| Implementation Services | • Kick-Off Meeting  
| | • Assigned Implementation Team  
| | • Weekly Status Calls  
| | • Business Requirements Documentation  
| | • System Configuration and Testing  
| | • System User Training  
| Participant Communications | • Welcome Letter  
| | • Check/ACH Explanation of Benefits  
| | • Requests for Additional Information  
| | • Claim Denial Letter  
| | • Stored Value Card Request Letters  
| | • Reinstatement Letter  
| Administrative Services | • Reimbursement Account Claims Processing  
| | o Web Submittal  
| | o Manual Submittal  
| | • Processing Contribution Data  
| | • Stored Value Card  
| | • Carrier Rollover Processing  
| | • Discrimination Testing  
| | • System User Training  
| Reporting | • Status Report  
| | • Check Listing Report  
| | • Total Claims Report  
| | • Payroll Contribution Report  
| Web Portal | • Participant Self-service Portal  
| | o Claim Submittal  
| | o Substantiation Submittal  
| | o View status and all Activity  
| | • Manager Self-service Portal  
| Benefit Concepts Customer Service | • Call Center Hours 8:30 AM to 9:30 PM (M-F) Eastern Time  
| | • Interactive Voice Response 24/7  
| | • Email Support |