THE ADVANTAGE GROUP



PRODUCT CATALOG

Benefit administration services

A guide to the benefit plans and services TAG administers.

Compliance built into every plan, with personal service from setup through renewal.

Pre-Tax Benefit Accounts	Health Reimbursement Arrangements	Specialty Benefit Plans	COBRA and Billing Services

www.enrollwithtag.com • (877) 506-1660 • support@enrollwithtag.com

THE ADVANTAGE GROUP

FOUR PRODUCT FAMILIES, ONE ADMINISTRATOR

Pre-tax accounts, reimbursement plans, specialty benefits and COBRA, all administered by TAG. Employers can start with one product and add others as their needs grow.

PRODUCTS AND SERVICES

Every TAG administered plan includes plan document preparation, compliance services, online tools and direct support. Each product can stand alone or be combined with others.

Pre-Tax Benefit Accounts

Page 4

Pre-tax payroll deductions for health care, dependent care, commuting and insurance premiums.

Flexible Spending Accounts
Health care, limited purpose and dependent care accounts, funded with pre-tax pay.

Health Savings Accounts
Employee owned savings for members of a high deductible health plan.

Commuter Accounts
Pre-tax transit passes and parking.

Premium Only Plans
Pre-tax payroll deductions for group insurance premiums.

Health Reimbursement Arrangements

Page 6

Employer funded plans that reimburse medical costs, tax free to employees.

Integrated HRAs
Coverage for deductibles, copays and coinsurance under a group medical plan.

Individual Coverage HRAs
Reimbursement of individual health insurance premiums.

Specialty HRAs
Retiree, fertility, dental, QSEHRA and excepted benefit designs.

Specialty Benefit Plans

Page 8

Benefits that help employers attract and keep talent.

Lifestyle Spending Accounts
Employer allowances for wellness, fitness and more.

Educational Assistance Plans
Tuition and student loan repayment, tax free up to the IRS limit.

Adoption Assistance Plans
Reimbursement of adoption expenses, free of federal income tax up to the IRS limit.

COBRA and Billing Services

Page 10

COBRA compliance and premium billing, handled by TAG.

COBRA Administration
Federal COBRA notices, elections, premium collection and carrier updates, including the move to state continuation.

Retiree Billing
Monthly billing and collection for retiree coverage.

Direct Billing
Premium billing and collection for employees on a leave of absence and other situations that call for direct billing.

Product family

PRE-TAX BENEFIT ACCOUNTS



Pre-tax benefit accounts let employees pay for everyday health care, dependent care and commuting costs with pre-tax pay. Employees keep more of each paycheck, and employers save on payroll taxes for every dollar employees set aside.

Flexible Spending Accounts (FSAs)

Employees set aside pre-tax pay for eligible medical, dental, vision and dependent care expenses. Health care, limited purpose and dependent care accounts can be offered on their own or together.

Key features

- Carryover or grace period, as the plan provides
- One debit card for every account an employee has
- Online and mobile claims with receipt upload
- Modern online accounts for employers and employees, plus the TAG Benefit Center mobile app
- Plan document preparation and nondiscrimination testing

Best for

Employers that want a benefit nearly every employee can use, with payroll tax savings for the company.

FSA brochure available

Health Savings Accounts (HSAs)

Employee owned accounts for members of a high deductible health plan. Contributions, earnings and qualified withdrawals are free of federal tax, and the balance stays with the employee.

Key features

- Account opening and payroll contribution processing
- Easy to use investment tools, with managed and self-directed options for account holders
- One debit card that also works with other TAG accounts
- Employer contributions, when the employer chooses

Best for

Employers offering a high deductible health plan that want employees to build savings for future health costs.

HSA brochure available

More Pre-Tax Benefit Accounts

Commuter Accounts and Premium Only Plans can be offered on their own or alongside FSAs and HSAs.

Commuter Accounts

Employees pay for transit passes and work related parking with pre-tax pay, up to the monthly IRS limits.

Key features

- Debit card for transit and parking
- Online claims for parking
- Payment to parking providers or reimbursement by direct deposit
- Monthly limit tracking

Best for

Employers in areas with transit or paid parking, including those subject to local commuter benefit ordinances.

Commuter brochure available

Premium Only Plans

Employees pay their share of group medical, dental and vision premiums with pre-tax payroll deductions. It is the simplest form of a Section 125 cafeteria plan.

Key features

- Plan document written to Section 125
- Summary plan description for employees
- Annual nondiscrimination testing
- Plan amendments when the law changes

Best for

Any employer whose employees pay part of their group insurance premiums. Included with every TAG FSA plan.

POP brochure available

Offering more than one account?

FSAs, HSAs and Commuter Accounts can run together under one TAG plan, with one employer portal and one debit card for employees.

Included with TAG Pre-Tax Benefit Accounts

Plan document preparation. Plan document and summary plan description for the cafeteria plan.

Compliance services. Nondiscrimination testing for FSA and POP plans.

Employer portal. Plan activity and custom reports, with standard reports each month.

File feeds. Eligibility and payroll files from nearly every benefits administration system.

TAG Benefit Center. Mobile app and online account for balances, claims and receipts.

Direct support. TAG's team by phone or email, for employers and employees.

Product family

HEALTH REIMBURSEMENT ARRANGEMENTS



HRAs are employer funded plans that reimburse employees for medical costs, tax free. The employer sets the amount and the covered expenses, and funds only the claims employees actually incur.

Integrated HRAs

Work alongside a group medical plan to cover part of what employees pay out of pocket, such as deductibles, copays and coinsurance.

Key features

- Plan design by expense, amount and coordination with an FSA
- Debit card, online claims and direct payment to providers
- Claims funding reports, so employers fund only claims incurred
- Plan document preparation, employee summary and nondiscrimination testing

Best for

Employers that want flexible, cost controlled help with out of pocket costs. Common designs offset a higher deductible, cover copays and prescriptions, or focus on specific services.

HRA brochure available

Individual Coverage HRAs

Reimburse employees for individual health insurance premiums, in place of a group plan or alongside one for certain employee groups.

Key features

- Amounts set by employee group, coverage level and age
- Confirmation of individual coverage before any reimbursement
- Required employee notices before each plan year
- Affordability review for employers with 50 or more full-time employees

Best for

Employers with groups of employees who need a solution other than the group plan, such as part-time, seasonal or out of area employees. Also a fit for employers that do not offer group health coverage.

ICHRA brochure available

Specialty HRAs

Focused HRA designs for specific groups and expenses, with the same administration and support as every TAG HRA.

Retiree HRAs

Employer funds that help retirees pay for health coverage and medical expenses after they leave. Built around each employer's retiree program.

Fertility HRAs

Reimbursement for fertility and family building treatment for employees on the group medical plan. Often added to an existing HRA.

Dental HRAs

Reimbursement for dental costs employees pay out of pocket, such as deductibles, coinsurance and services a dental plan does not cover.

QSEHRAs

For small employers with fewer than 50 employees and no group plan. Reimbursement of individual premiums and medical expenses up to an annual IRS limit.

Excepted Benefit HRAs

Offered alongside a group plan to reimburse dental, vision and other excepted benefits, including for employees who decline the group plan, up to an annual IRS limit.

Which HRA fits?

Share the group plan details and goals, and TAG will recommend a design and show how it works with any FSA or HSA.

Included with TAG HRAs

Plan document preparation. Plan document and summary plan description, written to each plan's design.

Compliance services. Nondiscrimination testing and coordination with the medical plan.

Employer portal. Plan activity and custom reports, with standard reports each month.

File feeds. Eligibility files from nearly every benefits administration system.

TAG Benefit Center. Mobile app and online account for balances and claims.

Direct support. TAG's team by phone or email, for employers and employees.

Product family

SPECIALTY BENEFIT PLANS



Specialty benefit plans help employers stand out with benefits for wellness, education and growing families. Each plan is designed around the employer's goals and administered with the same tools and support as every TAG plan.

Lifestyle Spending Accounts

Employer funded allowances for wellness, fitness, financial health and other categories the employer chooses.

Key features

- Categories and amounts set by the employer
- Online and mobile claims, reimbursed by direct deposit
- Direct payment to providers for memberships and subscriptions
- Eligibility by employee group, when the employer chooses
- Online account and the TAG Benefit Center app for employees

Best for

Employers that want a flexible perk employees can use on what matters to them.

Lifestyle brochure available

Educational Assistance Plans

Employer paid tuition and student loan repayment, tax free to employees up to the annual IRS limit under Section 127.

Key features

- Covered courses, approvals and grade requirements set by the employer
- Optional student loan repayment, paid to the loan servicer
- Reimbursement through TAG or the employer's payroll
- Tracking against the annual IRS limit for each employee

Best for

Employers building skills from within and helping employees with education costs.

Educational Assistance brochure available

More Specialty Benefit Plans

Adoption assistance can be added to FSA or HRA plans that TAG administers.

Adoption Assistance Plans

Reimbursement of qualified adoption expenses, free of federal income tax up to the IRS limit under Section 137.

Key features

- Adoption fees, court costs, attorney fees and travel
- Paid to the employee or directly to the agency or attorney
- Can be added to FSA or HRA plans that TAG administers

Best for

Employers that want to support employees as they build their families.

Adoption Assistance brochure available

Plan design choices

Lifestyle Spending Accounts

Which categories and expenses are covered, the allowance for each employee class, and whether it is given annually, quarterly or monthly.

Educational Assistance Plans

Covered courses, approval and grade requirements, and whether student loan repayment is included.

Adoption Assistance Plans

The maximum benefit for each adoption, which expenses qualify, and whether TAG pays the employee or the agency or attorney.

Tax treatment differs by plan

Educational assistance is free of federal income and payroll taxes up to the annual IRS limit. Adoption assistance is free of federal income tax up to the IRS limit, though Social Security and Medicare taxes still apply. Lifestyle Spending Account payments are taxable wages, so they can cover a wider range of expenses.

Included with TAG Specialty Benefit Plans

Plan documents. A written plan and summary for each plan, drafted to Section 127 or 137 where it applies.

Request review. Each claim or request checked against the plan's rules before payment.

Flexible payment. Direct deposit to employees, or payment to providers, agencies and loan servicers.

Online accounts. Employer portal and reports, plus the TAG Benefit Center app for employees.

Product family

COBRA AND BILLING SERVICES



TAG handles COBRA from the first notice through the final premium. Every notice, election deadline and payment is tracked and documented, giving employers a clear record and peace of mind. TAG also bills and collects premiums for retirees and other groups who pay coverage directly.

COBRA Administration

Required notices, elections, premium collection and carrier updates under federal COBRA, including the move to state continuation coverage when it applies.

Key features

- General and qualifying event notices sent by certified mail, with proof of mailing
- Real-time employer portal and online participant accounts for elections and payments
- Premiums collected by check, ACH or credit card and remitted monthly
- Carrier notices of elections, reinstatements and terminations

Best for

Employers subject to federal COBRA, from small groups to large public agencies.

COBRA brochure available

Retiree Billing

Monthly billing and collection for retirees who keep group coverage, following the employer's rules for each plan.

Key features

- Monthly statements or coupons to each retiree
- Payments by check, ACH or credit card, remitted monthly
- Late payment and cancellation notices
- Coordination with state retirement systems and pension plans
- Personal, toll-free support for retirees from TAG's team
- Online accounts for retirees and a real-time employer portal

Best for

Public agencies and large employers with retiree coverage.

Retiree Billing brochure available

Direct Billing Services

For premium billing needs beyond COBRA and retiree coverage, TAG sets up direct billing around the employer's rules, using the same system, portal and team.

Leave of Absence Billing

Premium billing and collection for employees on a leave of absence who keep their coverage. The employer manages the leave; TAG handles the billing.

Best for

Employers with employees on family, medical or other approved leave who pay their share of premiums directly.

Custom Billing

Direct billing set up for situations outside COBRA and retiree coverage, such as consolidated billing or other one-time needs.

Best for

Employers with a billing need that does not fit a standard service. Ask a TAG representative.

Connected to benefits and payroll systems

File feeds from nearly every benefits administration and payroll system bring new enrollees, qualifying events and coverage changes to TAG automatically, just as with every other TAG product.

Included with TAG COBRA and Billing Services

Employer portal. Real-time participant status and payments, with automatic monthly reports.

Participant accounts. Online accounts for COBRA participants and retirees.

Account management. A dedicated account manager for each employer.

Carrier updates. Elections, reinstatements and terminations reported to carriers.

Flexible data. New enrollees and qualifying events by portal, email, fax or mail when a file feed is not in place.

Customer care. Toll-free support for participants and retirees.

Payment options. Check, ACH and credit card, with collected premiums remitted monthly.

Proof of mailing. COBRA notices sent by certified mail, logged and kept as proof.

THE ADVANTAGE GROUP



CONTACT A TAG REPRESENTATIVE

For a proposal, plan design questions or more information about any product in this catalog, TAG's team is ready to help.

By phone

(877) 506-1660

By email

support@enrollwithtag.com

Online

www.enrollwithtag.com

Client Service Center

43471 Ridge Park Drive, Suite B
Temecula, CA 92590

Pre-Tax Benefit Accounts

Health Reimbursement Arrangements

Specialty Benefit Plans

COBRA and Billing Services