



COBRA Administration

(Pricing effective since September 1, 2016)

Standard Administration

COBRA Eligible Enrollees (at the beginning of contract year)	Annual Fee
20-75	\$495
76-125	\$945
126-175	\$1,575
176-225	\$1,755
226-350	\$2,151
351-500	\$2,880
501-1,000	\$4,710
1,001-2,500	\$6,990
2,501-5,000	\$13,845

Optional COBRA Services	Annual Fee
<input type="checkbox"/> Carrier Notifications (1-125 employees)	\$150
<input type="checkbox"/> Carrier Notifications (126+ employees)	\$300
<input type="checkbox"/> Carrier Payments	Custom
<input type="checkbox"/> State Continuation (in applicable states)	\$150
<input type="checkbox"/> Open Enrollment Suite (\$15 per packet)	
20-50	\$50
51-100	\$150
101-200	\$200
201-300	\$250
301-400	\$350
401-500	\$400
501-1,000	\$450
1,001-2,000	\$500
2,001-3,000	\$550
3,001-4,000	\$600
4,001-5,000	\$650
5,001+	custom

Important Notes

--Annual Fee is due and payable at the beginning of each plan year.

--Bundled fees represent all costs to the employer for standard services.

--Services include installation and setup, qualifying event, and ongoing administration.

--Open Enrollment Suite under optional services includes working with the plan sponsor to obtain new plan information, pricing, election periods, enrollment forms, etc. given to active employees, communication of new plan information, pricing and election periods to qualified beneficiaries, tracking open enrollment election periods, and communicating open enrollment changes to the plan sponsor and/or carrier.

--Sterling HSA retains the 2% administration fee.

--Please contact Berlyn Mazariego at bmazariego@beerepurves.com or 925.296.5482.



Flexible Benefit Plans

(Pricing effective since September 1, 2016)

Number of Employees	Annual Fee	Monthly Fees	Debit Cards	Transit & Parking
Healthcare FSA or Limited Purpose/Post Deductible FSA (Standalone)				
1-100	\$338	\$5.00 pppm	Included	n/a
101+	\$450	\$5.00 pppm	Included	n/a
Automated EOB - HealthExpense		\$1.00 pppm	Included	

Annual fee includes plan documents, amendments, and nondiscrimination testing

2.5 Month Extension Takeover				
All Tiers	\$225	\$5.00 pppm	Included	n/a
Dependent Care FSA (Standalone)				
All Tiers	\$360	\$5.00 pppm	Included	n/a

Transit & Parking (Standalone)				
Healthcare FSA (or LP/Post Ded FSA) + Dependent Care FSA (Bundled)				
1-100	\$405	\$5.00 pppm	Included	n/a
101+	\$540	\$5.00 pppm	Included	n/a

Healthcare FSA (or LP/Post Ded FSA) + Dependent Care FSA + Transit & Parking (Bundled)				
1-100	\$473	\$5.00 pppm	n/a	Included
101+	\$540	\$5.00 pppm	n/a	Included

Premium Only Plan (POP)				
Basic (no discrimination testing)	\$150**	n/a	n/a	n/a
Comprehensive (includes discrimination testing)	\$350	n/a	n/a	n/a

***No charge when sold alongside Healthcare and Dependent Care FSA*

	Fee	Monthly Fees	Debit Cards	Transit & Parking
Limited Purpose/Post Deductible FSA (with Healthcare FSA) Amendment				
Amendment	\$135	n/a	n/a	n/a

Important Notes

--\$150 set-up and renewal fee to add a Limited Purpose/Post Deductible FSA amendment in conjunction with a Sterling administered HSA or HRA.

--If a company has the 2.5-Month Extension period for their prior plan year, it is impossible for two administrators to ensure that a participant's expenses incurred during the current plan year are reimbursed through the correct plan year based on available balances. It is recommended that Sterling should always takeover the prior plan year when a company has the 2.5-Month Extension period. \$250 takeover fee.

--The grace or runout period select by the employer at setup allows employees who leave the company to file claims for qualified expenses incurred during the plan year in which they were employed. Period options are 30, 60, or 90 days; monthly fee applies.

--Employers will be charged \$25 and risk account closure for insufficient funds at the time of an ACH withdrawal.

--There is a \$50 per hour charge for client requested changes to plan documents after initial set-up.

--Monthly pppm fees are not cumulative. If participant chooses the Healthcare FSA, Dep Care FSA and Transit/Parking, \$6.00 pppm fee applies. If participant chooses only Transit/Parking, \$5.00 pppm fee applies.

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Health Reimbursement Arrangement (HRA)

(Pricing effective since September 1, 2016)

HRA Basic Plan: Embedded Deductibles, Split Percent Plans, Bridge Deductible Plans

Number of Employees	Basic Plan Fee		
	Includes Plan Document Preparation, Amendments, Annual Nondiscrimination Testing		
		Monthly Fees	Debit Card Fees
2-100	\$495	\$8.50 ppm	Included
101-200	\$540	\$8.50 ppm	Included
201 +	\$585	\$8.50 ppm	Included

HRA Comprehensive Plan: All 213(d) Plans , Medical Only, Dental Only, Vision Only

Number of Employees	Comprehensive Plan Fee		
	Includes Plan Document Preparation, Amendments, Annual Nondiscrimination Testing		
		Monthly Fees	Debit Card Fees
2-100	\$495	\$6.00 ppm (Includes Debit Card)	Included/Required
101-200	\$540	\$6.00 ppm (Includes Debit Card)	Included/Required
201 +	\$585	\$6.00 ppm (Includes Debit Card)	Included/Required

Additional/Optional Services

	Annual Fee	Monthly Fees
HRA Bundled with Sterling Self Insurance Product - Standard or Custom Design	As Stated Above	\$6.00 ppm (Includes Debit Card)
HRA for Dental and/or Vision		
2-100 Employees:	\$495	\$4.00 ppm (Includes Debit Card)
101-200 Employees:	\$540	\$4.00 ppm (Includes Debit Card)
201+ Employees:	\$585	\$4.00 ppm (Includes Debit Card)

Important Notes

- * Minimum monthly fee is \$50.
- * Add HealthExpense EOB service for \$1.00 ppm.
- * Rollover administration fee is \$50 per hour (2 hour maximum).
- * \$50 per hour charge for client requested changes to plan documents after initial set-up.
- * Employers will be charged \$25 and risk account closure for insufficient funds at the time of an ACH withdrawal.
- * Set-up and monthly fees are based on the total number of employees who participate in the HRA, not the total number eligible.
- * Employer earns interest on funds held on deposit when the Value 50/100 funding option is selected.



Health Savings Accounts

Standard & Value Plans (Pricing effective since October 1, 2014)

Primary Services	Value	Standard
Account Setup Fees	\$25/\$15 (One time charge) Hard copy/Electronic	\$25/\$15 (One time charge) Hard copy/Electronic
Monthly Management Fees	\$2.50	\$8.75
Online Transactions		
•Contributions & Disbursements via Direct Deposit	Included	Included
•Access/View Account Activity Statements	Included	Included
Medical Bill Paying		
•Online Bill Paying (per check)	\$5.00	Included
•Disbursement Requests (per check)	\$5.00	Included
•Medical Bill Review	Included	Included
•Scan/Archive Medical Bills	Included	Included
Debit Card Fees		
•Card Issuance for Accountholder (first 2 cards)	\$5.00	Included
•Card Issuance for Each Additional Card (per card)	\$10.00	\$10.00
•Usage (per transaction)	\$1.50	Included

Silver, Gold, & Platinum Plans (Pricing effective since January 1, 2017)

Primary Services	Silver	Gold	Platinum
Annual Fee (due at inception)	\$24	\$55	\$110
Debit Card Fees			
•Card Issuance (per card)	\$5.00	\$5.00	Included
•Usage (per transaction)	\$1.50	Included	Included
•Manual Checks (per check; issued by Sterling)	\$10.00	\$10.00	Included

Services Include

- Education about HSAs and assistance with account setup.
- Collection and accounting of individual and employer contributions and investment returns.
- Payment of qualified medical bills, if requested. Record keeping of transactions in case of IRS audit.
- Accountholders may connect their health EOBs with their HSA for single-source view of claims and to make payments or reimburse themselves using HSA funds.
- Choice of investment options available through well-known financial institutions.
- Quarterly account statements for accountholders and employers.
- Money Back Guarantee; up to one year of monthly account management fees.

Important Notes

- Account set-up fees are lower for individuals who are not part of an employer group.
- All fees listed are per account; other fees may apply beyond the core services listed above.
- A \$20 HSA account closure fee is charged to process final reporting.
- Please contact Berlyn Mazariego at bmazariego@beerepurves.com or 925.296.5482.



ACA Compliance Services

Bundled Option (new and existing business)

Service Packages	Basic Package	Sterling Package
Service Type	Self-service	Sterling service
Employer Data Transfer	Populate and submit Sterling template	Data accepted in any Excel format
Account Setup Fees	\$1,200	\$1,200
Annual Fee	\$2,700	\$4,200
Electronic Filing (per form)	\$1.50	\$1.50
Services	<ul style="list-style-type: none"> •Employer Compliance Checklist •Online Message Board •Employer notifications •Employer tracking tools •ALE - FTE equivalent determination •Cadillac tax assessment •Plan actuarial value, penalty exposure •Participation projections, cost change modeling •Actuarial certification •Financial analysis report •1094 and 1095 form preparation and filing 	

Stand Alone Option (existing business only)

Service Packages	Basic Package	Sterling Package
Service Type	Self-service	Sterling service
Employer Data Transfer	Populate and submit Sterling template	Data accepted in any Excel format
Account Setup Fees	N/A	N/A
Annual Fee	\$3,500	\$5,400
Electronic Filing (per form)	\$1.50	\$1.50
Services	<ul style="list-style-type: none"> •ACA measurement and tracking •1094 and 1095 filing assistance 	

Important Notes

--Clients with HSA, FSA, and/or HRA services with Sterling will receive a 2.5% discount off the ACA set up or annual fee for each product with Sterling at the time of the sale.

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ERISA Wrap

(Pricing effective since September 1, 2016)

Standard Administration

Number of Employees	Setup Fee	Annual Fee
1-50	\$698	\$375
51-100	\$1,058	\$575
101-300	\$1,463	\$775
301+	\$1,778	\$975

Evergreen

Number of Employees	Setup Fee	Annual Fee
1-99	\$500	documents good up to 5 years

Services Include

- Preparation of mega wrap or wrap document and SPD.
- Preparation of Summary of Material Modification with amendment when plan changes are made.
- Summary Annual Report (SAR).
- Guidance on document retention.
- Assistance with employee access and rights.
- Audit guarantee.
- ERISA compliance requirements guidance and technical assistance.

Important Notes

--Discounts may apply. Please contact Berlyn Mazariego at bmazariego@beerepurves.com or 925.296.5482.

--Available fees will apply for custom bids.



STERLING HSA[®]
HEALTH SERVICES ADMINISTRATION

Form 5500 Filing

(Pricing effective since September 1, 2016)

Health & Welfare Form 5500

Fee Per Return

Includes Schedule C and unlimited Schedule A forms - insurance information, broker copy, and Summary Annual Report

\$375

Section 125 Plan Form 5500

Fee Per Return

\$150

Health Reimbursement Account (HRA) Form 5500

Fee Per Return

\$150

Form 5558 Extension of Time to File

Fee Per Return

Amend Past Incorrect or Insufficient Filing(s)

Fee Per Return

\$750

File Final 500 on Old Plan Numbers

Fee Per Return

\$300

Existing Client Discount

Fee Per Year

\$350

--Discounts may apply. Please contact Berlyn Mazariego at bmazariego@beerepurves.com or 925.296.5482.



PCORI Fee Calculation

(Pricing effective since April 1, 2015)

Standard Administration

Number of Employees	Calculation Fee
1-250	\$200
251-500	\$300
501-1000	\$400
1000+	\$500
<i>**flat rate for existing Sterling HSA clients</i>	\$150

Services Include

- Calculation of the average number of lives subject to the fee for the HRA plan year.
- Calculation of the PCORI fee based on the average number of lives times \$1 or \$2 per employee, depending on the plan year end date.
- Sterling will provide employer with total fee due, the IRS Form 720 for employer to complete and submit with payment to the IRS.

Important Notes

--Additional fees will apply for custom bids.

--Discounts may apply. Please contact Berlyn Mazariego at bmazariego@beerepurves.com or 925.296.5482.