reporting Report on data at the employer level. Reports are generated real-time from LEAP.</p>	Included in PPPM
<p>Custom Reporting</p>	\$195 per hour *minimums may apply

Administrative Services Proposal

Creation of a custom report based on to build specific report fields, parameters and frequency. Reports are delivered by SFTP or with LEAP.

Programming

Custom Development

If custom work is requested, WEX will create a Professional Services Agreement.

Pricing

\$195 per hour

Manual Processing

If custom work is requested, WEX will create a Professional Services Agreement.

Pricing

\$195 per hour

Non-Discrimination Testing

Key DCAP

Access testing of the POPFSA template for the following plans:

Cafeteria Plan Only (POP)
Dependent Care (Section 129)

Key DCAP included in PPPM

Non-Discrimination Testing Subscription

Non-discrimination testing available for the following plans:

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Medical FSA (Section 125)
Dependent Care (Section 129)
Health Reimbursement Arrangement (105h)
Self-Insured Medical Plans

\$500 annual fee paired with a benefits product.

Non-discrimination testing subscription
\$1,000 annual fee for standalone COBRA clients.
(provides access to all available tests at any frequency)

ANTITRUST CERTIFICATION STATEMENTS TEXAS

GOVERNMENT CODE § 2155.005

I affirm under penalty of perjury of the laws of the State of Texas that:

- (1) I am duly authorized to execute this contract on my own behalf or on behalf of the company, corporation, firm, partnership or individual (Company) listed below;
- (2) In connection with this bid, neither I nor any representative of the Company has violated any provision of the Texas Free Enterprise and Antitrust Act, Tex. Bus. & Comm. Code Chapter 15;
- (3) In connection with this bid, neither I nor any representative of the Company has violated any federal antitrust law; and
- (4) Neither I nor any representative of the Company has directly or indirectly communicated any of the contents of this bid to a competitor of the Company or any other company, corporation, firm, partnership or individual engaged in the same line of business as the Company.

Company Name ___WEX Health, Inc._____

Address ___700 26th Ave E_____

City/State/Zip ___West Fargo, ND 58078_____

Telephone Number ___(651) 425-1340_____

Fax Number _____

Email Address ___etate@wexhealthinc.com_____

Printed Name ___Andy Doeden_____

Title ___SR VP, National Sales_____



Authorized Signature _____

FEDERAL FUNDS CERTIFICATIONS

Participating Agencies may elect to use federal funds to purchase under the Master Agreement. The following certifications and provisions may be required and apply when a Participating Agency expends federal funds for any purchase resulting from this procurement process. Pursuant to 2 C.F.R. § 200.326, all contracts, including small purchases, awarded by the Participating Agency and the Participating Agency's subcontractors shall contain the procurement provisions of Appendix II to Part 200, as applicable.

APPENDIX II TO 2 CFR PART 200

(A) Contracts for more than the simplified acquisition threshold currently set at \$250,000, which is the inflation adjusted amount determined by the Civilian Agency Acquisition Council and the Defense Acquisition Regulations Council (Councils) as authorized by 41 U.S.C. 1908, must address administrative, contractual, or legal remedies in instances where contractors violate or breach contract terms, and provide for such sanctions and penalties as appropriate.

- Pursuant to Federal Rule (A) above, when a Participating Agency expends federal funds, the Participating Agency and Offeror reserves all rights and privileges under the applicable laws and regulations with respect to this procurement in the event of breach of contract by either party.

(B) Termination for cause and for convenience by the grantee or subgrantee including the manner by which it will be effected and the basis for settlement. (All contracts in excess of \$10,000)

- Pursuant to Federal Rule (B) above, when a Participating Agency expends federal funds, the Participating Agency reserves the right to terminate any agreement in excess of \$10,000 resulting from this procurement process in the event of a breach or default of the agreement by Offeror as detailed in the terms of the contract

(C) Equal Employment Opportunity. Except as otherwise provided under 41 CFR Part 60, all contracts that meet the definition of "federally assisted construction contract" in 41 CFR Part 60-1.3 must include the equal opportunity clause provided under 41 CFR 60-1.4(b), in accordance with Executive Order 11246, "Equal Employment Opportunity" (30 CFR 12319, 12935, 3 CFR Part, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and implementing regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor."

- Pursuant to Federal Rule (C) above, when a Participating Agency expends federal funds on any federally assisted construction contract, the equal opportunity clause is incorporated by reference herein.

(D) Davis-Bacon Act, as amended (40 U.S.C. 3141-3148). When required by Federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-Federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 CFR Part 5, "Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction"). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay

wages not less than once a week. The non-Federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-Federal entity must report all suspected or reported violations to the Federal awarding agency. The contracts must also include a provision for compliance with the Copeland "Anti-Kickback" Act (40 U.S.C. 3145), as supplemented by Department of Labor regulations (29 CFR Part 3, "Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-Federal entity must report all suspected or reported violations to the Federal awarding agency.

- Pursuant to Federal Rule (D) above, when a Participating Agency expends federal funds during the term of an award for all contracts and subgrants for construction or repair, offeror will be in compliance with all applicable Davis-Bacon Act provisions
- Any Participating Agency will include any current and applicable prevailing wage determination in each issued solicitation and provide Offeror with any required documentation and/or forms that must be completed by Offeror to remain in compliance the applicable Davis-Bacon Act provisions.

(E) Contract Work Hours and Safety Standards Act (40 U.S.C. 3701-3708). Where applicable, all contracts awarded by the non-Federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. 3702 and 3704, as supplemented by Department of Labor regulations (29 CFR Part 5). Under 40 U.S.C. 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies or materials or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence.

- Pursuant to Federal Rule (E) above, when a Participating Agency expends federal funds, offeror certifies that offeror will be in compliance with all applicable provisions of the Contract Work Hours and Safety Standards Act during the term of an award for all contracts by Participating Agency resulting from this procurement process.

(F) Rights to Inventions Made Under a Contract or Agreement. If the Federal award meets the definition of "funding agreement" under 37 CFR §401.2 (a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that "funding agreement," the recipient or subrecipient must comply with the requirements of 37 CFR Part 401, "Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements," and any implementing regulations issued by the awarding agency.

- to Federal Rule (F) above, when federal funds are expended by Participating Agency, the offeror certifies that during the term of an award for all contracts by Participating Agency resulting from this procurement process, the offeror agrees to comply with all applicable requirements as referenced in Federal Rule (F) above

(G) Clean Air Act (42 U.S.C. 7401-7671q.) and the Federal Water Pollution Control Act (33 U.S.C. 1251-1387), as amended— Contracts and subgrants of amounts in excess of \$150,000

Commented [LB27]: This RFP doesn't appear to involve a funding agreement. Note that we retain exclusive ownership rights to and reserves the right to independently use our experience and know-how including processes ideas concepts techniques and software acquired prior to or developed in the course of performing services.

We require that our clients not permit any information regarding our systems to be disseminated sold assigned leased or licensed to any third party or otherwise use or commercially exploit them in any way except as expressly set forth in any final services contract.

must contain a provision that requires the non-Federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. 1251- 1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA).

- Pursuant to Federal Rule (G) above, when federal funds are expended by Participating Agency, the offeror certifies that during the term of an award for all contracts by Participating Agency member resulting from this procurement process, the offeror agrees to comply with all applicable requirements as referenced in Federal Rule (G) above

(H) Debarment and Suspension (Executive Orders 12549 and 12689)—A contract award (see 2 CFR 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 CFR 180 that implement Executive Orders 12549 (3 CFR part 1986 Comp., p. 189) and 12689 (3 CFR part 1989 Comp., p. 235), "Debarment and Suspension." SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549.

- Pursuant to Federal Rule (H) above, when federal funds are expended by Participating Agency, the offeror certifies that during the term of an award for all contracts by Participating Agency resulting from this procurement process, the offeror certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency. If at any time during the term of an award the offeror or its principals become debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency, the offeror will notify the Participating Agency.

(I) Byrd Anti-Lobbying Amendment (31 U.S.C. 1352)—Contractors that apply or bid for an award exceeding \$100,000 must file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.

- Pursuant to Federal Rule (I) above, when federal funds are expended by Participating Agency, the offeror certifies that during the term and after the awarded term of an award for all contracts by Participating Agency resulting from this procurement process, the

offeror certifies that it is in compliance with all applicable provisions of the Byrd Anti-Lobbying Amendment (31 U.S.C. 1352). The undersigned further certifies that:

- o No Federal appropriated funds have been paid or will be paid for on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of congress, or an employee of a Member of Congress in connection with the awarding of a Federal contract, the making of a Federal grant, the making of a Federal loan, the entering into a cooperative agreement, and the extension, continuation, renewal, amendment, or modification of a Federal contract, grant, loan, or cooperative agreement.
- o If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of congress, or an employee of a Member of Congress in connection with this Federal grant or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying", in accordance with its instructions.
- o The undersigned shall require that the language of this certification be included in the award documents for all covered sub-awards exceeding \$100,000 in Federal funds at all appropriate tiers and all subrecipients shall certify and disclose accordingly.

RECORD RETENTION REQUIREMENTS FOR CONTRACTS INVOLVING FEDERAL FUNDS

When federal funds are expended by Participating Agency for any contract resulting from this procurement process, offeror certifies that it will comply with the record retention requirements detailed in 2 CFR § 200.334. The offeror further certifies that offeror will retain all records as required by 2 CFR § 200.334 for a period of three years after grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

Commented [LB28]: Does this contract involve federal funds? We follow record retention law generally and specifically as to our regulation-based services.

CERTIFICATION OF COMPLIANCE WITH THE ENERGY POLICY AND CONSERVATION ACT

When Participating Agency expends federal funds for any contract resulting from this procurement process, offeror certifies that it will comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act (42 U.S.C. 6321 et seq.; 49 C.F.R. Part 18).

CERTIFICATION OF COMPLIANCE WITH BUY AMERICA PROVISIONS

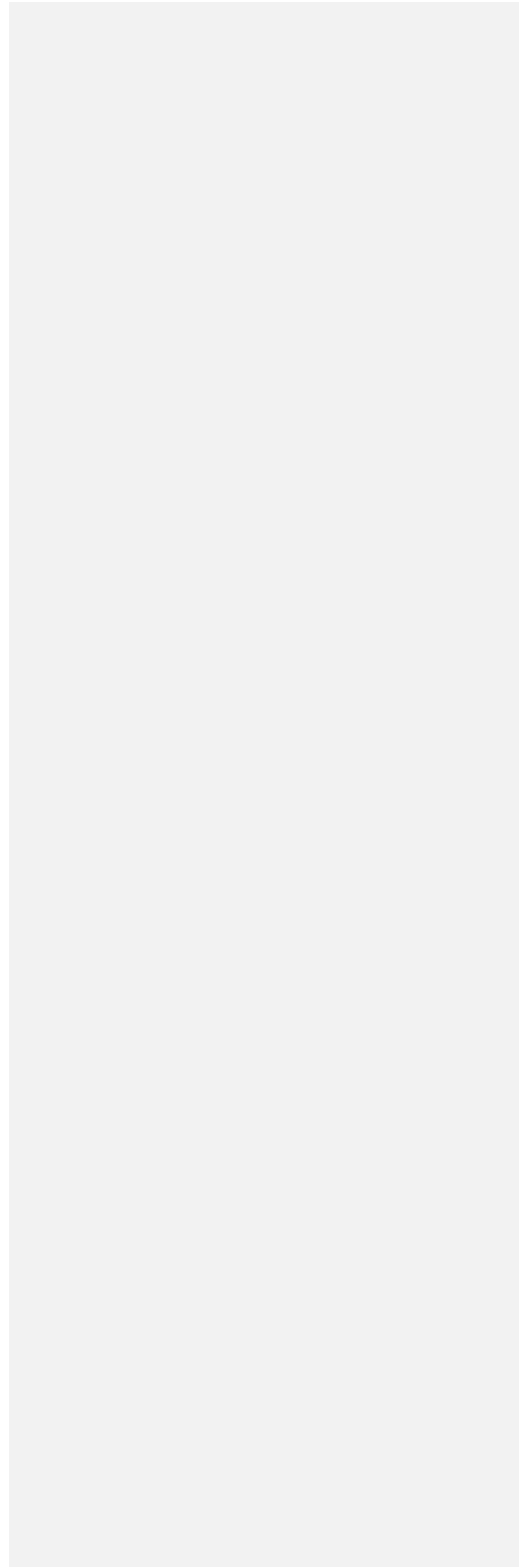
To the extent purchases are made with Federal Highway Administration, Federal Railroad Administration, or Federal Transit Administration funds, offeror certifies that its products comply with all applicable provisions of the Buy America Act and agrees to provide such certification or applicable waiver with respect to specific products to any Participating Agency upon request. Participating Agencies will clearly identify whether Buy America Provisions apply in any issued solicitation. Purchases made in accordance with the Buy America Act must still follow the applicable procurement rules calling for free and open competition.

CERTIFICATION OF ACCESS TO RECORDS

Offeror agrees that the Inspector General of the Agency or any of their duly authorized representatives shall have access to any non-financial documents, papers, or other records of offeror that are pertinent to offeror's discharge of its obligations under the Contract for the purpose of making audits, examinations, excerpts, and transcriptions. The right also includes timely and reasonable access to offeror's personnel for the purpose of interview and discussion relating to such documents. This right of access will last only as long as the records are retained.

CERTIFICATION OF APPLICABILITY TO SUBCONTRACTORS

Offeror agrees that all contracts it awards pursuant to the Contract shall be bound by the foregoing terms and conditions.



CLEAN AIR AND WATER ACT AND DEBARMENT NOTICE

By the signature below (Under Federal Required Signatures), I, the Vendor, am in compliance with all applicable standards, orders or regulations issued pursuant to the Clean Air Act of 1970, as Amended (42 U.S. C. 1857 (h), Section 508 of the Clean Water Act, as amended (33 U.S.C. 1368), Executive Order 117389 and Environmental Protection Agency Regulation, 40 CFR Part 15 as required under OMB Circular A-102, Attachment O, Paragraph 14 (1) regarding reporting violations to the grantor agency and to the United States Environment Protection Agency Assistant Administrator for the Enforcement.

I hereby further certify that my company has not been debarred, suspended or otherwise ineligible for participation in Federal Assistance programs under Executive Order 12549, "Debarment and Suspension", as described in the Federal Register and Rules and Regulations.

CONTRACTOR REQUIREMENTS

Contractor Certification

Contractor's Employment Eligibility

By entering the contract, Contractor warrants compliance with the Federal Immigration and Nationality Act (FINA), and all other federal and state immigration laws and regulations. The Contractor further warrants that it is in compliance with the various state statues of the states it is will operate this contract in.

Participating Government Entities including School Districts may request verification of compliance from any Contractor or subcontractor performing work under this Contract. These Entities reserve the right to confirm compliance in accordance with applicable laws.

Should the Participating Entities suspect or find that the Contractor or any of its subcontractors are not in compliance, they may pursue any and all remedies allowed by law, including, but not limited to: suspension of work, termination of the Contract for default, and suspension and/or debarment of the Contractor. All costs necessary to verify compliance are the responsibility of the Contractor.

The offeror complies and maintains compliance with the appropriate statutes which requires compliance with federal immigration laws by State employers, State contractors and State subcontractors in accordance with the E-Verify Employee Eligibility Verification Program.

Contractor shall comply with governing board policy of the NCPA Participating entities in which work is being performed.

Fingerprint & Background Checks

If required to provide services on school district property at least five (5) times during a month, contractor shall submit a full set of fingerprints to the school district if requested of each person or employee who may provide such service. Alternately, the school district may fingerprint those persons or employees. An exception to this requirement may be made as authorized in Governing Board policy. The district shall conduct a fingerprint check in accordance with the appropriate state and federal laws of all contractors, subcontractors or vendors and their employees for which fingerprints are submitted to the district. Contractor, subcontractors, vendors and their employees shall not provide services on school district properties until authorized by the District.

The offeror shall comply with fingerprinting requirements in accordance with appropriate statutes in the state in which the work is being performed unless otherwise exempted.

Contractor shall comply with governing board policy in the school district or Participating Entity in which work is being performed.

Business Operations in Sudan, Iran

In accordance with A.R.S. 35-391 and A.R.S. 35-393, the Contractor hereby certifies that the contractor does not have scrutinized business operations in Sudan and/or Iran.

REQUIRED CLAUSES FOR FEDERAL ASSISTANCE PROVIDED BY FTA

ACCESS TO RECORDS AND REPORTS

Contractor agrees to:

- a) Maintain all non-financial books, records, accounts and reports required under this Contract for a period of not less than two (2) years after the date of termination or expiration of this Contract or any extensions thereof except in the event of litigation or settlement of claims arising from the performance of this Contract, in which case Contractor agrees to maintain same until the FTA Administrator, the U.S. DOT Office of the Inspector General, the Comptroller General, or any of their duly authorized representatives, have disposed of all such litigation, appeals, claims or exceptions related thereto.
- b) Permit any of the foregoing parties to inspect all non-financial work, materials, and other data and records that pertain to the Project, and to audit the non-financial books, records, and accounts that pertain to the Project and to reproduce by any means whatsoever or to copy excerpts and transcriptions as reasonably needed for the purpose of audit and examination. The right of access detailed in this section continues only as long as the records are retained.

FTA does not require the inclusion of these requirements of Article 1.01 in subcontracts.

CIVIL RIGHTS / TITLE VI REQUIREMENTS

- 1) Non-discrimination. In accordance with Title VI of the Civil Rights Act of 1964, as amended, 42 U.S.C. § 2000d, Section 303 of the Age Discrimination Act of 1975, as amended, 42 U.S.C. § 6102, Section 202 of the Americans with Disabilities Act of 1990, as amended, 42 U.S.C. § 12132, and Federal Transit Law at 49 U.S.C. § 5332, Contractor or subcontractor agrees that it will not discriminate against any employee or applicant for employment because of race, color, creed, national origin, sex, marital status age, or disability. In addition, Contractor agrees to comply with applicable Federal implementing regulations and other applicable implementing requirements FTA may issue that are flowed to Contractor from Awarding Participating Agency.
- 2) Equal Employment Opportunity. The following Equal Employment Opportunity requirements apply to this Contract:
 - a. Race, Color, Creed, National Origin, Sex. In accordance with Title VII of the Civil Rights Act, as amended, 42 U.S.C. § 2000e, and Federal Transit Law at 49 U.S.C. § 5332, the Contractor agrees to comply with all applicable Equal Employment Opportunity requirements of U.S. Dept. of Labor regulations, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor, 41 CFR, Parts 60 et seq., and with any applicable Federal statutes, executive orders, regulations, and Federal policies that may affect construction activities undertaken in the course of this Project. Contractor agrees

to take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, creed, national origin, sex, marital status, or age. Such action shall include, but not be limited to, the following: employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation; and selection for training, including apprenticeship. In addition, Contractor agrees to comply with any implementing requirements FTA may issue that are flowed to Contractor from Awarding Participating Agency.

- b. Age. In accordance with the Age Discrimination in Employment Act (ADEA) of 1967, as amended, 29 U.S.C. Sections 621 through 634, and Equal Employment Opportunity Commission (EEOC) implementing regulations, "Age Discrimination in Employment Act", 29 CFR Part 1625, prohibit employment discrimination by Contractor against individuals on the basis of age, including present and prospective employees. In addition, Contractor agrees to comply with any implementing requirements FTA may issue that are flowed to Contractor from Awarding Participating Agency.
 - c. Disabilities. In accordance with Section 102 of the Americans with Disabilities Act of 1990, as amended (ADA), 42 U.S.C. Sections 12101 *et seq.*, prohibits discrimination against qualified individuals with disabilities in programs, activities, and services, and imposes specific requirements on public and private entities. Contractor agrees that it will comply with the requirements of the Equal Employment Opportunity Commission (EEOC), "Regulations to Implement the Equal Employment Provisions of the Americans with Disabilities Act," 29 CFR, Part 1630, pertaining to employment of persons with disabilities and with their responsibilities under Titles I through V of the ADA in employment, public services, public accommodations, telecommunications, and other provisions.
 - d. Segregated Facilities. Contractor certifies that their company does not and will not maintain or provide for their employees any segregated facilities at any of their establishments, and that they do not and will not permit their employees to perform their services at any location under the Contractor's control where segregated facilities are maintained. As used in this certification the term "segregated facilities" means any waiting rooms, work areas, restrooms and washrooms, restaurants and other eating areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees which are segregated by explicit directive or are in fact segregated on the basis of race, color, religion or national origin because of habit, local custom, or otherwise. Contractor agrees that a breach of this certification will be a violation of this Civil Rights clause.
- 3) Solicitations for Subcontracts, Including Procurements of Materials and Equipment. In all solicitations, either by competitive bidding or negotiation, made by Contractor for work to be performed under a subcontract, including procurements of materials or leases of equipment, each potential subcontractor or supplier shall be notified by Contractor of Contractor's obligations under this Contract and the regulations relative to non-discrimination on the grounds of race, color, creed, sex, disability, age or national origin.

Commented [LB29]: As we understand it this would apply only to those subcontractors solely engaged to perform services for NCPA exclusively.

- 4) Sanctions of Non-Compliance. In the event of Contractor's non-compliance with the non-discrimination provisions of this Contract, Public Agency shall impose such Contract sanctions as it or the FTA may determine to be appropriate, including, but not limited to: 1) Withholding of payments to Contractor under the Contract until Contractor complies, and/or; 2) Cancellation, termination or suspension of the Contract, in whole or in part.

Contractor agrees to include the requirements of this clause in each subcontract financed in whole or in part with Federal assistance provided by FTA, modified only if necessary to identify the affected parties

Commented [LB30]: Does federal assistance apply to this RFP for health benefit administrative services? If so we can agree with regard to each subcontractor that is engaged solely to perform exclusively for NCPA.

DISADVANTAGED BUSINESS PARTICIPATION

This Contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, "Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs", therefore, it is the policy of the Department of Transportation (DOT) to ensure that Disadvantaged Business Enterprises (DBEs), as defined in 49 CFR Part 26, have an equal opportunity to receive and participate in the performance of DOT-assisted contracts.

- 1) Non-Discrimination Assurances. Contractor or subcontractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this Contract. Contractor shall carry out all applicable requirements of 49 CFR Part 26 in the award and administration of DOT-assisted contracts. Failure by Contractor to carry out these requirements is a material breach of this Contract, which may result in the termination of this Contract or other such remedy as public agency deems appropriate. Each subcontract Contractor signs with a subcontractor must include the assurance in this paragraph. (See 49 CFR 26.13(b)).
- 2) Prompt Payment. Contractor is required to pay each subcontractor performing Work under this prime Contract for satisfactory performance of that work no later than thirty (30) days after Contractor's receipt of payment for that Work from public agency. In addition, Contractor is required to return any retainage payments to those subcontractors within thirty (30) days after the subcontractor's work related to this Contract is satisfactorily completed and any liens have been secured. Any delay or postponement of payment from the above time frames may occur only for good cause following written approval of public agency. This clause applies to both DBE and non-DBE subcontractors. Contractor must promptly notify public agency whenever a DBE subcontractor performing Work related to this Contract is terminated or fails to complete its Work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. Contractor may not terminate any DBE subcontractor and perform that Work through its own forces, or those of an affiliate, without prior written consent of public agency.
- 3) DBE Program. In connection with the performance of this Contract, Contractor will cooperate with public agency in meeting its commitments and goals to ensure that DBEs shall have the maximum practicable opportunity to compete for subcontract work, regardless of whether a contract goal is set for this Contract. Contractor agrees to use good faith efforts to carry out a policy in the award of its subcontracts, agent agreements, and procurement contracts which will, to the fullest extent, utilize DBEs consistent with the efficient performance of the Contract.

ENERGY CONSERVATION REQUIREMENTS

Contractor agrees to comply with mandatory standards and policies relating to energy efficiency which are contained in the State energy conservation plans issued under the Energy Policy and Conservation Act, as amended, 42 U.S.C. Sections 6321 *et seq.* and 41 CFR Part 301-10.

FEDERAL CHANGES

Contractor shall at all times comply with all applicable FTA regulations, policies, procedures and directives, listed directly or by reference in the Contract between Public Agency and the FTA, and those applicable regulatory and procedural updates that are communicated to Contractor by Public Agency, as they may be amended or promulgated from time to time during the term of this contract. Contractor's failure to so comply shall constitute a material breach of this Contract.

INCORPORATION OF FEDERAL TRANSIT ADMINISTRATION (FTA) TERMS

The provisions include, in part, certain Standard Terms and Conditions required by the U.S. Department of Transportation (DOT), whether or not expressly set forth in the preceding Contract provisions. All contractual provisions required by the DOT and applicable to the scope of a particular Contract awarded to Contractor by a Public Agency as a result of solicitation, as set forth in the most current FTA Circular 4220.1F, published February 8th, 2016, are hereby incorporated by reference. Anything to the contrary herein notwithstanding, all FTA mandated terms shall be deemed to control in the event of a conflict with other provisions contained in this Contract. Contractor agrees not to knowingly perform any act, knowingly fail to perform any act, or refuse to comply with any reasonable public agency requests that would directly cause public agency to be in violation of the FTA terms and conditions.

NO FEDERAL GOVERNMENT OBLIGATIONS TO THIRD PARTIES

Agency and Contractor acknowledge and agree that, absent the Federal Government's express written consent and notwithstanding any concurrence by the Federal Government in or approval of the solicitation or award of the underlying Contract, the Federal Government is not a party to this Contract and shall not be subject to any obligations or liabilities to agency, Contractor, or any other party (whether or not a party to that contract) pertaining to any matter resulting from the underlying Contract.

Contractor agrees to include the above clause in each subcontract financed in whole or in part with federal assistance provided by the FTA. It is further agreed that the clause shall not be modified, except to identify the subcontractor who will be subject to its provisions.

PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS

Contractor acknowledges that the provisions of the Program Fraud Civil Remedies Act of 1986, as amended, 31 U.S.C. §§ 3801 *et seq.* and U.S. DOT regulations, "Program Fraud Civil Remedies," 49 CFR Part 31, apply to its actions pertaining to this Contract. Upon execution of the underlying Contract, Contractor certifies or affirms, to the best of its knowledge, the truthfulness and accuracy of any statement it has made, it makes, it may make, or causes to me

made, pertaining to the underlying Contract or the FTA assisted project for which this Contract Work is being performed.

In addition to other penalties that may be applicable, Contractor further acknowledges that if it makes, or causes to be made, a false, fictitious, or fraudulent claim, statement, submission, or certification, the Federal Government reserves the right to impose the penalties of the Program Fraud Civil Remedies Act of 1986 on Contractor to the extent the Federal Government deems appropriate.

Contractor also acknowledges that if it makes, or causes to be made, a false, fictitious, or fraudulent claim, statement, submission, or certification to the Federal Government under a contract connected with a project that is financed in whole or in part with Federal assistance originally awarded by FTA under the authority of 49 U.S.C. § 5307, the Government reserves the right to impose the penalties of 18 U.S.C. § 1001 and 49 U.S.C. § 5307 (n)(1) on the Contractor, to the extent the Federal Government deems appropriate.

Contractor agrees to include the above clauses in each subcontract financed in whole or in part with Federal assistance provided by FTA. It is further agreed that the clauses shall not be modified, except to identify the subcontractor who will be subject to the provisions.

FEDERAL REQUIRED SIGNATURES

Offeror certifies compliance with all provisions, laws, acts, regulations, etc. as specifically noted in the pages above. It is further acknowledged that offeror agrees to comply with all federal, state, and local laws, rules, regulations and ordinances as applicable.

Offeror WEX Health, Inc.

Address 700 26 Ave E

City/State/Zip West Fargo, ND 58078

Authorized Signature 

Date 11/16/2022