



WEB BENEFITS DESIGN

CORPORATION

WEB BENEFITS DESIGN CONTRACT & SERVICE AGREEMENT

SCHOOL BOARD OF SANTA ROSA COUNTY, FL



TECHNOLOGY & ADMINISTRATION CONTRACT FOR SERVICES

WELCOME TO WEB BENEFITS DESIGN

Thank you very much for allowing Web Benefits Design to deliver technology, communications and administrative services. We look forward to a mutually beneficial business relationship that will facilitate growth, progress, increased efficiencies and creative, cost-savings solutions for your benefits and human resources teams.

WBD Contact Information		General Contract Information	
Prepared by	Devin Kennedy	Contract Generation Date	1/12/2018
Title	Business Development Manager	Contract Effective Date	1/1/2018
Email	devin.kennedy@wbdcorp.com	Contract Duration	24 Months
Phone	(407) 373-0651	Contract Termination	12/31/2019
Street Address	Web Benefits Design Corporation 4725 West Sand Lake Road, Suite 300 Orlando, FL 32819	Contract Offer Expiration Date (30 days)	1/31/2018

Client Contacts	Employer Information	Broker Information
Company Name	School Board of Santa Rosa County, FL	Fisher Brown Bottrell Insurance
Street Address	5086 Canal St,	500 Grand Blvd, Suite 220
City State Zip	Milton, FL 32570	Miramar Beach, FL 32541
Website		
Primary Contact	Pam Smith	Mike Carraway
Contact Title	Coordinator of Risk Management & Benefits	Senior Vice President
Email	SmithP@santarosa.k12.fl.us	mcarraway@fbbins.com
Phone	(850) 983-5000	850-654-6301

STATEMENT OF CONFIDENTIALITY AND NON-DISCLOSURE

This document contains proprietary and confidential information of Web Benefits Design Corporation, hereinafter referred to as WBD. Confidential information includes the following:

- Technical and business information relating to WBD's proprietary ideas, patentable ideas, copyrights and/or trade secrets, existing and/or contemplated products and services, software, schematics, research and development, production, costs and pricing, profit and margin information, finances and financial projections, customers, clients, marketing, and current or future business plans and models, regardless of whether such information is designated as "Confidential Information" at the time of its disclosure.
- Technology demonstrations throughout the sales and implementation process including WBD's customized benefits websites, online enrollment system, benefits administration system, COBRA administration, customized reports, communications exchange, ACA capabilities and administrative tools.
- Written correspondence including emails, proposals, addendums, screen shots and/or hard copy communications providing information on our proprietary WBD systems and processes.
- All proposals, contracts and renewal contracts containing WBD proprietary and client-specific pricing, methodology, technology, processes and administrative solutions as it pertains to all services and proposed services for clients and prospective clients.
- Confidentiality subject to recipient's obligations concerning public records set forth in FS 119 or elsewhere in the Florida law

By virtue of receipt of this document, recipient has a duty to protect WBD's confidential and/or sensitive information in good faith. In turn, the WBD team agrees to maintain 100% confidentiality of all client-specific information obtained throughout the duration of our business relationship.

TERMS OF SUCCESS

In order to make the implementation, ongoing service and renewal process successful, we will need the full cooperation of all parties involved to complete the projects and tasks as quickly and accurately as possible. While your WBD team will diligently manage the project and take care of every aspect of implementation and ongoing support as possible, we **highly recommend weekly calls** and/or progress checks to ensure that all parties are communicating effectively. It is important to note the following:

COMPLETE INFORMATION AND SUFFICIENT LEAD TIME

- Client is responsible for completing the implementation and renewal worksheet.
- Census data must be received as per WBD client-specific data format.
- At renewal, additional fees may apply in the event there are plan, rate and/or carrier changes.
- For initial system launch, we recommend 6-8 weeks lead time to guarantee success.
- For renewal system configuration, we recommend 3 weeks lead time to guarantee success. In the event that we are not given 3 weeks lead time for renewal, additional rush fees may apply.
- If WBD is loading current benefit elections or data from multiple sources, additional lead time may be required in order to guarantee accuracy and success.

CLIENT SYSTEM TESTING REQUIRED

- It is the responsibility of the employer to test the system prior to initial launch as well as prior to opening the system during each subsequent renewal period.
- An executed final authorization form will be required before system or changes can be launched.

WBD SUPPORT HOURS

- WBD team support hours are Monday - Friday 9 AM to 6 PM EST.
- Employee benefits hotline hours are Monday - Friday 9 AM to 6 PM EST.

DATA FEEDS

- Carrier feed sign-off forms must be approved and signed prior to WBD creating any carrier or payroll feed.
- Data feeds to carriers and payroll systems are processed weekly.
- If client adds new carrier, EDI set up fees will apply.
- Changes made after data feed sign off and after plan configuration sign off are charged at our custom programming rate of \$100 per hour.

CHANGES AFTER INITIAL IMPLEMENTATION AND SYSTEM LAUNCH

- Changes and updates to Benefits Website will be assessed based on complexity and programming resources. Fees range from \$9 to \$99 per change or set of changes depending on the complexity and time resources involved to process complete
- If employee benefit plans change, set up fees may apply to new plans added or changed.
- If benefits, rates, employee classifications and/or benefit configuration changes occurs, additional set up and program reconfiguration fees may apply.

IMPLEMENTATION, RENEWAL OR PROJECT SET UP COSTS (ONE-TIME PAYMENTS)

Employee Count	
Benefits Eligible EE's	2,759
Retirees	716
Total Employees	3,416

1 Time Set Up Costs	Costs
\$500 Per Case *	
Case 1: Full time employees	\$500.00
Case 2: Part Time	\$500.00
Case 3: -	-
Case 4: -	-
Case 5: -	-
\$750 Per Carrier Feed	
Feed 1: Florida Blue	\$750.00
Feed 2: Florida Combined Life	\$750.00
Feed 3: Davis Vision	\$750.00
Feed 4: Voya	Self Bill
Feed 5: -	-
All Other Fees	
Website Build Cost	\$200.00
Payroll Feed	\$1,000.00
Data Conversion Fee	\$500.00
ACA Set-Up Fee	Waived
ACA Historical Data Load	\$1,000.00
FMLA File Feed	-
COBRA Conversion & Set Up Fee	\$750.00
Single Sign On (SSO) Integration	\$5,000
Total 1X Set Up Costs - Waived	\$6,700.00 - Waived
Total 1X Set Up Costs	\$5,000

Annual Renewal Costs	Renewal Costs
Website Renewal Fee	\$100.00
Ben-Admin System Reconfiguration Fee	\$500.00
ACA Renewal Fee	\$500.00
COBRA Renewal Fee	\$300.00
Total Renewal Costs	\$1,400.00

* "Case" is defined as an employee classification that requires different programming of rates, benefits, eligibility rules, waiting periods, termination dates or other business rules. If case count is different than original contract assumption, WBD will agree to cap the case count to 3 cases, as per the above pricing.

RECURRING MONTHLY COSTS

Santa Rosa County School Board Web Benefits Design - 2018 & 2019

	2018 Agreed Pricing	2019 Agreed Pricing
# of Eligible Employees (PEPM)	3475	3475
# of EE's on Florida Blue Medical	1985	1985
Description of Services		
Ben Admin System (PEPM)	\$2.88	\$2.88
COBRA Admin	\$0.38	\$0.38
Single Sign On	\$0.10	\$0.10
1094 / 1095 Reporting & Efilng	Included	Included
Customized Benefits Website	Included	Included
Discrepancy Report Management	Included	Included
EOI Management	Included	Included
Call Center/ Telephonic Enrollment	Included	Included
Total Monthly PEPM	\$3.36	\$3.36
Total Monthly Cost	\$11,110	\$11,110
Total Annual Cost - 12 months	\$133,318	\$133,318
Renewal Reconfiguration Fees	\$1,400	\$1,400
Total Annual Cost - 12 months	\$134,718	\$134,718
UHC Subsidy	(\$75,000)	\$0
Total Annual Cost - 12 months	\$59,718	\$134,718
Total Adjusted Monthly (with UHC \$75K)	\$4,976.47	\$11,226.47
PEPM based on 3,475	\$1.43	\$3.23
PEPM based on 1985	\$2.51	\$5.66

* Each month your invoice will be calculated based on the actual *"benefit-eligible"* employee count within your system but will never be below your base line employee count. The base line count is determined from the final census load. If you are subscribing to our ACA services, you may have a separate PEPM charge for *"non-benefits eligible"* employees.

BILLING AND PAYMENT INFORMATION & AUTHORIZATION

Billable Services	Employer Responsibility	Carrier Responsibility	Carrier Responsibility
Description	Customized Benefits Website, Online Enrollment, COBRA Administration, ACA Reporting and Year Round Call Center	Florida BCBS	United Healthcare
One-Time Setup Costs	\$5,000 (Single Sign On)	None	None
Ongoing Monthly Cost	None	\$4,976.47 – 2018 \$11,226.47 PEPM - 2019	See Below*
Monthly Website Fee	Included	Included	Included
Annual Cost	None	\$59,718 – 2018 \$134,718 - 2019	*\$75,000.00 – 2018 Only
Notes	N/A	N/A	N/A
<ul style="list-style-type: none"> In the event that the employer terminates the services of the broker or consultant, or if the broker or consultant discontinues payment, the employer/client is financially responsible for payment in full for the duration of the contract. In the event that the employer terminates 1 or more of the carrier lines of coverage that is subsidizing a portion of this contract, the employer is financially responsible for payment in full for the duration of the contract. WBD will price match COBRA for 2018 and 2019 at \$.38 PEPM. 			

Billing & Payment	Employer
Company Name	School Board of Santa Rosa County, FL
Street Address	5086 Canal St,
City State Zip	Milton, FL 32570
Primary Billing & Payment Contact	Pam Smith
Contact Title	Coordinator of Risk Management & Benefits
Email	SmithP@santarosa.k12.fl.us
Phone	(850) 983-5000

COBRA Reimbursement - For clients using WBD COBRA services, please indicate to whom reimbursement should be sent.	
Company Name	School Board of Santa Rosa County, FL
Street Address	5086 Canal St,
City State Zip	Milton, FL 32570
Contact Name	Pam Smith
Email	SmithP@santarosa.k12.fl.us
Phone	(850) 983-5000

TERMS AND CONDITIONS

1. PERMITTED USE

Under this Terms and Use Agreement (herein referred to as "the Agreement"), Web Benefits Design Corporation, (herein referred to as 'WBD'), agrees to provide an Employee Benefits Internet Service Application (herein referred to as 'EBISA') hosted by WBD, and set up a private employee benefits information system for the exclusive use by the broker/consultant and/or employer (herein referred to as 'Client').

The EBISA is to be used only by the Client and users authorized by the Client. The Client will have the ability to assign user logins and passwords to selected individuals. The Client will have full control over who is authorized to access/use this EBISA. All use of the EBISA is provided via the Internet through a standard Internet browser and/or email client. In order to use the EBISA, the Client and Client authorized users (herein referred to as 'Users') are responsible, at their own expense, to acquire access to the Internet and to provide all equipment and software needed.

2. CLIENT RESPONSIBILITIES AND WARRANTY

By entering data (herein referred to as 'Data') into the employee benefits information system, the Client warrants that: (1) the Client is authorized to submit the Data to the EBISA; and, (2) the storage of such Data by WBD and its affiliates will neither infringe on nor misappropriate the property rights of or otherwise violate the rights of any third party.

3. CLIENT PROPRIETARY DATA RIGHTS

The Data submitted to the EBISA is for the exclusive use of the Client. WBD agrees not to use, distribute or disclose any of the data maintained as a result of the Client using this EBISA. The Client agrees to evaluate and bear all risks associated with the use of any Data, including any reliance on the accuracy and usefulness of such data.

4. WBD ACCOUNT INFORMATION AND DATA

WBD does not own or have any rights to any Data that the Client submits as a result of using this EBISA. WBD will not monitor, edit, or disclose any information regarding the Client or Client's database without the Client's express written permission except in accordance with this Agreement or as may be required by law. WBD may access the Client database in order to respond to service or technical problems when requested to do so by the Client.

5. WBD PROPRIETARY RIGHTS

The Client acknowledges and agrees that the EBISA contains proprietary and confidential methods and information that is protected by applicable intellectual property and other laws, and agrees not to disclose such information to any third party without WBD's prior permission. The Client agrees not to copy, sell, rent, license or to redistribute any portion of the EBISA, use of the EBISA, or access to the EBISA to any individual or group. Standard WBD website Terms and Conditions for unauthorized use and access penalties apply to this EBISA.

6. AVAILABILITY OF EBISA

WBD will make commercially reasonable efforts to ensure that the quality of the service we provide is of at least prevailing industry standards, and that access to the EBISA is available 24 hours a day, 7 days a week. However, although WBD will use all reasonable efforts in good faith to avoid interruption of the EBISA, the Client acknowledges and agrees that access to the EBISA may be unavailable from time to time for any reason, including without limitation, interruption of major network connectivity, network and server outages, and backup and regular maintenance by WBD and any operators of our servers.

7. CLIENT ASSIGNED ADMINISTRATOR(S)

The Client will select one or more WBD primary Administrators to manage the Client's use of the EBISA, to authorize users to access the EBISA, to access employee data records, and to serve as the primary technical interface with WBD Client Service Representatives.

8. CLIENT SUPPORT SERVICES

WBD will provide quality technical support to the Client. WBD's Client Support Representatives will be available to assist Clients Monday through Friday from 9:00 a.m. - 5:00 p.m., Eastern Standard Time.

9. USER CONDUCT

The Client agrees not to use the EBISA or information from the EBISA to (a) transmit any material that may infringe the intellectual property rights or other proprietary rights of third parties, including trademark, copyright or right of publicity; (b) interfere with or disrupt the integrity of any data or computer-based information or any servers or networks connected to the EBISA or violate the regulations, policies or procedures of such networks; (c) attempt to gain unauthorized access to the EBISA, other accounts, computer systems or networks connected to the EBISA, through password mining or any other means.

10. EMPLOYEE INFORMATION CONFIDENTIALITY

WBD follows and agrees to continue to follow as set forth herein policies and procedures to protect the confidentiality of member information. It is important to note that all records containing confidential medical and insurance data are handled and discarded in a way that is designed to protect the privacy and security of the information. Web Benefits Design respects the need for security regarding your personal information. Whenever you provide personal information, your information will be protected using Secure Sockets Layer (SSL) technology. SSL is an industry standard that encrypts the information you provide, to avoid the decoding of that information by anyone other than Web Benefits Design. Information you submit directly to us will remain on our servers, secured by various industry approved technologies to prevent unauthorized access to your personal information.

11. INFORMATION SECURITY, INTEGRITY AND RELIABILITY DISCLOSURE

Web Benefits Design uses and agrees to continue to use as set forth herein multi-layered security architecture to prevent unauthorized access to the building and data center. Formal security measures are in place to protect access to WBD systems and the corporate network. Users of networks and applications are provided a unique use name, and the use of a password is required for both network and application access. WBD employs a firewall, which control and limits access to the internal network. Logical access to the firewall is limited to authorized system administrators. All network access to WBD internal network is restricted to only specific ports that are necessary for application usage. Outbound access is also managed via the firewall. All Client data is stored behind the firewall on protected network segments.

WBD uses a multi-tiered approach for information Back-up and Recovery. Full server backups occur weekly with differential backups occurring nightly between each weekly backup session. Full backups of critical databases containing client data are executed on a nightly basis. Database transaction logs are backed up hourly to facilitate targeted rollback in the event of processing or database errors.

WBD uses both host based and centralized detection for protection against malware and unauthorized software action or activity. Updates are acquired nightly and are distributed across the network with no interaction from our end users. Authorized personnel monitor potential virus outbreaks and have monitoring software in place to accommodate any virus or security threat. WBD employs regular desktop operating systems updates and security patches at regular intervals to ensure all systems are protected.

12. SERVICE FEES

The Client agrees to pay all applicable fees as specified in the Client's signed Service Agreement. Fees are invoiced on the first of the month for that month's services. Service fees are paid on a monthly basis for the entire duration of the contract. Billing commences on the effective date of the contract. All service fees are prorated for a minimum of a 12 month period and are invoiced for the contract period regardless of the system activation date. Set up and 1 time fees are invoiced in the first month of the contract effective date along with the first months recurring fees. If the EBISA is terminated earlier than the contract expiration date, the balance of the remaining contract is due and payable upon termination. WBD reserves the right to suspend the EBISA of Clients who fail to make timely payments for their customized EBISA. Late fees may apply to accounts in arrears. Payments will be considered past due if not received within thirty (30) days from the invoice date.

13. AUTO-RENEWAL / TERMINATION OF EBISA

The Agreement and invoicing will remain in place unless WBD is notified by Client to terminate the EBISA within the termination guidelines. Unless terminated for cause pursuant to Section 14 of this Agreement, this Agreement will continue for the duration of the term as set forth in the Agreement.

The Term of Service shall continue on an annual basis by auto-renewing a new 12-month contract period beginning on the contract end date unless written notification of intent to terminate the 12-month renewal period is given by either party 90 days prior to the end of the contract period. Contract renewal and auto-renewal pricing is subject to change at each subsequent 12-month renewal period after the initial contract period expires. You will be notified of any price change prior to the renewal period start date and 90 days prior to the end of the contract period. If the auto-renewal provision is exercised, the renewal pricing will take effect as of the first billing cycle of the new contract period.

The Client acknowledges and agrees that WBD, in its sole discretion, may temporarily suspend or terminate the EBISA and/or deny the Client access to, use of, or submission of Data for all or part of the EBISA, without prior written notice for the following reasons: (a) violation of any term or provision of the Agreement, (b) violation of the rights of WBD or third parties, or (c) failure to meet payment terms outlined in this Agreement. Upon termination, WBD will allow Client's files to be downloaded and, after this point, will bar any further access to the EBISA. Furthermore, the Client agrees that WBD shall not be liable to the Client or any third party for any modification of the Client's access to the EBISA pursuant to this section.

14. TERMINATION FOR CAUSE

Any unauthorized access, copying, disclosure, distribution, or sublicensing by Client or with Client's aid or consent of the EBISA or Data or any related methods, techniques, or processes will be deemed a material breach of this Agreement.

WBD will not share, rent, sell, or trade personal information (including email addresses) that identifies our Clients or users to third parties. Any intentional distribution of client data to a third party by WBD for profit or gain will be deemed a material breach of this contract and constitute grounds for Client to terminate the Agreement for cause. Client must notify WBD within 30 days of any request for termination for cause and give WBD 120 days to resolve any issues relating to any claim of breach to justify termination for cause.

15. WARRANTIES, DISCLAIMERS, AND REPRESENTATIONS

Subject to the terms set forth in the "Availability of EBISA" section, the Client expressly agrees that: (a) The use of the EBISA is at the sole risk of the Client and is provided on an 'as is' and 'as available' basis. WBD and its affiliates expressly disclaim all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement, (b) WBD makes no warranty that: (1) the EBISA will meet the Client's requirements or result in revenues or profits; (2) the EBISA will be uninterrupted or error-free; and (3) the results that may be obtained from the use of the EBISA will be accurate or reliable. While WBD will use commercially reasonable efforts to prevent unauthorized access to data entered into the EBISA, WBD makes no warranty that such fields will be secure against such unauthorized access or other security breaches. WBD makes no representations or warranties of any kind whatsoever, express or implied, in connection with the Agreement or the EBISA, including but not limited to, warranties of merchantability, fitness for a particular purpose and non-infringement.

16. DATA, CONTENT, AND TERMS OF USE POLICIES

If this contract is terminated for cause, expires, or is not renewed, all software and data within the EBISA will be deleted in its entirety on the termination date. You have an opportunity to export employee data prior to the formal termination date from within the EBISA. WBD does not create a backup data set for you. In the event that you do not export your data, WBD will not have the ability to provide any data after the termination date and is not liable for any services after the termination date. This policy protects WBD and Client from any and all liability (HIPAA or otherwise) associated with potential breaches of data security, administrative actions, or technical safeguards.

Furthermore, only employee benefit data can be legally removed from our EBISA. You may not copy, re-use, or repost any intellectual property found on any WBD owned website or domain. This restriction applies to the Information and Communication Website, Employee Enrollment Section and System Administration Section of the EBISA. Once posted by WBD, all of the following are considered WBD property: all communication content, benefit website instructions and text, enrollment instructions, all graphics (excluding non WBD logos), introductory text, tables, pricing charts, all pdfs (excluding carrier or employer created forms and booklets), FAQs, all administrative content including healthcare reform content, COBRA content, FMLA content, HIPAA content, all assembled benefit summaries, benefit summary tables, and forms reposted with permission.

All users entering secure WBD EBISA products must read and accept WBD's Employee Usage Agreement and Website Use Terms and Conditions upon system entry. These agreements clarify specific limitations of use and penalties.

17. INDEMNITY

The Client agrees to indemnify to the extent provided by Florida law for political subdivisions and subject to the limits of the waiver of sovereign immunity as established by Florida statutes and/or the Florida constitution. It is expressly understood and agreed that sovereign immunity is not waived by anything set forth herein.

The Client agrees to indemnify and hold harmless WBD, its subsidiaries and affiliates, and its and their directors, officers, agents, and employees ("Indemnitees") from any claim or demand, including reasonable attorneys' fees, made by any third party to whom the Client has allowed access (either inadvertently or wittingly) to the EBISA due to or arising out of the Data; the Client's use of the EBISA; the Client's connection to the EBISA; the Client's violation of the Agreement; or, the Client's violation of any proprietary or other rights of another. The Client further agrees and acknowledges that the Indemnitees are not liable or responsible in any way for any errors, omissions or any other action arising out of or related to the use of the EBISA. The Client further agrees to indemnify, defend and hold harmless the Indemnitees from and against any and all claims, damages liabilities, costs and expenses (including reasonable legal expenses) arising out of, or related to, the Client's use of the EBISA or the placement or transmission of any message, information, software, or other materials through the EBISA by the Client or user of the Client's account or related to any violation of any term of the Agreement by the Client or users of the Client's account.

WBD agrees to indemnify and hold harmless Client, its subsidiaries and affiliates, and its and their directors, officers, agents and employees from any claim or demand, including reasonable attorneys' fees, made by any third party arising out of any disclosure or distribution of the Data as described in Section 14 of the Agreement.

18. NONDISCLOSURE

By virtue of this Agreement, Client and WBD may have access to information that is confidential ("Confidential Information"). Client and WBD agree not to make each other's Confidential Information available in any form to any third party or to use each other's Confidential Information for any purpose other than the implementation of the EBISA. Client and WBD agree to take all reasonable steps to ensure that Confidential Information is not disclosed or distributed by its employees or agents in violation of the provision of this Agreement.

19. INJUNCTIVE RELIEF

The parties acknowledge and agree that WBD shall be entitled to obtain, upon application to a court of competent jurisdiction and without the need to prove actual damages to WBD or to post bond, a preliminary restraining order, and such other temporary or permanent injunctive relief as may be appropriate, to enforce against Client the provisions of Sections 5 and 18, which injunctive relief shall be in addition to any other rights or remedies available to Company.

20. GOVERNING LAW

This Agreement has been entered into in the State of Florida. Except as otherwise provided herein, this Agreement shall be governed by the laws of the State of Florida without regard to its choice of law principals. The Client hereby agrees to submit to the jurisdiction of any Florida or federal court situated in Santa Rosa County, Florida, in any action arising out of this Agreement, agrees that all claims in any such action may be decided in either such court and waives to the fullest extent that they may effectively do so, the defense of an inconvenient forum.

21. ATTORNEY'S FEES

If any action is brought to enforce this Agreement, or is brought in connection with any dispute arising out of this Agreement or the claims which are the subject of this Agreement, the prevailing Party or Parties shall be entitled to recover damages, fees and other costs incurred in such litigation which they may prove are the direct and proximate result of any breach hereof, in addition to any other relief to which that Party or Parties may be entitled by law.

22. LIMITATION OF LIABILITY

In no event shall WBD be liable for any direct and/or indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, data or other intangible losses incurred resulting from: (a) the use or the inability to use the EBISA; (b) transactions entered into through or from the EBISA; (c) unauthorized access to or alteration of the Client's transmissions or data; (d) statements or conduct of any third party on the EBISA; or, (e) any other matter relating to the EBISA.

In some installations, the EBISA will provide or feed data to external, non-WBD controlled software systems. These external systems include insurance carrier eligibility systems, payroll systems, HRIS systems, and others. Should the receiving system not be properly prepared to receive our system data feed, or has not provided the correct data feed structure, or is unprepared, in any way, for WBD data, WBD cannot be held liable for the performance or data reliability of these external systems. It must be noted that WBD has no control over these external systems, policies, procedures, or controls and are considered to be events outside of WBD's control.

The Client agrees that WBD will not be liable for any: (a) interruption of business; (b) access delays or access interruptions to the EBISA; (c) data non-delivery, corruption, destruction or other modification; (d) unauthorized access to data entered in, or breach of any security mechanisms utilized in, the EBISA or in any field or file therein; or, (e) events beyond WBD's reasonable control. WBD's aggregate liability for damages hereunder shall in no event exceed the amount of fees paid by the Client under this Agreement for the relevant service, up to a maximum amount equal to service charges for six (6) months of the EBISA.

23. NOTICES

Notices to the Client may be made either via email, regular mail, overnight courier or facsimile at the contact address of record for the EBISA. If the Client provides notice to WBD, such notice should be sent to: Web Benefits Design Corporation, P.O. Box 1568, Windermere, FL 34786.

24. ENTIRE AGREEMENT

This Agreement constitutes the complete Agreement between the parties and, except as provided, supersedes all previous agreements or representations, written or oral, with respect to the Services described herein.

25. RECORDS AND DOCUMENTS

WBD agrees that all forms, lists of names, journals, ledgers and all other recorded information and documents incidental to administration of this Plan are and shall remain the property of Employer.

All data stored on data processing media pertaining to the Plan is the property of Employer. In the event of termination of administrative services, WBD will assist the Employer in identifying; understanding and decoding said information and data.

The following materials are property of WBD and Employer agrees that it shall have no right to use such materials following termination of this contract:

- Administrative procedure manuals
- Data processing systems
- Computer programs
- Notice forms
- Election forms
- Communication letters

26. FORCE MAJEUR

If by reason of causes beyond the control of either party hereto, including, but not limited to, strikes, failure of major subcontractors, fire or other intervening acts of God, accidents, act of war, governmental or legal restrictions, such party is delayed in its performance in whole or in part, of its obligations as set forth herein or in this Agreement (other than payment of any amounts due under this Agreement), then such party shall be excused for such delay and such delay will not make the party liable in damage to the other party.

27. GENERAL

The Agreement does not limit any rights that WBD may have under trade secret, copyright, patent, trademark, or other laws. This Agreement shall not be altered, amended or modified by oral representation made before or after the execution of this Agreement. All modifications must be in writing and duly executed by all Parties. The failure of WBD to exercise or enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision. If any provision of the Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give meaning to the parties' intentions as reflected in the provision, and the other provisions of the Agreement shall remain in full force and effect. The Client agrees that any claim or cause of action arising out of or related to the use of the EBISA or the Agreement must be filed within three months after such claim or cause of action became known or should have become known or be forever barred. The Agreement will inure to the benefit of WBD and its successors and assigns. WBD may freely assign its rights and obligations under this Agreement; Client may not assign any of Client's rights or obligations under this Agreement without the prior written consent of WBD. All representations, warranties, terms, disclaimers, and limitations in the Agreement shall survive the termination of the Client's account or access to the EBISA.

CONTRACT SIGNATURE AND AUTHORIZATION


BILLING AND PAYMENT AGREEMENT

General Contract Information	
Contract Effective Date	1/1/2018
Contract Duration Period	24 Months
Contract Renewal Date	12/31/2019
# of Enrollment Periods	2

- This constitutes a binding contract beginning **1/1/2018** (the contract Effective date) and ending on **12/31/2019** (the contract renewal date). In the event of early termination, the monthly fees are due and payable through the contract renewal date, unless terminated for cause.
- Monthly fees are invoiced on the first of each month for the current month's services.
- Payments are due upon receipt of invoice and are considered late if not paid prior to the next month's billing cycle. Late fees may apply.
- Web Benefits Design accepts payment by credit card (we add a 2.5% processing fee for credit card payment), check or direct deposit.
- If paying by check, please make checks payable to Web Benefits Design Corporation and mail to 4725 West Sand Lake Road, Orlando, FL 32819.
- Please direct all accounting questions to billing@wbdcorp.com or give us a call on (407) 757-1495.
- COBRA billing will be based on employee count enrolled in medical coverage.

SIGNATURE AND AUTHORIZATION

Your initials and signature indicate you have the authority to sign this contract and have read and agree to the following.:

Acknowledgement of Understanding	Employer Initials
I have read and agree to the statement of confidentiality and non-disclosure.	
I have read and agree to the terms of success.	
I have read and understand the 1X implementation and renewal fees.	
I have read and understand the monthly recurring fees.	
I have read and agree to the terms and conditions.	
I have read and agree to the billing and payment authorization information.	
I certify that I am authorized to sign this agreement and that my signature is legally binding.	

Initial Here

Contract Signature	Employer Signature
Printed Name	Tim Wyrosdick
Title	Superintendent
Signature	
Date	

COBRA CONTRACT ADDENDUM

If you are not using WBD COBRA services, please acknowledge your understanding that WBD does not send COBRA eligibility file feeds to COBRA administrators.

In order to administer COBRA, you must implement EDI file feeds to each carrier with COBRA eligible lines of coverage. In the event that your online enrollment system launches prior to your EDI Files going into "production" with your carriers, it is Santa Rosa County's responsibility to ensure that any COBRA participant's eligibility information is provided directly to the carriers until the EDI has been established. WBD does not have access to carrier systems and cannot perform this manual function.

WBD SCOPE OF SERVICES

pf

Initial Here

NOTIFICATIONS AND COMMUNICATIONS (CUSTOMIZATION AVAILABLE) *

- Initial notification to new hires and new enrollees
- Qualifying event election notice
- COBRA takeover as described on page 14
- Welcome letters
- Payment coupons
- Notice of unavailability
- Extension notice
- Late payment notifications
- Insufficient funds notification (bounced check)
- Early termination of COBRA notice
- Expiration notice
- Website access to notices, rights, rates, and general forms
- Maintain an archived record of notices and member correspondence.

** WBD may communicate either by phone, email, fax or letter with the Employer and/or or Qualified Beneficiary.*

REPORTS

- Premium remittance reports
- COBRA payment status reports
- Participant election reports
- Activity tracking reports

STATUS TRACKING

- Track 60 day initial election period
- Track 45 day initial payment grace period
- Track 30 day premium grace period
- Track COBRA eligibility periods

***Carriers file /programming may depend upon carrier requirements and additional fees may apply*

COBRA PREMIUM COLLECTION AND DISBURSEMENT

- Accurate rate calculations and billing
- COBRA payment coupons to members
- Quarterly disbursement to employer of COBRA funds received

ELIGIBILITY **

- Upon timely receipt of termination and/or qualifying event notification, will notify carrier(s) of eligibility status change
- Upon enrollment or change in COBRA benefit and/or eligibility status, will notify carrier(s) of eligibility status change.

CUSTOMER SERVICE

- Toll free telephone support for COBRA members and COBRA eligible members
- Web inquiries answered within 1 business day
- Dedicated account management team
- COBRA online access by employers
- Member customer service for enrollment assistance, COBRA enrollment, questions, etc.

COBRA - EMPLOYER PLAN ADMINISTRATOR RESPONSIBILITY

In order for WBD to perform the responsibilities of COBRA administration and guarantee compliance, certain eligibility notifications and information requirements must be upheld by the employer and/or plan administrator.

- The services to be provided by WBD are administrative in nature; Employer retains all authority and responsibility as plan sponsor.
- WBD will carry out its administrative functions with reasonable care using practices generally accepted by service organizations providing such functions to employee benefit plans.
- WBD is not the Insurer. Employer agrees that the sole function of WBD is to provide administrative services and that WBD shall have no liability for the payment of participant claims.
- WBD is not responsible for any notifications that occurred prior to the start date of the contract.
- WBD is not responsible for any current COBRA participant tracking, notifications or administration prior to the commencement of this contract.

TIMELY NOTIFICATION OF ELIGIBILITY TO WBD (WITHIN 30 DAYS OF QUALIFYING EVENT)

- 1) WBD (EBISA) must be notified of any new hires or initial enrollment in COBRA eligible for benefits
- 2) WBD (EBISA) must be notified of any employment-related terminations wherein the employee would qualify for COBRA, including but not limited to:
 - Separation from the company
 - Substantial reduction of hours (full time to part time)
 - Voluntary termination (resignation)
 - Involuntary termination
 - Termination for gross negligence
 - Leave of absence
 - Any dependent terminations
 - Death of employee
- 3) WBD (EBISA) must be notified of any dependent-related terminations wherein the employee would qualify for COBRA, including but not limited to:
 - Divorce
 - Legal Separation
 - Child no longer eligible
- 4) Rehires and Return from Leave of Absence: When an employee has enrolled in COBRA (with an active or inactive status) and returns to work, the administrator must notify WBD (EBISA) of the change in status.

COBRA ONLINE ENROLLMENT RULES OF ENGAGEMENT

If terminations, changes and eligibility transactions are completed by the employee in the WBD EBISA enrollment system, the employer does not need to notify WBD separately.

Notifications are only required if changes are made to our system telephonically, via a non-standard method, an improper qualifying event code, or by use of the administrator override privileges in the administrator portal.

COBRA IMPLEMENTATION TIMELINE AND TAKEOVER ACTIVITIES

DATE	DESCRIPTION	RESPONSIBLE PARTY
45 Days Prior to Effective Date	WBD sends a Welcome email to the employer with a detailed request for information regarding COBRA eligible benefits, rates, the enrolled/eligible population and member payment status.	WBD
40 Days Prior to Effective Date	<ul style="list-style-type: none"> ▪ Employer provides requested information to WBD. ▪ WBD provide employer with a sample transition notification letter. ▪ Employer mails transition letter to all enrolled and eligible participants to inform of upcoming administration change. (This letter should also be provided to all newly eligible members prior to the effective date). 	Employer WBD Employer
35 Days Prior to Effective Date	Currently enrolled participants are mailed a Welcome Letter including COBRA premium payment coupons for the remainder of their eligibility period or plan year.	WBD
Contract Effective Date	WBD requests an updated detailed report of information regarding any changes to the enrolled/eligible population and member payment status.	WBD
Within 5 Days After Effective Date	<ul style="list-style-type: none"> ▪ Employer provides updated report. ▪ WBD will adjust and/or add any applicable member records. 	Employer WBD

ACA & COMPLIANCE SERVICES CONTRACT ADDENDUM

If you are not using WBD ACA & Compliance services, please acknowledge your understanding that you have full access to WBD system data and reports, however WBD does not provide formatted data for 3rd party ACA applications.

Initial Here: _____ 



WBD RESPONSIBILITIES: 1094 AND 1095 REPORT AND FORM GENERATION SERVICES (ENHANCED)

- 1094C and 1095-C Forms (*Electronic master file of all employee and employer forms*)
- WBD will supply an electronic version of the master file of all employee and employer forms
- Form generation will be completed prior to annual IRS deadlines
- Form generation will include population of all data including lines 14, 15 and 16 of Part 2 on Form 1095C.
- Includes form generation for COBRA participants (*assuming client uses WBD integrated COBRA model*)
- Electronic filing with the IRS (*option provided at no additional cost, employer may choose to opt out*)
- Corrections and amended IRS filings
- Authorized administrators can access all 1094C and 1095C forms via HR Access
- Individual employees can access their personal 1095C form via the Total Access Exchange.
- WBD will provide telephonic support for questions or requests to re-issue forms.
- WBD will provide the following additional reports in Excel:
 - ✓ Year-end healthcare summary reports with data for Box 12 on W-2 forms. (*Reports include data from the effective date of system installation. WBD does not load historical data for W-2 reporting purposes.*)
 - ✓ Affordability Report (*illustrates affordability metrics comparing salary vs. coverage options*)
 - ✓ Reinsurance Assessment Fee Report

ACA - EMPLOYER PLAN ADMINISTRATOR RESPONSIBILITY

In order for WBD to provide ACA reporting, certain information requirements must be upheld by the employer and/or plan administrator.

- The services to be provided by WBD are administrative in nature; Employer retains all authority and responsibility as plan sponsor.
- Employer is ultimately responsible for all fiduciary responsibility associated with the 1094 and 1095 forms. WBD will not assume liability for fines, fees or financial penalties.
- WBD can only report on the data provided to us by the client. WBD's accuracy relies on the integrity of the data within our system. WBD does not create data, but uses data provided by the employer to process calculations and reports. The validity and accuracy of the data provided in the system is the employer's responsibility.
- In order to generate accurate series codes, the employer must provide system indicators differentiating benefits eligible vs. non-eligible employees.
- Historical data loads will be required for all time periods prior to the effective date of WBD's Total Access Exchange installation.
- Client is responsible for providing historical data within 30 days of the contract effective date..
- For historical data loads, the client agrees to adhere to the file specifications provided by WBD.
- Client is responsible for physical distribution of employee forms and notifications unless WBD is contracted for this additional service.
- Employer is responsible for collecting missing dependent information. If dependents are missing from the system or have missing information (*SSN, date of birth, etc.*), it is the employer or employee's responsibility to enter that information into the EBISA.
- If client wishes to refresh annualized salaries with final year end salaries, a complete salary file including employee name, SSN and employee ID# must be received no later than January 6, 2017.
- If employer chooses to modify the 1094 employer transmittal form, all modifications must be completed by the employer outside of the EBISA. If employer modifies the 1094 form, employer will be responsible for the electronic filing with the IRS.
- If employer does not use WBD's integrated COBRA services, WBD is not responsible for including COBRA participants in the 1094 and 1095 forms and electronic filings.

ADDENDUM - EMPLOYER AGREEMENT FOR CARRIER SUBSIDY DISCOUNT

Web Benefits Design has Preferred Carrier Partnership Exchange discounts that can be applied to the overall price for the online enrollment / benefit administration platform. Contingent upon carrier authorization, pricing discounts apply to the following lines of coverage with our Preferred Partners.

- Dental
- Vision
- Limited Medical
- Life and AD&D
- Voluntary Life
- Short Term Disability
- Long Term Disability
- Voluntary Accident
- Critical Illness & Cancer

DISCOUNT PRICING TERMS AND CONDITIONS

- Pricing discounts are subject to prior carrier approval and receipt of signed carrier-specific acknowledgement form.
- Carrier subsidy discounts will be applied during the month in which the subsidy begins.
- In the event that client terminates one or all of the Preferred Carrier Exchange Partners products' and/or lines of coverage, client pricing will revert to standard, non-discounted pricing terms immediately upon effective date of the change.
- In the event that carrier(s) are not fulfilling their compensation obligations, employer client will be liable for compensation in full through the duration of the contract term.



Line of Coverage	Carrier	Discount Amount
Dental	Florida Combined Life	-
Vision	Davis Vision	-
Basic Life & AD&D	Voya	-
Vol. Life	-	-
STD	-	-
LTD	Florida Combined Life	-
Accident	-	-
Critical Illness	-	-
One Lump Sum	-	-
Total Discount		-

Contract Signature	Employer Signature
Printed Name	Tim Wyrosdick
Title	Superintendent
Signature	 
Date	

ADDENDUM - CARRIER AGREEMENT FOR EMPLOYER SUBSIDY DISCOUNT

Web Benefits Design honors Preferred Carrier Partnership Exchange discounts that can be applied to the overall price for the employers' online enrollment / benefit administration platform. By completing and signing this authorization form, carrier is acknowledging financial responsibility for commission and/or subsidy compensation to Web Benefits Design. If employer terminates one or more lines of coverage, carrier will not be held responsible for terminated benefits.

Employer Information	
Company Name	School Board of Santa Rosa County, FL
Street Address	5086 Canal St,
City State Zip	Milton, FL 32570
Primary Contact	Pam Smith
Contact Title	Coordinator of Risk Management & Benefits
Email	SmithP@santarosa.k12.fl.us
Phone	(850) 983-5000

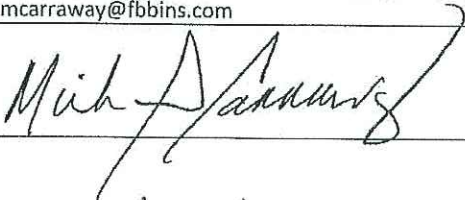

Carrier Partner Information	
Name of Carrier	- UHC
Group Sales Rep Name	- David Martin
Group Sales Rep Phone	- 407-782-6387
Group Sales Rep Email	- David.Martin@UHC.com
Authorized Carrier Payment Contact	- David Martin
Authorized Contact Email	- David.Martin@UHC.com
Authorized Contact Phone	- 407-782-6387
Carrier Authorized Signature	 
Date of Signature	2/15/18

ADDENDUM – BROKER PAYMENT AUTHORIZATION

Web Benefits Design honors our broker and consulting partners. By completing and signing this authorization form, broker of consultant is acknowledging financial responsibility for the Web Benefits Design technology platform and services as specified below. If employer terminates relationship with your broker or consulting firm, employer is responsible for payment in full for the duration of the agreed upon contract.

Billable Services	Broker Responsibility
Description	None
Set Up or 1X Costs	None
Ongoing Monthly Fee (PEPM)	None
Ongoing Monthly Costs Total	None
Notes	N/A

Mutual Client / Employer Information	
Company Name	School Board of Santa Rosa County, FL
Street Address	5086 Canal St,
City State Zip	Milton, FL 32570
Primary Contact	Pam Smith
Contact Title	Coordinator of Risk Management & Benefits
Email	SmithP@santarosa.k12.fl.us
Phone	(850) 983-5000

Broker / Consulting Partner Information	
Name of Broker Organization	Fisher Brown Bottrell Insurance
Broker Contact Name	Mike Carraway
Broker Contact Title	Senior Vice President
Broker Phone	850-654-6301
Broker Email Address	mcarraway@fbbins.com
Broker Payment Contact	Mike Carraway
Broker Payment Phone Number	850-654-6301
Broker Payment Email Address	mcarraway@fbbins.com
Broker Authorized Signature	 <div style="text-align: right; border: 1px solid black; padding: 2px; display: inline-block;">SIGN HERE </div>
Date of Signature	1/30/19

ADDENDUM - DETAILED DESCRIPTION OF WEB BENEFITS DESIGN SERVICES

TURNKEY AND TROUBLE FREE, WE DO ALL THE WORK!

Sit back and relax. Let us do the work for you. In a brief (ten minute) phone call, one of our data collection managers will gather benefit plan information, group numbers, contact information, and other basic information pertaining to your employee benefit offerings.

After the initial phone call our specialists are able to get started with the building of your website and benefits data collection and automation system. Our data management team will correspond with your insurance carriers to obtain the necessary information to build your site. At this point, your work is done and we take it from here.

WEB BENEFITS DESIGN – TOTAL OUTSOURCING SOLUTIONS

Web Benefits Design brings together smart solutions for all aspects of your benefits technology and administrative needs. We combine state-of-the-art technology with helpful, friendly customer service. No matter how great your consultant - or how great your technology - there is still an enormous need for the human element and personal touch that is required with the high-transaction nature of employee benefits. At Web Benefits Design, we bring you the total package!

CUSTOMIZED BENEFITS WEBSITE

Web Benefits Design Corporation offers a highly customized, client specific employee benefits website for all of our clients. The benefits website can accommodate your company logo, style sheet, font, colors, navigation format and overall “look and feel” (i.e. brand) of your corporate website.

ONLINE ENROLLMENT / BENEFITS ADMINISTRATION

Our goal is to streamline the entire HR, benefits and payroll process so that it's as efficient and painless as possible. Web Benefits Design's software was designed with the “non-techie” user in mind. As a result, it is intuitive and easy to use for employees, brokers, human resource professionals and benefits administrators.

COBRA ADMINISTRATION

WBD will provide COBRA administration services that are integrated and transparent within the WBD online enrollment / benefit administration platform. COBRA administration services include: initial notification to new hires and new enrollees, qualifying event election notice, monthly payment coupons, notification of late payment or insufficient funds, notification of upcoming expiration and termination, and open enrollment communications.

All COBRA packets are processed within 48 hours of termination notification. Member packets are customized based on the plans and election options available based on the members' coverage status. Members have access to WBD toll-free customer service with help regarding benefit eligibility, payment status, payment options or enrollment assistance.

WBD will provide premium remittance reports, payment status reports, participant election reports, and activity tracking reports. Employers will be reimbursed on a quarterly basis.

ACA REPORTING

WBD will generate the 1094C and 1095C forms for both active and terminated employees, including COBRA participants. WBD will populate the line 14, 15 and 16 series codes using system logic and historical data information. WBD will file electronically with the IRS and will provide a master file for employer records. Historical data loads are included in set up fees. Hard copy distribution of forms to employee is available for \$3 per mailing.

All forms will be generated and available for review at least 10 days prior to IRS deadline on an annual basis. Employees and employers will be able to access forms online through the WBD benefits website. WBD is also responsible for any corrections and re-filings as per IRS specifications and applicable deadlines. WBD ACA reporting services also includes the employers W-2 Healthcare Report in excel format.

ADDENDUM - DETAILED DESCRIPTION OF WEB BENEFITS DESIGN SERVICES

ACA FORM GENERATION SERVICES

- 1094C and 1095C Forms (*Electronic master file of all employee and employer forms*)
- WBD will supply an electronic version of the master file of all employee and employer forms
- Form generation will be completed prior to annual IRS deadlines
- Form generation will include population of all data including lines 14, 15 and 16 of Part 2 on Form 1095C.
- Includes form generation for COBRA participants (*assuming client uses WBD integrated COBRA model*)
- Electronic filing with the IRS (*option provided at no additional cost, employer may choose to opt out*)
- Corrections and amended IRS filings
- Authorized administrators can access all 1094C and 1095C forms via HR Access
- Individual employees can access their personal 1095C form via the Total Access Exchange.
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 - ✓ Affordability Report (*illustrates affordability metrics comparing salary vs. coverage options*)
 - ✓ Reinsurance Assessment Fee Report.

DISCREPANCY REPORT MANAGEMENT

WBD team will obtain all carrier discrepancy reports within 24 hours after processing of each carrier data feed. WBD team will review, correct, and communicate all corrective action as necessary to ensure consistent, clean, accurate data management processes.

- If WBD is contracted to manage discrepancy reports, the \$.25 PEPM charge is per carrier. Reports outlining and correcting differences in the carrier system vs. the WBD system will be reviewed on a weekly basis (assuming carriers are able to provide the reports to us on a weekly basis). Client is required to respond to WBD inquiries in a timely manner and help resolve questions as needed.
- If WBD is **not contracted** to manage discrepancy reports, client is required to assume full responsibility for all carrier discrepancy reports, default cancel reports or eligibility clarification issues from each carrier.

EMPLOYEE CALL CENTER / TELEPHONIC ENROLLMENT

Year round - for Employees and HR: Technical assistance, password reset, telephonic enrollment, benefit and eligibility questions, general benefits assistance.

NEW HIRE MANAGEMENT

WBD team will generate weekly reports for new hires who are within their 30 day window to enroll – reminding them of their benefits and eligibility rules (message can be customized by client). WBD is responsible for ensuring that each member has been adequately notified of enrollment opportunity. Upon enrollment, WBD will email confirmation to employee. If employee is unresponsive, WBD will follow up with email and Benefit Confirmation Statement with cc to HR contact. If employer has default medical option, WBD will administer accordingly.

CUSTOM REPORTS

Dedicated WBD report analyst will customize reports for bills, budget, dependent age tracking, open enrollment activities, eligibility audits or other client needs. Reports will be generated and emailed to designated client contact within 2 business days of request or less. Reports can also be set up to automatically generate and be emailed to client on a regularly scheduled basis. Your WBD report analyst is essentially your “on-call” report specialist for any and all “on-demand” reporting needs.

ADDENDUM - DETAILED DESCRIPTION OF WEB BENEFITS DESIGN SERVICES

ELIGIBILITY COMMUNICATIONS MANAGEMENT

Customize system to “pend” new hires, qualifying events and/or open enrollment for all EE records. WBD team is responsible for processing all status changes (based on a weekly file) including LOA’s, PT to FT, Hourly to Salary, and terminations. For QE and new hire changes, WBD will be responsible for reviewing transactions, monitoring effective dates and approving / declining each employee election with appropriate electronic employee communications and BCS.

MISSING BENEFICIARY AND DEPENDENT SSN MANAGEMENT

WBD team will generate monthly reports for employees who are missing beneficiary information or who have not updated beneficiary information within the past 12 months. WBD team will email and make outbound reminder phone calls to employees prompting them to update beneficiary records.

EVIDENCE OF INSURABILITY MANAGEMENT

New Hires, Qualifying Events and Open Enrollment: WBD will follow up weekly with all employees that are pending voluntary life approval based on completion of EOI form / process. Services includes full scope of EE communications, monitoring vendor system for completion, follow up communication to EE after request is approved, denied or closed out due to lack of response.

DEPENDENT DOCUMENTATION MANAGEMENT

Customize system to “pend” new hires, qualifying events and/or open enrollment for all EE records that include dependent enrollments. New Hires, Qualifying Events and Open Enrollment: Web Benefits will follow up after each transaction to collect and store dependent documentation. Web Benefits will release or close each EE record as appropriate to ensure proper eligibility information transfer. WBD will handled all employee communications and correspondence and record all information in the administration portal.

OVER AGE DEPENDENT MANAGEMENT

WBD will monitor upcoming dependent “age-outs” in accordance with client eligibility rules. WBD will notify employee and HR of any dependents that are approaching their loss of eligibility status within the next 60 days. WBD will proactively process COBRA and employee communications to ensure client termination rules are maintained without employer manual intervention.

ANNUAL DOMESTIC PARTNER STATUS VERIFICATION

WBD will verify domestic partner status and collect current domestic partner documents (as per client requirements) on an annual basis.

MEDICAL WAIVER OR DEFAULT ENROLL MANAGEMENT

Customize system to “pend” new hires, qualifying events and/or open enrollment for all EE’s that are waiving medical coverage. For new hires, qualifying events and open enrollment: Web Benefits will follow up after each transaction to collect and store proof of other medical coverage. Web Benefits will release or close each EE record as appropriate to ensure proper administration of client procedures.

ADDENDUM - DETAILED DESCRIPTION OF WEB BENEFITS DESIGN SERVICES

MAILING & FULFILMENT OF PRINTED COMMUNICATIONS

Whether you need your pre or post enrollment benefit conformation statements, take over benefit confirmation statements or your ACA 1095 employee reports mailed, we've got your covered. As an additional service, we can help you get important hard copy communications in the hands of your employees.

SINGLE SIGN ON (SSO) OR API WITH 3RD PARTY

Through an integrated third party validation we are able to link your WBD benefits administration platform to a number of existing client applications (such as payroll or HRIS system) using a SAML assertion to validate the users identity. With this capability, the user is authenticated by logging into WBD or the employer's system to gain access to both the WBD system and the desired SAML enabled client applications without being prompted to login multiple times. SSO increases productivity along with information security and should be considered for any company with more than 500 employees.

CUSTOMIZED DECISION SUPPORT

WBD may partner with 3rd Parties to create customized decision support tools that can be integrated into your client's online enrollment system. Please allow 60 – 90 days additional programming time for project completion.