

FSA Scorecard - 2019	IMS	
	Rating	Notes
Fixed Costs	4	Admin Fee = \$3.50
Account Management Team	5	
Member Services	4	
Customer Service Hours		M-F 8:00-5:00 ET
Reimbursement Options		Debit Card, Direct Deposit, Check
FSA Store		available
Flex Card		only 1 card sent. Additional must be requested.
Employer Services	4	
Open Enrollment		Small library of communications.
Discrimination Testing		Additional Fee
Technology	5	
Portal Functionality		employees can view claims, submit claims
Portal Look & Feel		antiquated home page/portal login
Mobile App		yes
Tools and Communication	4	
proactive communication		no education emails to participants
online materials		forms, FAQs, list of eligible expenses. Uses FSA store Learning Center for additional materials.
FSA Score	26	

COBRA Scorecard - 2019	IMS	
	Rating	Notes
Fixed Costs	5	
		QLE Notice = \$7.00 each
		Ongoing Admin = \$7.50
		General Notice = \$5.00 each
Account Management Team	5	
Member Services	3	
Customer Service Hours		M-F 8:00-5:00 ET

Invoices		coupon book at enrollment
Late payment notices		no late payment notices
service charge to pay by credit/debit		3% fee to pay by debit/credit
Employer Services	4	
ACA reporting		reporting provides information for subscriber only (know from experience with incumbent)
Technology	4	
Tools and Communication	5	
		Offers all required notices
COBRA Score	26	

Total Score	52
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Optum	
Rating	Notes
5	Admin Fee = \$3.00
5	
5	
	24/7
	Debit Card, Direct Deposit, Check, Direct Pay to Provider, Streamlining/Auto-Rollover
	in process of adding
	Sends 2 cards automatically
5	
	Library of communications templates for employer use, plus videos, webinars, flyers available for employees to review.
	Included at no cost
5	
	employees can view claims, submit claims
	modern web feel
	yes
5	
	quarterly education emails to participants
	Videos, webinars, flyers, brochures that appear professionally designed.
30	

Optum	
Rating	Notes
4	
	QLE Notice = \$16.00
	Ongoing Admin = \$6.00
	General Notice = No Charge
5	
5	
	M-F 8:00 - 8:00 ET

	monthly invoices provided
	Late payments noted on next month's invoice
	no processing fee to pay by debit/credit
5	
	reporting provides information for each covered dependent (based on sample report provided.)
4	
5	
	Offers all required notices
28	

FSA & COBRA ADMINISTRATION PROPOSALS
For plan years beginning 1/1/2020

		ASI Flex	Baker Tilly	FBA	Flores	IMS	Optum	TASC
	Weight	Rating	Rating	Rating	Rating	Rating	Rating	Rating
Company Background	2.5%	4.6	4.6	4.7	4.6	4.8	4.9	4.7
Staff Qualifications	2.5%	5.0	5.0	4.4	4.7	4.9	5.0	4.7
Cost Proposal	15%	4.4	4.0	4.6	4.4	4.6	4.6	4.4
FSA Administration	15%	3.9	4.1	3.9	3.7	4.1	4.7	3.5
COBRA Administration	15%	4.4	4.7	4.0	4.5	4.4	4.8	4.7
Billing	2.5%	4.0	4.3	3.8	4.8	3.8	2.3	4.5
Customer Service	10%	3.8	4.0	3.5	3.0	3.8	4.7	4.2
Technology Capabilities	10%	4.1	4.2	3.9	4.0	4.3	4.9	4.7
Enrollment and Communication	10%	3.0	3.5	4.0	3.8	4.0	4.5	4.0
Reporting Capabilities	2.5%	4.3	4.3	3.0	3.8	3.8	3.8	4.5
Implementation	5%	3.5	4.0	4.5	3.0	5.0	5.0	4.0
Compliance	5%	5.0	5.0	4.6	4.4	4.9	5.0	5.0
Performance Guarantees	5%	4.5	3.0	2.0	3.0	4.5	5.0	4.0
Total	100%	4.10	4.15	3.95	3.94	4.32	4.67	4.29