

## Enhanced Services Overview

FSA			COBRA	
Optum	IMS		Optum	IMS
24/7 Customer Service Hours	Live person 8am to 5pm; FSA participants can use IVR 24/7		Expanded customer service hours	Live person 8am to 5pm
Two debit cards provided at enrollment	Provides one for the plan holder, more can be requested		Monthly invoices sent to participants	Sends payment booklet at the beginning of COBRA election
Daily claim payments	Weekly		Late payment notices sent to participants	Not sent
Monthly account statements to participants	Available online, not sent out		No fee for participants to pay premiums by debit/credit card	3% processing fee (pass thru)
Quarterly FSA education emails	Education materials available			
Plan non-discrimination testing at no cost	Fee charged			