



A decorative graphic element on the left side of the main content area, consisting of overlapping light blue and grey shapes.	<p>Administrative Solutions Inc.</p> <p>HRA</p> <p>Health Reimbursement Account</p>	<p>Administration Proposal</p>
		A decorative graphic element on the right side of the main content area, consisting of a light blue rectangle above a grey rectangle.

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ASI

The ASI Story

ASI Administrative Solutions, Inc. is a highly regarded Third Party Administrator specializing in group benefits. ASI was formed in June of 2001.

ASI has positioned itself to be an all inclusive TPA for employers of all sizes and is innovative in providing solutions to employee benefit plans. ASI offers services for Medical Expense Reimbursement Plans (MERP), Health Reimbursement Arrangements (HRA), Self Funded Dental and Vision Plans, COBRA Administration, Section 125 Plans (FSA), Consolidated Billing, FMLA Billing and Voluntary Benefits.

ASI prides itself on outstanding customer service and its success at implementing administrative strategies to meet the growing demand of employer's rising health care cost. What has been most advantageous to their vast client base is ASI's ability to maintain, reduce and create significant savings through innovative approaches to the employers health and benefits.

ASI Leadership Team

<u>Name:</u>	<u>Position:</u>	<u>Industry Years:</u>
Barry Maas	President	11
Christina O. Castro, RHU CLTC	Vice President	21
Pete Ubbink	Director of Client Services	3

Leadership Biographies

Barry Maas, President

Bachelor of Science Degree, Business Administration with an Accountancy Option, California State University, Fresno. Barry has an accounting background working in a law firm for over ten years in payroll, accounts receivable including financial preparation and analysis and budget preparation. Barry started ASI in 2001 with 2 employees as he saw a need for a local TPA administering high deductible health plans and COBRA administration.

Christina O. Castro, Vice President

Christina is a certified COBRA administrator, a Registered Health Underwriter and has her certification in Long Term Care. She has been in the Third Party Administration business for over fifteen-years and most recently worked as a consultant for a local broker's office. Christina is the past President of the Central California Association of Health Underwriters and is a member of the International Foundation of Employee Benefits, the Employee Benefit Institute of American and is on the Board of Directors for the California Department of Insurance Education Committee and the Greater Fresno Chamber of Commerce Governmental Affairs Committee.

Pete Ubbink, Director of Client Services

Pete has been in the industry for over three years working with the brokers and clients of ASI. Pete has a Bachelor of Science degree with a BA in Marketing. Pete joined ASI in 2007 with marketing experience and account management. As Director of Client Services, Pete oversees account set up and administration, as well the daily departmental operations of ASI.

HRA Administration

About HRA's

HRA's are intended to encourage the efficient use of employer-provided health care by fixing employer contributions at a certain projected cost level rather than promising a specific benefit regardless of cost.

Types of HRAs

Stand-alone—Employer-funded reimbursing for eligible medical expenses. Not integrated with a major medical plan. Can be designed to reimburse out-of-pocket medical expenses not covered by major medical plan, dental or other non-specific out-of-pocket medical expenses, some insurance premiums, or a combination of the above.

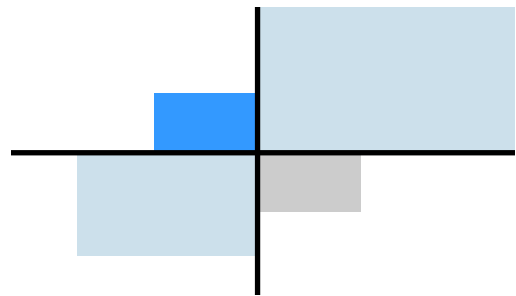
Integrated HRA and HDHC—Employer typically has a major medical plan with a high deductible. Typically a set annual amount is provided for out-of-pocket expenses, for example \$1,000. Unused amounts can be carried forward from year to year.

Plan design is unlimited. Annual benefits can be accrued monthly or be credited to the employee once a year. An HRA is not required to have a carryover. Carryovers may also be capped. Can also be designed to require FSA participation. Can also be designed so the HRA pays after a FSA. Can specify which types of medical expenses are eligible. Can be broad or very limited.

COBRA does apply. Upon termination an employee can elect to continue the HRA for a premium. "Spend Down" option can be offered to eliminate the COBRA election. Other COBRA issues that can be addressed in the Plan Document.

HRA Team

Pete Ubbink	FSA / HRA Department Lead
Marcy Lamphere	Client Services
Judy Solis	Client, Service/Bilingual
Stacey Howery	Claims Processor



Proposed HRA Services

- ◆ Illustrate Cost Comparison of HRA Approach v. Traditional Fully Insured Plan
- ◆ Assist in Plan Design, Including Plan Design Options and Features
- ◆ Draft Plan Document including Plan
- ◆ Document, Summary Plan Description and Corporate Resolution
- ◆ Assist Broker in Plan Presentation
- ◆ Assist in Group Enrollment
- ◆ Provide Participant ID Cards (if necessary) and Plan Materials
- ◆ Provide Claims Procedures
- ◆ Enter Claims Daily, Process and Disburse Claims Weekly
- ◆ Provide Standard Reports Upon Demand
- ◆ Provide Plan Review Annually
- ◆ Troubleshoot Claims Not Properly Processed by Providers