



A leading provider of
insurance products to
individual and businesses
for over 35 years.

FSA Administration Overview

COMPANY OVERVIEW

Horizon Agency was established in 1974 and is one of the largest full-service independent insurance agencies in the Midwest. With over 40 employees and close to \$100,000,000 in annual premium sales, we service well over 2,500 corporate clients across the country. Our clients range in size from one employee up to 10,000+ employees and we provide a wide range of services that include:

- Corporate Property & Casualty Insurance – Including Specialized Programs such as:
 - Outdoor Sports Insurance Programs
 - Auto and Garage Insurance Programs

- Personal Lines – Auto and Homeowners

- Individual Life/Health Insurance

- Corporate Benefits such as:
 - Medical
 - Dental
 - Vision
 - 401k
 - LTD/STD
 - Life

- Third Party Administrative Services such as:
 - Flexible Spending Accounts (FSA)
 - Health Reimbursement Accounts (HRA)
 - COBRA Administration
 - Section 132 Plan Administration (Parking/Transit)
 - Total Benefit Plan Administration

Horizon Agency is committed to providing our clients with cutting edge solutions to the complex world of insurance and we are proud of our 35+ year commitment to quality customer service!



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FSA Administrative Services

Horizon Agency provides our clients with high quality Flexible Spending Account (FSA) administration services. To accomplish this we have made significant investments in the vital areas of our business; our employees are among the best in the industry with years of related experience and a commitment to delivering a high level of service; our technology is among the best in the industry. With the advent of the internet and employee online self service, we are committed to being at the forefront of providing services in this industry today and into the future.

FSA Account Management

- Experienced FSA Manager assigned
- Toll-free access to Horizon Agency's staff
- Benefit and eligibility/census data exchanges via FTP, xml, csv format
- Complete employer reports package for FSA transactions
- Reconciliation of all benefit contributions and posting to individual employee accounts

FSA Enrollment and Fulfillment

- Internet enrollment for all benefits data capture
- Employee enrollment packets available
- On-site Enrollment Meetings as requested

FSA Customer Service

- Toll-free phone service -- Monday through Friday (7:30am-5pm CST)
- Employee Self-Service -- 24/7 secure Internet access at www.horizonagency.com

FSA Claim Adjudication and Reimbursement Schedule

- Debit cards available thru VISA at no extra cost
- Manual claim submissions can be made via mail, e-mail, fax or on-line
- Manual claims reimbursed via hard copy check or direct deposit
- For any claim received by Wednesday 12pm (CST), a reimbursement is sent on Friday
- E-mail confirmations to participant that we have received their claim
- E-mail confirmations to participant that we have reimbursed their claim

FSA Compliance & COBRA

- Discrimination Testing
- 5500 Forms
- Regulatory updates
- COBRA administration available for FSA benefits