



CAFETERIA  
PLAN SERVICES

## State-of-the-Art Time- and Money-Saving Services for You and Your Employees

A Section 125 plan, also known as a Flexible Spending Account or Cafeteria Plan, can be a valuable tool for employers and employees who want to make every benefit dollar count. Managing these complex plans, however, requires a solid foundation of experience, a wide range of expertise and dedicated technological resources. That's why more and more companies are turning to Leggette Actuaries, Inc.

### CONSULTING AND ADMINISTRATIVE SERVICES

Through our Flexible Benefit Plan package, Leggette provides actuarial consulting and administrative services you and your employees can rely on for smooth, efficient operation. Leggette provides a full range of custom services including plan design, administration and employee communications. Modern "Flex" plans often offer a broad range of options while taking your company's other healthcare reimbursement schemes into consideration.

Consulting services include:

- Plan design and document review
- Compliance testing
- Form 5500 filings
- Management audit reporting
- Multi-plan design

The Administrative Services package is focused on educating employees on the benefits of plan participation, in order to maximize tax savings for both employee and employer. It also simplifies employee access to account information and funds, making participation that much easier.

Administrative Services include:

- Debit card and check delivery platforms
- Trust and self-funded single and multiple employer plan options
- 24-hour access to account balances and claim status
- Dedicated call center offering multilingual access
- 24-hour claims processing and daily account updates
- Online enrollment
- Education seminar webcasts
- Customized enrollment and claim in English and Spanish

A specially designed administration system manages all plan functions, including:

- Debit card point-of-use instant auditing
- Accepting and integrating contributions
- Processing reimbursement requests in real time
- Maintaining employee-accessible account and claim status information
- Producing utilization and plan management reports

Leggette has incorporated state-of-the-art technology into our flexible benefit administration. The flex convenience debit card adds value to your employee benefits. The debit card allows instant access, as well as real time access, to account balances. The card can be used for Medical Reimbursement, Dependent Care, Transportation Plans, Tuition Reimbursement and 105 Plans. Enrollments can also be webcasted, which allows multiple locations to view presentations at one time.

Leggette Actuaries, Inc. has been designing and administering state-of-the-art corporate benefit plans for more than 30 years. From the beginning, we have maintained an unwavering commitment to providing the highest quality service at the most reasonable cost.

Let us help you and your employees reach your goals.