

Premier125



Tax-advantaged plan allows employees to purchase qualified benefits.

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

Service Products

- Premier Flex Solutions
 - PremierFSA
 - PremierHSA
 - PremierHRA
 - **Premier125**
 - PremierCommute
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, 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
 - Account Information, Forms, Instructions, FAQs
- **Medical & 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**

PremierFSA



Medical & Dependent Care

Tax-free purchases for medical and dependent care expenses.

A Flexible Spending Account (FSA) is an IRS-approved plan to allow your employees to save money on qualified medical and dependent care expenses. FBMC's PremierFSA offers employees the ability elect to have a specified dollar amount set aside in a tax-advantaged account on a per payroll basis. Employers may elect to contribute to the plan but it is not required. They can then be reimbursed for qualified expenses via direct deposit, debit card or by check.

Service Products

- Premier Flex Solutions
 - **PremierFSA**
 - PremierHSA
 - PremierHRA
 - Premier125
 - PremierCommute
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, 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
 - Account Information, Forms, Instructions, FAQs
- **Medical & 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**

PremierHRA



HRAs offer employers flexibility in plan design of their health care benefit structure.

A Health Reimbursement Arrangement (HRA) is an IRS approved tax-favored benefit that reimburses employees for qualified medical care expenses that were not reimbursed under another plan. It is exclusively funded by the employer. FBMC's PremierHRA offers employers the greatest flexibility in plan design in that it can be coordinated with a medical plan, stand alone or be limited in scope. All parameters are defined in the plan document. Participants can be reimbursed for qualified expenses via check or direct deposit or debit card.

Service Products

- Premier Flex Solutions
 - PremierFSA
 - PremierHSA
 - **PremierHRA**
 - Premier125
 - PremierCommute
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, 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
 - Account Information, Forms, Instructions, FAQs
- **Medical & Dependent Care Claim adjudication**
- **Flexible plan design options**
 - Medical or Bridge HRA,
 - Stand Alone,
 - Limited Purpose,
 - Suspended,
 - Retiree,
 - Retiree Trust
- **Implementation strategy recommendations**
- **IRS-compliant Administration**
 - Standard or customized plan documents
 - Regulatory updates
 - HIPAA Certificates
 - Discrimination testing
- **FICA savings to Employer and Employee**

PremierHSA



Triple Tax Savings - on contributions, on earnings and on distribution.

A Health Savings Account (HSA) is an IRS-approved plan that allows employees covered under a high deductible health plan (HDHP) to set aside money on qualified medical expenses. FBMC's PremierHSA is an individually owned account established in a financial institution custodial bank. There are no taxes on contributions, earnings or qualified distributions. Employees elect to contribute to the plan based on their level of coverage with the underlying health plan. FBMC offers its PremierFSA – limited as an excellent companion for HSA accounts. Participants can access the funds via a debit card or by check.

Service Products

- Premier Flex Solutions
 - PremierFSA
 - **PremierHSA**
 - PremierHRA
 - Premier125
 - PremierCommute
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, 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
 - Account Information, Forms, Instructions, FAQs
- **Implementation strategy recommendations**
- **IRS-compliant Administration**
 - Standard or customized plan documents
 - Regulatory updates
 - HIPAA Certificates
 - Discrimination testing

PremierCommute



PremierCommute is FBMC's Qualified Transportation Benefits (QTB) services under IRS §132. We offer a cutting-edge solution for the administration of pre-tax transportation benefits. Our program is fully compliant with IRS guidelines and offers a full range of transit options, including fare cards, transit vouchers, direct pay parking and parking vouchers. FBMC offers clients an integrated solution to provide the highest level of commuter benefits.

Service Products

- Premier Flex Solutions
 - PremierFSA
 - PremierHSA
 - PremierHRA
 - Premier125
 - **PremierCommute**
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, full reconciliation and posting contributions
- **Excellent Customer Service**
 - Toll-free bilingual service
 - M - F - 7am to 10pm ET
 - 24/7 Internet and IVR service
- **QTB Claim Adjudication and Reimbursement**
 - Online transit passes and parking selection
 - Online claim submission
 - Direct payment to transit and parking vendors
 - Transit passes delivered directly to participants
- **IRS-compliant Administration**
 - Standard or customized plan documents
 - Regulatory updates
 - HIPAA Certificates
 - Discrimination testing
- **FICA savings to Employer and Employee**

PremierCOBRA/Retiree



Service Products

- Premier Flex Solutions
- Premier Retirement Solutions
- Premier COBRA Solutions
 - **PremierCOBRA/Retiree**
- Premier Self-Funded Solutions

What distinguishes FBMC?

COBRA and Retiree billing administration since 1989, FBMC has offered clients its full service COBRA package, including initial Notices of Rights and Obligations, Qualifying Events notices and Election notices; Termination and End of Eligibility notices Premium collection.

FBMC can provide a single point of access for retirees with direct billing or automatic payments deducted from their monthly retirement pension payment.

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **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
 - Account Information, Forms, Instructions, FAQs
- **Implementation strategy recommendations**
- **DOL-compliant administration**

Premier401(k)



The Premier401(k) is a qualified retirement plan that allows employees to save and invest pre-tax dollars for their own retirement. The contributions and earnings within the plan are not taxed until distributed. Your money is invested in investment options that you choose from the ones offered through your company's plan.

Service Products

- Premier Flex Solutions
 - **Premier401(k)**
 - Premier403(b)
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Internet or Paper Enrollment**
 - Internet or paper enrollment
 - On-site group meetings
 - Employee election information exchanged
 - Confirmation packages sent to participants
- **Award winning Benefit Enrollment Materials**
 - Award winning electronic or printed enrollment and communication material
 - Standard or customized materials
 - Enrollment booklets, flyers, newsletters
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, full reconciliation and posting contributions
- **Registered Representative Customer Service**
 - Toll-free, bilingual access 12 hours per day, M - F
 - Enrollment support Employee self-service
 - 24/7 secure Internet and IVR access
- **Record Keeper and Trustee Services**
 - Daily valuation and updates
 - Inquiry and update capability via the internet and IVR
 - Online transactions
 - Loans,
 - Re-balance,
 - Statement Request Online Access to Customer Service
- **Implementation strategy recommendations**
- **IRS-compliant Administration**
 - Standard or customized plan documents
 - Regulatory updates
 - HIPAA Certificates
 - Discrimination testing

Premier403(b)



The Premier403(b) is a qualified retirement plan that allows employees to save and invest pre-tax dollars for their own retirement. The contributions and earnings within the plan are not taxed until distributed. Your money is invested in investment options that you choose from the ones offered through your company's plan.

Service Products

- Premier Flex Solutions
 - Premier401(k)
 - **Premier403(b)**
- Premier Retirement Solutions
- Premier COBRA Solutions
- Premier Self-Funded Solutions

What distinguishes FBMC?

- **Experienced Account Management**
 - Experienced Account Manager is assigned
 - Toll-free access for employer's staff
 - Client report package
- **Enrollment and Fulfillment**
- **Education**
 - On-site Seminars
 - Employee election information exchanged
- **Award winning Benefit Enrollment Materials**
 - Communication Materials
 - Employer schedules and announcements
- **Deduction Management**
 - Payroll contributions via ACH, wire, check
 - Reconciliation of contributions and posting to customer accounts
 - Discrepancy reporting, full reconciliation and posting contributions
- **Registered Representative Customer Service**
 - Toll-free, bilingual access 12 hours per day, M - F
 - Enrollment support
- **Implementation strategy recommendations**
- **IRS-compliant Administration**
 - Standard plan documents
 - Regulatory updates
 - Discrimination testing
 - Limits Testing
 - Administrative Oversight:
 - Loans
 - Hardships
 - Resumption of Contributions
 - In-Service Distributions
 - QDROS: Vendor Performance Audits

PremierMedical/Dental/Vision/Rx



Cost Containment - Employer savings - Best in Class Partners

FBMC provides a comprehensive Self Funded Healthcare solution that brings to our clients the "best in class" healthcare partners. We create a strategic partnership with you to facilitate a cost savings approach that transforms consumer lifestyles and health behaviors into a sustainable self-funded benefit plan design. Our integrated delivery system maximizes the value of healthcare dollars for employers and their employees.

Service Products

- Premier Flex Solutions
- Premier Retirement Solutions
- Premier COBRA Solutions
 - **PremierCOBRA/Retiree**
- Premier Self-Funded Solutions

What distinguishes FBMC?

– Excellent Healthcare Customer Service

- Toll-free bilingual CSR access M-F, 8am to 5pm ET
- Open Enrollment, New Hire, Change in Status support
- Forms and Instructions Transaction history and claims status

– Experienced Client Liaison

- Experienced client liaison is assigned
- Toll-free access for employer's staff
- Client report package

– Enrollment and Fulfillment

– Award winning Benefit Enrollment Materials

- Award winning electronic or printed enrollment and communication material
- Standard or customized materials
- Enrollment booklets, flyers, newsletters
- Employer schedules and announcements

– Flexible plan design options

– Implementation strategy recommendations

– Tax savings compared to fully insured premiums

- FBMC uses a “best in class”, state-of-the-art Customer Service call center. All incoming calls and e-mails are recorded and archived. Our CSRs have a single function - to answer incoming phone calls and e-mails from our customers and respond to their benefit and enrollment questions. We provide toll-free phone and fax lines, 24/7 participant access to account information via internet and bilingual Customer Service support throughout the year from 7am to 10 pm EST, Monday through Friday and from January through March on Saturdays from 9am to 3pm EST.
- FBMC uses “best in class” claims adjudication practices including several methods of auto-adjudication allowable under the IRS guidelines. These include co-pay matching and IAS Automated Adjudication. More than 98% of processable claims are authorized within five business days.
- FBMC conducts a SAS 70 Audit every year. (We alternate between Type I and the more comprehensive Type II.)
- Our legal, compliance, and quality control and assurance activities are consolidated under our Standards and Practices Division. The Division oversees all regulatory and legal activities related to benefit plan management, establishes performance standards and practices based upon regulations and best business practices, and determines compliance through quality assurance activities.
- FBMC’s in-house Communication Team provides clients with superior communication/educational materials. The team includes Graphic Artists and Copywriters who have combined their efforts to win the Apex Award for the high quality of communications materials for six years in a row (i.e., 2002 through 2007).
- **Quality** – FBMC has made a solid commitment to consolidate quality initiatives and adopt the “best business” practices modeled by organizations that have won the National Malcolm Baldrige Award and the Florida Governor’s Sterling Award for Performance Excellence. We have completed the Sterling Navigator assessment program and implemented organizational performance review processes and an extensive, company-wide training program that supports our corporate strategies.

FBMC strives to:

- consistently meet or exceed industry standards for accuracy and processing time
 - identify all of our clients’ plan’s parameters and prepare detailed implementation schedules
 - listen to our clients’ objectives and allocate resources to meet their expectations
 - monitor all aspects of implementation and service to assure consistent performance
 - provide high value services at a competitive price.
- **Integrity** – We are proud of our strict adherence to federal and state regulations and guidelines. In over 31 years of administering benefit plans,

FBMC has:

- never been investigated, fined, reprimanded or otherwise penalized by State Attorneys General or any other regulatory authorities, including the Insurance Departments in the states in which we are licensed
 - never had a plan disqualified by a regulatory agency
 - never been party to litigation regarding a contract to administer benefits
 - never had an adverse adjudication with respect to either its Errors and Omissions Insurance or its Fidelity Insurance
- **Longevity** – Experience is a key factor when it comes to handling something as important as employee benefits. With FBMC, you can expect a wealth of experience bolstered by a company that has been at the forefront of the industry for more than three decades.

We value long-term client relationships. Our typical client has used our services for over 10 years. Because contract lengths usually average from one to three years, FBMC has had to compete to retain many of its clients’ accounts, and has won bids time and time again.

FBMC may not be the biggest company that is bidding for your business, but we are most certainly the biggest “benefits-only” company. That distinction will make a valuable difference when it comes to serving your employee’s needs!

- **Guarantee** – We guarantee your satisfaction. If you are not satisfied, tell us and we will correct any problem within 30 days at our expense. If you are still dissatisfied after the 30 days, you may terminate our contract immediately. We will turn over all records to your new administrator and - at our expense - facilitate the transition. We will refund all fees for the prior 60-day period if you are not satisfied.

No client has ever found the need to terminate our contract, but we want you to know that this is a **sincere commitment!**