



A decorative graphic element on the left side of the page, consisting of a grey triangle pointing downwards and a light blue triangle pointing upwards, overlapping each other.	<p>Administrative Solutions Inc. MERP Medical Expense Reimbursement Plan</p>	<p>Administration Proposal</p>
		A decorative graphic element on the right side of the page, consisting of a light blue rectangle on top and a grey rectangle on the bottom.

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ASI

The ASI Story

ASI Administrative Solutions, Inc. is a highly regarded Third Party Administrator specializing in group benefits. ASI has been in the administration business since June of 2001, and was incorporated in the same year.

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 Insurance Billing and Capitation Programs, Medical Expense Reimbursement Plans (MERP), Health Reimbursement Arrangements (HRA), Self Funded Dental and Vision Plans, COBRA Administration and Section 125 Plans (FSA).

ASI prides it self 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	10
Christina O. Castro, RHU CLTC	Vice President	23
Pete Ubbink	Sales and Operations	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 10 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 17-years and most recently worked for a local broker's office. Christina is a 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.

Pete Ubbink, Sales and Operations

Pete has been in the industry for over two years working with the brokers and clients on our San Francisco ordinance plans and Section 125 plans. Pete has a Bachelor of Science degree with a BA in Marketing. Pete joined ASI in 2007 with marketing experience and account management. As Sales and Operations Pete oversees account set up and administration, as well the daily departmental operations of ASI.

MERP Administration

About MERPS

MERPs, Section 105 Plans, are intended to provide medical benefits to employees on a tax-free basis and tax deductible to the employer. Employers utilizing a MERP fund claims by promising specific employer contributions at a certain benefit design.

MERPs have been around since the 1960s. The IRS has issued guidance allowing these employer-funded health reimbursement plans. Employers can fund completely or charge their employees a “premium” for this employer-funded portion of their health plan.

Claims reimbursements occur as claims are incurred. No pre-funding is necessary. If no claims occur then no employer funding is required. No funding rollover is required.

Many employers are implementing insured plans with high deductible health coverage, but with first dollar benefits. These benefits are centered around a benefit design, designed by the employer. They may include co-pays, co-insurance and employee/family deductibles. Expenses submitted to the employer must be substantiated and are usually based upon negotiated provider discounts under the high deductible medical insurance.

These plans are designed to heighten employee awareness of health care costs. They are intended to cover all employees and their dependents that are covered by the high deductible health insurance plan. Employers can specify which expenses are eligible for reimbursement and whether or not those expenses are subject to deductibles, co-insurance and/or co-payment provisions. Most plans require a claim to be allowed by the high deductible health insurance plan in order to qualify for the employer’s MERP. Many plans utilize co-pays, co-insurance and deductibles to aid in controlling costs and utilization.

Proposed MERP Services

- ◆
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- ◆ Illustrate Cost Comparison of MERP Approach v. Traditional Fully Insured Plan
 - ◆ Assist in Plan Design
- ◆ Draft Plan Documents including Corporate Resolution
 - ◆ Assist Broker in Plan Presentation
 - ◆ Assist in Group Enrollment
- ◆ Provide Participant ID Cards and Plan Materials
 - ◆ Provide Claims Procedures
 - ◆ Provide RX Network
 - ◆ Provide Standard Reports
 - ◆ Provide Plan Review