



# The Retirement Plan Company, LLC

## *Your Total Solution...*

### Flexible Spending Account Administrative Services

A Flexible Spending Account (FSA) allows an employee to set aside a portion of his or her earnings to pay for qualified expenses as established in the cafeteria plan, most commonly for medical expenses but often for dependent care or other expenses. Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in a substantial payroll tax savings to the employer and participating employees.

#### Benefits of an FSA

- For the Employer:
  - Reduce payroll taxes
  - Cost-effective addition to benefit package to attract and retain quality employees
- For the Employee:
  - Save federal, state and FICA taxes
  - Increase disposable income
  - Make out of pocket expenses more affordable
  - Freedom to choose the benefits they need and when to use them

#### Scope of TRPC Services

- Participant education
- Participant enrollment services
- An annual plan review
- Updates regarding new legislation and laws related to your plan
- Consultation regarding all aspects of your cafeteria plan
- On-line access to account information
- On-line enrollment
- On-line claim submission
- Claims administration
- Detailed review of claims for accuracy
- Recordkeeping of participant accounts
- Discrimination testing

#### The TRPC Difference

The customer experience is our highest priority. That's why we believe in utilizing up-to-the-minute technology to ensure that our clients quickly get the assistance they need from our skilled professionals.

**State of the Art Communication:** We have a robust phone system that immediately routes the calls to the right people with the right answers.

**Remote Troubleshooting:** We can link up computer systems to view the computer desktops and quickly troubleshoot the problems of those who dial in for help.

**Live Online Chats:** We have an online chat feature for plan sponsors and participants to chat with our trained Client Care Managers.

**Our ambition is to create a superior experience for employers and participants through intelligent automation, driven by uniquely talented professionals, built upon efficient operations and consistent, accurate work.**

