



Ancillary Benefits



EBPA, a leading Third Party Administrator (TPA), for over 48 years, offers a wide array of products and services including Flexible Spending Accounts, Parking & Transit Accounts, Health Reimbursement Arrangements, Tuition Reimbursement, COBRA Administration, Retiree/Direct Billing and Premium Collection Services, as well as the ability to provide Customized Benefit Solutions.

Flexible Spending Accounts • Parking & Transit Accounts
Health Reimbursement Arrangements
Tuition Reimbursement • COBRA Administration
Retiree/Direct Billing and Premium Collection Services
Customized Benefit Solutions



Your Single Source for Ancillary Benefits



EBPA offers a complete range of ancillary coverages. Based on your unique business needs, we can custom-design a benefit plan that's right for you and your employees. Why complicate matters when you can have a single, reliable source for all of your ancillary benefit needs? We work to find creative solutions to meet every business need. See what we can do for you and your employees with our exceptional customer service and our creativity in custom-designing the most cost-effective benefit plans.

Reimbursement Accounts

Reimbursement Accounts offer a way for you and your employees to save money. Employees can direct a portion of their paychecks into a special tax-free account that reimburses them for eligible out-of-pocket health care, dependent care, parking and transit expenses.

Employers also save. A reimbursement program offers tax advantages to your business. In addition, with EBPA administering your reimbursement programs, you have the efficiency of a single, dedicated resource looking after your interests.

EBPA's highly skilled, dedicated staff can administer your reimbursement programs expertly and confidentially. We also offer the flexibility to meet your administrative needs.

Advantages of Reimbursement Accounts

Employer Advantages

- Opportunity to enhance your employee benefit package
- Control benefit costs by reducing unemployment and worker's compensation taxes

Employee Advantages

- Greater flexibility to choose the right benefit plan
- Increase spendable income by reducing federal, state, and FICA taxes

Reimbursement Account Options

FSA – Flexible Spending Accounts

- Health care and dependent care
- Debit card, direct deposit, checks
- Online account access for participants and employer
- Online claim submission
- Participant online enrollment

Parking and Transit Accounts

- Debit card, direct deposit, checks
- Fare passes, transit vouchers
- Online account access for participants and employer
- Online claim submission
- Participant online enrollment

HRA – Health Reimbursement Arrangements

- Customized to each client's needs; payment to providers and/or employee; debit card option
- Online account access for participants and employer
- Online claim submission
- Participant online enrollment

Tuition Reimbursement

- Customized to client's needs
- Online claim submission

COBRA Administration

The law provides a strict timetable for employers to inform employees of their rights and options. There is also a deadline for individuals to choose COBRA and to pay the premium. If you fail to comply with all COBRA regulations, you risk costly penalties.

We can perform your COBRA administration regardless of who your benefit carriers are or how many benefit plans you have.

Advantages of EBPA's COBRA Administration

- EBPA's technology can handle the massive volume of COBRA paperwork
- Online account capabilities for both participants and employers
- Online document submission
- Monthly employer reporting packages



- Ability for employers to run reports 24/7 in a variety of formats
- Our systems ensure critical deadlines are met and records are maintained to substantiate compliance
- Our systems can respond quickly to ever-changing COBRA regulations
- We are experts with a proven track record of superior service
- Participants can elect and pay online, as well as set up monthly auto payments
- Daily vendor COBRA eligibility reports
- HIPAA Certificate services
- Open-enrollment services

Direct Billing and Premium Collection Administration

EBPA has developed a direct-billing system that maximizes the flexibility of payment options to meet the needs of your employees and retirees, including:

- Retiree billing
- Leave of absence
- Long-term disability
- Other

Advantages of EBPA Direct Billing and Premium Collection Administration

Employers can lose thousands of dollars from failure to collect premiums or from keeping employees or retirees active on their benefit plans when they should have been canceled. Take advantage of EBPA's superior expertise in collecting and documenting premium payments. Enjoy the freedom EBPA's excellent customer service provides to your HR team and participants.

EBPA's Direct Billing and Collection services include:

- Billing and collecting monthly premiums
- Tracking and reporting eligibility
- Monitoring each individual's account
- Daily, weekly, monthly and online reporting to clients
- Ability for employers to run reports 24/7 in a variety of formats

- Online account capabilities for both employer and participants
- Participants can pay online and/or set up monthly auto payments
- Online document submission

Custom-Fit Solutions to Meet Your Business Needs

EBPA's main goal is to work with you to design a custom benefit solution that meets your business needs. Our experts have the experience, knowledge, and ability to accomplish this goal.

Technology

The investment we make in technology and people is at the core of our customer commitment. We can best serve our clients through the integrated, scalable, and adaptable technology we develop and continuously enhance.

Our Staff and Service

We continually measure and evaluate operational performance against industry standards to ensure superior service delivery.

During planning and implementation, and thereafter, your benefits program is managed by a team of experienced professionals who learn your business and commit to helping you exceed your benefit goals. You are further supported by EBPA executives and key business partners, each dedicated to providing customized information and services. Our consultative approach helps you evaluate the best plan for your needs.

Check us out...

Put our more than 48 years of experience and superior customer service to work for you.

For more information, visit us online at www.ebpabenefits.com or call our Ancillary Lines Sales Team at 888.222.3580

The screenshot shows a web browser window titled "EBPA :: Benefits You Want" with the URL "http://www.ebpabenefits.com". The navigation menu includes "Contact Us", "About Us", "Employers", "Members", "Brokers", and "Providers". The main banner features a photo of a family and the text "Beyond satisfaction. A Third Party Administrator capable of tailoring benefit plans to the specific needs of your workplace - realize the true value of customer satisfaction." Below this are several content blocks: "New IRS FSA Changes Effective January 1, 2011" with a list of links for OTC Q&A, Eligible OTC Items, Healthcare Eligible, Dependent Care Eligible, and Benefits Card Q&A; "Wellness Ideas For Employers!" with sections for "Hope Health Newsletter" and "Work Site Assessments"; "Compliance Corner" with "Mileage Rate for Medical Transportation"; and a yellow box for "My EBPA Member Access" with a "Click here to log in" link, "EBPA's Secure Document Submission Portal" with a "Click here to submit claims, forms, or substantiation electronically" link, and "EBPA FSA Benefit Card Holder News" with a "Click here" link for a list of participating merchants.



EBPA
37 Industrial Drive
Exeter, New Hampshire 03833-4593
Phone (800) 258-7298
www.ebpabenefits.com