Webb County
Inspira Financial Annual Renewal
January 1, 2025 – December 31, 2025

The upcoming plan year promises to be an exciting time, as we continue to implement system enhancements and update processes in our pursuit to provide exceptional customer service. A **rate pass** has been granted for all services that are currently being administered.

As you review this renewal package detailing our standard and optional services, please keep in mind our ability to offer additional services for a fee.

Please communicate immediately if you are considering canceling or terminating any services.

Please be advised that the monthly minimum fee will be increased to our standard monthly minimum fee of $150.00 in the new plan year.

Important reminders about COBRA/Direct Billing open enrollment and plan renewals:

- Inspira will send an open enrollment or plan renewal checklist in a separate email. Please review and return your COBRA/DB checklist in accordance with the timeframes below.
- **Open Enrollment** – If this service is purchased, we require the rates and materials 90 days prior to the open enrollment period.
- **Plan Renewal (rate updates)** – Send all new-year rates as soon as possible. If we are providing open enrollment services, the new plan year rates and plans are required 90 days prior to the open enrollment period. If we are not providing open enrollment services, the plans and rates are required 60 days prior to the new plan year to ensure that coupons are sent out at least two weeks in advance of the new plan year.
- **Restructures** – Any restructure/plan changes impact the COBRA structure. A 90-day notice is required to complete account changes and additional costs may apply.
- **Coupons** – Inspira mails member coupons for the new plan year two weeks in advance.

We look forward to another successful year, and providing the highest level of customer service possible.

Thank you,

Patricia Hall
Account Manager

Inspira Financial COBRA PEPM

Webb County

January 1, 2025 – December 31, 2025

	Fee
Implementation Fee	Waived
Annual Fee	Waived

Monthly Fee Per COBRA-Eligible Employee

Monthly Administration Fee Per Eligible Employee	$0.35

Services included in PEPM fees: New Hire COBRA/HIPAA General Rights Notice, Qualifying Event Notification and COBRA Participant Termination Notice

Minimum Monthly Billing	$150.00 per employer per month

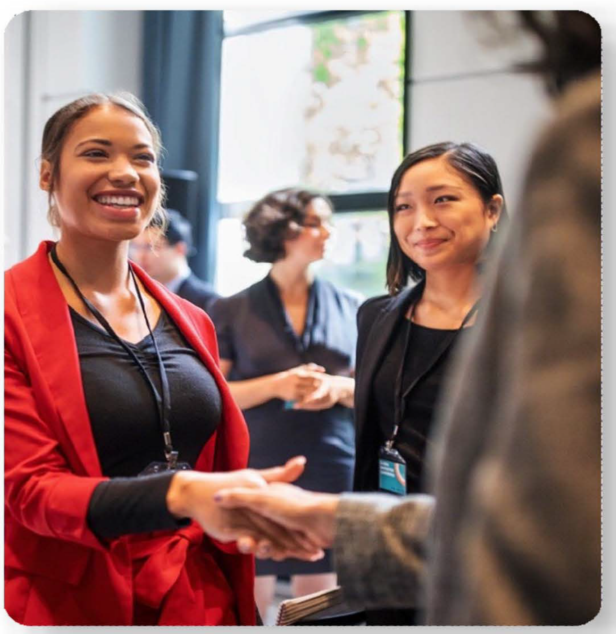
Optional Service Fees	
Re-notification of COBRA General Rights/HIPAA	$4.25 per letter
Non-Commencement Notice	$3.00 per notice
Annual Open Enrollment Services ($300 min. – Service available after Inspira has provided administration for 90 days)	$15.00 per package + postage*
Annual Open Enrollment Form Processing (Service offered if the Plan Sponsor administers the Open Enrollment but wants the Open Enrollment form returned to Inspira for processing)	$5.00 per form processed
Summary of Benefits and Coverage Form	$0.60 per page plus postage
Manual Notification Form Processing	$10.00 per form
Custom Mailings (Non-Standard Notices)	$5.00 per notice
Custom Mailings Setup Fee	$150.00 per hour
Late Payment Notice	$3.00 per notice
Optional Government Mandated Notice	$10.00 per notice
Premium Disbursement to Carriers (No fee for remittance to Aetna)	$50.00 per carrier per remittance per month
Custom Letter Fee	$250.00 flat charge per letter (cannot be waived or reduced)
Rejected / NSF Customer Funding ACH Transactions	$50.00 per occurrence
By the 5th working day of each month, Inspira will provide a bill for all administration from the prior month. Reports detailing the prior month's activity will also be provided for your records. Inspira shall retain the 2% administrative fee (this includes company paid members) on the total premium administered for COBRA participants.	

At Inspira, we make it simple to plan, save, and pay for personal well-being

With more than 30 years experience dedicated to the healthcare industry, you can count on Inspira to bring consultative expertise to your health benefits program. We serve the unique needs of more than 3,200 clients, and our high retention rate demonstrates our ability to deliver service excellence to plan sponsors and members.

As you carefully weigh your options, we know you have your employees' best interests in mind, as well as the financial health of your organization.

Inspira understands your needs are unique, with distinct priorities and goals. Our full-service suite offers your company flexibility, while our transformative portfolio is focused on empowering individuals on the path to personal well-being — all while increasing their purchasing power.



OUR PRODUCTS

HSA | 2006

Our HSA is designed to help pay for current eligible healthcare costs and save for future healthcare expenses. Contributions, earnings, and withdrawals are all tax-free. Our top-rated investment platform also makes it easy to maximize your ability to save for the future, tax-free.

FSA | 1987

Members can contribute pretax dollars from their paychecks up to the IRS limit. Their full contribution is available at the start of the plan year to pay for eligible healthcare expenses. Members can pay for eligible expenses using the Inspira debit card, or they can pay for the expense and pay themselves back by submitting a claim to us. Additional FSA options include dependent care and limited purpose.

HRA | 2003

The HRA is an account funded by the plan sponsor. Members can use these funds to pay for certain eligible healthcare expenses. The plan sponsor determines what's eligible and how much they will contribute. Some plan sponsors may offer other types of HRAs, like a Limited HRA, Retiree Reimbursement Arrangement (RRA), and Specialized HRA for mental well-being.

inspira™ FINANCIAL

COBRA | 1995

This complex set of regulations requires specialized expertise and understanding. Our well-trained team will help reduce your company's risk. You'll have peace of mind knowing you're working with an experienced administrator who is dependable and can facilitate COBRA administration services from start to finish.

Commuter | 2001

Our online solution is an easy way to help save money on eligible transit and parking expenses for members' commute to and from work.

Tuition | 2004

Tuition accounts are extremely flexible, allowing our plan sponsors to determine eligibility requirements including the types of classes that will be eligible for reimbursement, minimum grades that qualify for reimbursement, acceptable scheduling, and the plan's maximum annual reimbursement.

Adoption |2002

Adoption assistance works like a flexible spending account (FSA). Your employees can contribute money from their paychecks and use the funds towards eligible expenses.

Direct Billing | 1998

Direct Billing offers our plan sponsors a solution to bill individual members, including retirees, employees taking a leave of absence, long term disability members, and special populations – mainly individuals no longer on payroll that need a billing solution. Our Direct Billing solution makes it easy for employees to pay for premiums directly from the Inspira member website.

Wellness | 2020

Our lifestyle spending account (LSA) is an account where plan sponsors can offer well- being dollars to employees. The LSA supports a healthier, more productive workplace by offering a post-tax lifestyle spending reimbursement account, where plan sponsors can contribute a fixed dollar amount or contribution-based dollars to be used by your employees each year.