



AMERICAN BENEFITS GROUP

CLIENT INFORMATION FORM

Company Profile

Legal Name of Organization: _____ Broker of Record: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Website URL: _____ Employer Fed Tax ID#: _____

of Years in Business: _____ Date Established: _____

State of Incorporation: _____ # of Years at Location _____

Affiliated Employers (list): _____ None

Organization Type (please check): Privately Owned Publicly Owned

Ownership Structure (please check): Principal Ownership Under 25% Principal Ownership Over 25%

Type of Incorporation (please check): Non-Profit Organization Government Agency

Partnership* Sole Proprietorship* LLC (Limited Liability Company)*

Sub-chapter "C" Corporation Sub-charper "S" Corporation* Other _____

* **Note:** Subchapter S Corporation shareholders above the 2% level **may not** participate, but they may sponsor a plan for their employees. In addition, family members and close relatives of these shareholders **may not** participate. LLC, LLP and Sole Proprietors **may not** participate, but may sponsor a plan for their employees. However, if the spouse is a bona fide employee of the firm, he or she may participate and use the benefit for the entire family.

Type of Business (please check): Business to Business Business to Consumer

N/A Government Agency N/A Non-Profit International Presence Yes

COBRA

Is ABG Administering your COBRA? Yes No

COBRA Administrator: _____

Mailing Address: _____

INSURANCE CARRIERS

Medical: _____

Dental: _____

Vision: _____

Form Submittal by Printed Name

Form Submittal by Signature

Form Submitted Date

Employer Plan Administrators

Administrator Access: ABG can provide a read-only access to our WealthCare Administration system for Employer Plan Administrators. Those being provided with access should either have been designated as a privacy officer, or have been cleared for access to Protected Health Information (PHI) per HIPAA requirements.

Scheduled Reports include information about account balances, debit card transactions and claim reimbursements. Scheduled reports in the system do not contain PHI or Personal Information (PI).

		Administrator Access?	Scheduled Reports?
Primary HR:	Title:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email:	Tel:		
Payroll:	Title:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email:	Tel:		
Billing/Finance:	Title:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email:	Tel:		
Contact:	Title:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email:	Tel:		
Broker Contact:		N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email:	Tel:		

Nondiscrimination Testing

In order to qualify for tax-favored status, Cafeteria, Flexible Spending and Health Reimbursement benefit plans must not discriminate in favor of highly compensated employees (HCEs) and key employees with respect to eligibility, contributions, and benefits. In order to evidence compliance, annual tests must be performed and the results documented for each benefit plan.

Under the 2007 proposed regulations, Code Section 125 nondiscrimination tests are to be performed as of the last day of the plan year, taking into account all non-excludable employees who were employed on any day during the plan year. Some employers choose to perform these tests mid plan year in order to determine whether additional steps need to be taken before the end of the plan year so that the plan passes the nondiscrimination tests and preserves the tax treatment for the key and highly compensated. A second and final test would then be conducted as of the last day of the plan year.

Per your Admin Agreement:

Testing Fees for Non-Assisted Testing run by client or broker through our NDX Testing Portal:

First two NDX test sets per Plan Year **Waived**
 Additional NDX test sets per Plan Year \$395

Testing Fees for Assisted Testing run by ABG:

Per NDX test set \$495

To perform the required tests please complete the **Nondiscrimination Testing Request Form** linked here https://www.amben.com/demos/NondiscriminationTesting/ABG_NondiscriminationTestingRequestForm.pdf

IMPORTANT: If we do not receive the Nondiscrimination Testing Request Form, we will assume that you do not want to test your Plan(s) with ABG.

Flexible Spending Accounts

Enrollment

Open Enrollment Period: Start Date _____ End Date _____

Will you be using the **ABG Online Enrollment System**? Yes No

If No, you must submit employee profile and election to American Benefits Group in an Excel template *linked here* [Enrollment Submission Spreadsheet \(XLS\)](#)

What is your Current HRIS / Enrollment System (if any)? _____

Will you be submitting ongoing eligibility files? Yes No

Eligibility Guidelines

Number of Benefit Eligible Employees: _____

Participation in the Plan Begins (*please check*):

As of date of hire

From date of hire: 30 days 60 days 90 days Other _____

First of the month following: DOH 30 days 60 days 90 days Other _____

Other (*please explain*): _____

Eligible Classes of Employees Covered (*please check all that apply*):

Active _____ min. hours per week worked

Union

Other (*please explain*): _____

Do you track your employees by Division? If yes, please list them here: _____

Payroll Contributions (*please complete all applicable fields*)

Will you be submitting ongoing payroll files? Yes* No

If No, ABG will assume payroll contributions based on the frequency below.

FREQUENCY	PLAN START DATE	PLAN END DATE	FIRST PAYROLL DATE	LAST PAYROLL DATE	NO. OF PAYROLLS PER PLAN YEAR
Monthly					
Semi-Monthly					
Bi-Weekly					
Weekly					
Other					

Qualified Reservist Election

A special rule allows amounts in a health FSA to be distributed to reservists ordered or called to active duty. This rule applies to distributions made after June 17, 2008, if the plan has been amended to allow these distributions. Your employer must report the distribution as wages on your Form W-2 for the year in which the distribution is made. The distribution is subject to employment taxes and is included in your gross income.

A qualified reservist distribution is allowed if you were (because you were in the reserves) ordered or called to active duty for a period of more than 179 days or for an indefinite period, and the distribution is made during the period beginning on the date of the order or call and ending on the last date that reimbursements could otherwise be made for the plan year that includes the date of the order or call.

Have you adopted the *Qualified Reservist Election*? Yes No

Flexible Spending Accounts – Plan Design

Plan Effective Date: _____ Plan Name: _____

When did you first begin taking pre-tax deductions under a Section 125 Plan? _____

When did you first add FSA reimbursement accounts? _____

The name of the TPA that was previously administering the plan? _____

What is the 3 digit ERISA plan number associated with your Section 125 Plan? _____

If the Plan is a takeover, who will be responsible for processing run-out claims: Previous Administrator ABG

Check here if this is a short plan year: Start Date: _____ End Date: _____

Check here if this is a mid-year takeover: Start Date: _____ Take-over Date: _____ End Date: _____

Please check the benefits to be included under your Section 125 Cafeteria Plan (even those not administered by ABG):

Medical Dental and/or Vision Premium Conversion

Health Flexible Spending Account (FSA) Dependent Care Assistance Plan (DCAP)

Limited-purpose FSA (LPF) Health Savings Account

Other (please list) _____

Maximum FSA Election: _____ (if less than the IRS Maximum FSA) Minimum, if any: _____

Maximum LPF Election: _____ (if less than the IRS Maximum LPF) Minimum, if any: _____

Maximum DCAP Election: _____ (if less than \$5,000 the IRS Maximum DCAP) Minimum, if any: _____

Will Employer Contribute to the plan? Yes* No

*If Yes, please provide detail of contribution amounts and the timing of contributions:

Flexible Spending Accounts – Year End Options

Run-Out Period

Active Employees

At the end of the plan year, how many days do you want active employees to have to submit claims for reimbursement incurred in the previous plan year? 3 months Other _____

Terminated Employees

Employee's FSA coverage ends on the day of their termination. How many days after their termination do employees have to submit claims for reimbursement incurred prior to termination? 90 days Other _____

Grace Period

(if you choose Grace for your Health FSA – you may not choose carryover)

A Grace Period is an optional extension of up to 2.5 months after the plan year ends to incur expenses against all remaining funds in the previous plan year.

Are you currently offering a Grace Period? Yes No

Do you want to offer employees a Grace Period? Yes* No

*If Yes, please indicate the last day claims may be incurred 2.5 months (maximum) Other _____

Apply Grace Period to Health FSA? Yes No

Apply Grace Period to DCAP? Yes No

Carryover Provision

(if you choose the Carryover – you may not choose the grace period for the Health FSA, however you may have the grace for the DCAP)

The optional Carryover Provision allows employees who make an election for the new plan year in the amount of \$100 (our recommendation), the FSA plan's Carryover provision will be automatically permanently indexed to be equivalent to 20% of the federal annual contribution maximum under Section 125 of the IRC for that Plan Year. By statute, the increase to the Section 125(i) limit is rounded to the next lowest multiple of \$50. Increases to the maximum carryover amount, as the result of that indexing, will be in multiples of \$10 (20% of any \$50 increase to the Section 125(i) limit). This initial increase will be \$550 for plans that start/renew in 2020. Carryover funds can be used for new plan year expenses.

Are you currently offering the Carryover Provision? Yes No

Do you want to adopt the Carryover Provision? Yes* No

Employees **must make an active new plan year election** to take advantage of the Carryover Provision.

New plan year election minimum: \$100 Other _____

Adoption of IRS Special Provisions Include: _____

Please include copies of your amendments

Commuter Transit and Parking

Plan Design

Under Section 132 of the IRS tax code, an employer can allow employees to set aside a portion of their salary to pay for qualified parking and transit expenses. The employee will not be taxed on these amounts as long as they are used for qualified expenses and do not exceed the statutory monthly limits. The commuter benefit allows employees to make changes on a monthly basis, employees should only withhold the amount they need for each month.

Plan Effective Date: _____

Name of Previous TPA: _____

Who will be responsible for processing run-out claims: Previous Administrator ABG

Check here if this is a short plan year: Start Date: _____ End Date: _____

Check here if this is a mid-year takeover: Start Date: _____ Take-over Date: _____ End Date: _____

Do you wish to offer your employees a Transportation benefit? Yes No

If **Yes**, state the monthly limit you will allow: Maximum Federal Limit Other Amount \$ _____

IMPORTANT: Transit expenses can only be paid by using the ABG Benefits Card. Upon termination any remaining funds will be forfeited. No manual claim reimbursements.

Do you wish to offer your employees a Parking benefit? Yes No

If **Yes**, state the monthly limit you will allow: Maximum Federal Limit Other Amount \$ _____

Will you allow employees to make after tax contributions? Yes No

Termination

Employee's coverage ends on the day of their termination. How many days after their termination do employees have to submit claims for Parking reimbursement incurred prior to termination? 3 months Other _____

Since Section 132 does not have a **Use-or-lose** provision, unused funds are allowed to rollover, however funds remaining upon termination for Parking can only be accessed by submitting claims for expenses incurred while employee was an active participant in the Plan. **Funds remaining for Transit will be forfeited.**

Commuter Payroll Contributions *(please complete all applicable fields)*

Will you be submitting ongoing payroll files? Yes No

If **No**, ABG will assume payroll contributions based on the frequency below.

FREQUENCY	PLAN START DATE	PLAN END DATE	FIRST PAYROLL DATE	LAST PAYROLL DATE	NO. OF PAYROLLS PER PLAN YEAR
Monthly					
Semi-Monthly					
Weekly					
Other					

Monthly contributions will be available for what benefit month:

Current Benefit Month Next Benefit Month Other _____