

## Premier125



### Group Solutions

- Premier Flex Solutions
  - PremierFSA
  - PremierHSA
  - PremierHRA
  - **Premier125**
  - PremierCommute
- Premier Retirement Solutions
  - Premier401(k)
  - Premier403(b)
- Premier Consumer Guard Solutions
  - PremierCOBRA
  - Retiree Solutions
- Premier Self-Funded Solutions
  - PremierMedical
  - Dental/Vision/Rx

### What distinguishes FBMC?

A Section 125 plan, or cafeteria plan is a written plan maintained by an employer from which eligible employees select among two or more benefits consisting of cash and qualified benefits, which are then not included in the employee's gross income. Unless certain conditions are met, elections under a cafeteria plan, once made, cannot be changed or revoked during a plan year. FBMC's Premier125 plan offers quality benefits that include employer-provided accident and health plans; group-term life insurance; dependent care assistance programs and adoption assistance programs.

- **Consulting Services**
  - Plan design options and recommendations
  - Brokerage and consulting services
  - Pre and post-tax voluntary benefits
  - Request for Proposal evaluation, preparation, distributions
- **Experienced Account Management**
  - Experienced Manager assigned
  - Toll-free access for Employer's staff members
  - Client report package
- **Enrollment and Fulfillment**
  - Internet or paper enrollment options available
  - On-site group meetings and Benefits Confirmation
  - Confirmation packages delivered to participants
- **Award-winning Benefit Enrollment Materials**
  - Materials produced by repeat award-winning department
  - Standard or customized
  - Enrollment booklets, flyers and newsletters, Employer schedules and announcements
- **Deduction Management**
  - Payroll contributions via ACH, wire, check
  - Reconciliation of contributions
  - Posting to customer accounts
  - Discrepancy reporting, including full reconciliation and posting contributions
- **Excellent Customer Service**
  - Toll-free bilingual Representatives M-F, 7am to 10pm ET
  - Open Enrollment, New Hire, Change in Status support
  - 24/7 secure Internet and IVR self-service access
  - FAQs, account information, forms, instructions
- **Medical and Dependent Care Claim Adjudication**
- **Flexible Plan Design Options**
- **Implementation Strategy Recommendations**
- **IRS-compliant Administration**
  - Standard or customized plan documents
  - Regulatory updates
  - HIPAA certificates
  - Discrimination testing
- **FICA savings to Employer and Employee**