

Looking to offer the nation's leading streamlined HSA solution for both employers and employees? HRC Total Solutions has you covered!

AN HSA ADMINISTRATOR FOR HARVARD PILGRIM

HRC Total Solutions (HRC) has an outstanding HSA administration system and a 2 person Dedicated Account Management Team assigned to each client regardless of size. HRC is here to help you respond to the rising popularity of Health Savings Accounts and the demand for industry leading investment options, self-service and easy-to-use tools, while freeing up your Human Resources staff with secure and easy-to-use online self-service portals you and your employees can use 24/7.

HRC Total Solutions specializes in the design, compliance and administration of:

 Health Savings Accounts (HSA)	 Health Reimbursement Arrangements (HRA)*	 Flexible Spending Accounts (Healthcare FSA, Limited Purpose FSA, Post-Deductible FSA & Dependent Care FSA)	 COBRA
 Direct and Retiree Billing	 Tuition Reimbursement and Wellness Reimbursement Accounts	 Commuter Benefits	 ERISA WRAP & S125 Cafeteria Plan Document Creation

Key Highlights of HSA Administration

- No account setup fee
- Dedicated implementation team
- Dedicated 2 person account management team for employer customer service
- Best-in-class employee customer service available via phone, email, live chat and IVR solutions to provide support 24/7/365.
- Virtual assistant to help employees with questions on their account, claims, etc. through their online portal
- Automated claim upload using the HRC "True Substantiation" technology available as an add-on
- Eligibility files sent to HRC by HPHC to streamline the enrollment process
- Three HSA investment options to choose from (standard investment option, match 401k investments or accounts holders can be granted access to setup a Charles Schwab investment account and access thousands of investment options)
- HSA Advance
- Unlimited debit cards available to the account holder and any eligible spouse/dependent 18+ at no cost
- Multi-account solutions and one debit card when offering a limited purpose FSA alongside your HSA
- Direct provider pay option for employees
- Employee education meetings onsite or through webinar/video meetings with the option to record meetings to have available to new hires and ongoing education.
- Variety of employee educational materials, animated videos and HSA calculator to help with continued education to employees on the benefits of an HSA and the HRC solution.

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* Integrated HRA, post-deductible HSA HRA, ICHRA, QSEHRA, EBHRA, retiree HRA, limited purpose dental &/or vision HRA, etc.)

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

HRC Total Solutions HSA Features

Employee Features	
True substantiation capabilities	Allows members to have their medical, dental &/or vision carriers claims automatically loaded to their HRC Online Account for review/distribution
Terminated employee administration fees	\$2.95 per month
Minimum balance to waive fees	\$5,000*
Welcome kit contents	Electronic only; includes welcome email which includes links to online portal and investment portal user guides along with customer service contact information
Debit card	No cost for initial debit cards for the account holder and no cost for unlimited initial debit cards requested for spouse/dependents 18+. \$5.00 replacement debit card fee.
Monthly statements	No cost for electronic statements or \$2.00/month for mailed statements
Online bill pay	Yes
Tax reporting	Yes
FDIC-insured cash balances	Yes
Interest rate on cash balances	\$0.01-\$1,999.99 – 0.01%; \$2,000-\$4,999.99 – 0.03%; \$5,000-\$9,999.990 – .05%; \$10,000-\$24,999.99 – 0.10%; \$25,000 and up – 0.20%
Mutual fund options	Yes, employer has three different investment options to choose from when implementing
Minimum cash balance to invest	\$2,000
Investment fees	No setup or transaction fees
Other fees	Paper check reimbursement to member or provider: \$2.00/check; mailed tax documents: \$10.00; insufficient funds fee: \$10.00; returned check fee: \$25.00; account closure fee: \$25.00; stop payment request: \$30.00
Member services	Customer service hours: Monday – Friday 8:30am-7:30pm ET; Phone: (603) 647-1147 option 1; Fax: (866) 978-7868; Email: customerservice@hrcts.com; LiveChat available
Online account access	Yes, available to both the employer and employees including a mobile app for employees
Employer Features	
Methods of employer funding	Contribution files, recurring contributions or one-time contribution setup available through employer portal
Employer administrative fees	No setup fee/\$1.95-\$2.35 per account per month for active employees enrolled. (Employer can pass fees onto employees if preferred)
Employer reporting	OnDemand through employer portal
Employer support	Dedicated two person account management team assigned to any size employer
Employer portal	Yes

* Available to clients with 50+ enrolled and applies to base rate only.

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Learn more. Contact the HRC Sales Department using sales@hrcts.com or call (603) 647-1147 Ext. 4. to schedule a meeting/call or request a formal proposal.

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