Webb County
Inspira Financial Contact List

Account Management

Your Account Manager is your main point of contact for benefits administration

Contact your Account Manager for:

- Managing all aspects and quality of service and addressing escalations
- Explaining general processes and Employer website use – e.g. reports, billing
- Maintaining your company's profile in the Inspira Financial system
- Contracts
- Overseeing the plan renewal process
- Legislative and compliance questions

Account Manager	Danielle Sipe	**Phone**: 630-594-9472 **Email:** danielle.sipe@inspirafinancial.com
Account Manager	Patricia Hall	**Phone**: 630-594-9720 **Email:** patricia.hall@inspirafinancial.com
Manager, Account Management	Laurie Starman	**Phone**: 630-694-9649 **Email:** laurie.starman@inspirafinancial.com
Manager, Account Management	William Dunsmore	**Phone**: 630-694-9746 **Email:** bill.dunsmore@inspirafinancial.com
Director, Account Management	Karen Vana	**Phone**: 630.594.9627 **Email:** karen.vana@inspirafinancial.com
Director, Account Management	Earl Lappen	**Phone**: 630.594.9549 **Email:** earl.lappen@inspirafinancial.com

Member Customer Service

Toll-Free Phone: 800-284-4885
Claims Filing Toll-Free Fax: 855-703-5305

Representatives are available:
Monday-Friday, 7 a.m. to 7 p.m. CT
Saturday, 9 a.m. to 2 p.m. CT

Claims Filing Mailing Address:

Inspira Financial
Flex Department
P.O. Box 8396
Omaha, NE 68108-0396

COBRA & Direct Billing Member Customer Service

Toll-Free: 800-359-3921
General Fax: 402-231-4302

Representatives are available:
Monday-Friday, 7 a.m. to 7 p.m. CT

COBRA & DB Premium Mailing Address:

Inspira Financial
Benefit Billing Department
P.O. Box 953374
St. Louis, MO 63195-3374

Webb County
Inspira Financial Annual Renewal
January 1, 2026 – December 31, 2026

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.

Important reminders about Reimbursement renewal:

- Review the HSA renewal reminders and preparation tips within this package (HSA Renewal Readiness). Remember to terminate employees not staying in the plan for the new year. This can include members who opt out of an HDHP during open enrollment.
- If you are using file feeds to maintain member eligibility, note that Inspira does not need to receive end-of-year termination dates for FSA plans.
- If your plan includes debit cards, note that our debit card is good for five years after the issue date. A new card does not need to be issued each year.
- To ensure timely delivery of debit cards, please provide new elections 30 days prior to the start of the new plan year.
- To order open enrollment materials/flyers for your meetings, please contact your account manager. Allow 10-15 days lead time for delivery.
- Additional digital assets are also available here. Click on Explore Our Services which will navigate you to our product options to learn more about each.
- OE files / new elections are due 30 days prior to the start of the new plan year.
- Post-enrollment: Upon completion of your enrollment processing, a participant roster report will be made available to you. Please review this report and notify us of any discrepancies immediately.

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.

Invoice Payment Method

Your current monthly invoice payment method is paper check. The benefits to move from paper check payments to ACH (Automated Clearing House) payments are many:

- **Cost** – Paying by check is more costly than through electronic banking channels.
- **No lost checks** – With electronic funding, there's no risk of lost checks that have to be replaced, which further delays the funding process.
- **Security** – ACH transactions dramatically reduce the risk for fraud if individuals gain access to financial information available on paper checks.
- **Convenience** – Recurring payments only need to be authorized once and aren't held up when key individuals are out of the office (i.e., vacation, company holiday, leave of absence).

Kindly consider changing to the ACH payment method to pay your Inspira invoices. It's as easy as completing the attached ACH Corporate Authorization form and returning it to us. Inspira will pull the amount due from the designated bank account on or around the 23rd of every month.

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

Thank you,

Patricia Hall and Danielle Sipe
Account Managers

HSA Renewal Readiness

In an effort to improve the timeliness and quality of Health Savings Account (HSA) enrollment and contribution reporting, we would like provide you with some reminders for the upcoming year.

Contribution Year
HSA contributions are based on tax year. **Please update the Tax Year field on deposit files when reporting new-year contributions.**

File Reporting

Eligibility Files – Inspira Financial must receive new enrollments 30 days in advance of the new plan year, in order for employees to receive their debit cards prior to the plan start date. **If new enrollments are not received in time for the accounts to open on the first day of the new plan year,** those accountholders cannot reimburse themselves for claims incurred between the first day of the year and the date the account opens. Per IRS regulations, qualified medical expenses must be incurred on or after the date the HSA is established.

- Add new HSA enrollees to your eligibility file. You'll also do this when there is a rehired employee returning to the HSA plan.
- Existing employees staying in HSA for the new plan year do not need to be re-enrolled. Their status effective dates can remain the same.
- Terminate employees not staying in the HSA plan for the new year as per your file layout specifications. This can include employees who opt out of a High Deductible Health Plan (HDHP) during open enrollment.

Note: If the employee is staying in the HSA but moving to another division, do not report the employee as a termination. Please work with your Account Manager to transition the employee within the HSA plan.

Recoupment of Funds – On June 25, 2008, the Internal Revenue Service (IRS) issued Notice 2008-59. This notice provided guidance on HSAs. This guidance allows for a plan sponsor to recoup funds in only two circumstances:

- An employee was never eligible for an HSA
- The contribution exceeds the statutory annual maximum

Negative Contributions – A plan sponsor cannot send a negative HSA contribution on a file. For assistance with any potential funding reversals, please reach out to your Account Manager for a full review of IRS regulations surrounding reversals.

Customer Identification Process (CIP)
The USA PATRIOT Act requires that any individual who enrolls in an HSA must pass the CIP before the account can open.

When an employee does not initially pass CIP, the account is set to a Failed Vetting status (i.e., not yet open). The employee will receive a letter from Inspira advising what is required to satisfy the CIP requirements. If the employee does not respond after three letters (90 days), Inspira will return all funds you have sent on behalf of that employee. Your Account Manager will send you a notification when this occurs.

- **ACH Debit:** Funds are pushed back to your corporate bank account on file.
- **ACH Credit or Fed Wire:** Funds are posted to your cash balance at Inspira to be taken as future credit.

Daily updates of the CIP report are available on the Employer Admin Site.

Debit Card / Welcome Package

Inspira sends a Welcome package to new accountholders upon passing CIP, which also contains their debit card.

Taxes

All HSA accountholders are required to complete IRS Form 8889 (Health Savings Account) as part of their federal income tax reporting. For help with Form 8889 and its instructions, please visit www.IRS.gov. Inspira will provide the following tax documents:

- **Form 1099-SA** is used to report account distributions (payments) and the Fair Market Value (FMV) as of December 31 of the previous year. This form is issued by the end of January.
- **Form 5498-SA** is used to report contributions to the HSA, and the finalized Fair Market Value (FMV) as of December 31 of the previous year. This form is generally issued by the end of May, because accountholders are able to make corrections or additional contributions until Tax Day.

Inspira will mail the Form 1099-SA by January 31 of the following year and the Form 5498-SA by May 31 of the following year.

Accountholders should keep all receipts of purchases in case they are audited by the IRS.

The debit card has some merchant restrictions on purchases. If the accountholder uses HSA funds for non-qualified expenses, they will have to pay income taxes and a 20% tax penalty on that amount.

Statutory Contribution Max for 2026

Accountholders can contribute up to the statutory limit, regardless of the health plan deductible amount.

HDHP Minimum Deductible Amount	
Individual	$1,700
Family	$3,400
HDHP Maximum Out-Of-Pocket Amount	
Individual	$8,500
Family	$17,000
HSA Statutory Contribution Maximum	
Individual	$4,400
Family	$8,750
HSA Catch-Up Contribution	
For individuals 55 or older, until enrolled in Medicare	+$1,000

- Eligible accountholders who are age 55 and older can make a catch-up contribution to their HSA. As long as they do not yet have Medicare coverage, they can contribute an additional $1,000.
- If each spouse is eligible to make a catch-up contribution, they must make the additional contribution to their own HSA.
- Some employees may have enrolled in the HDHP after January 1 (i.e., new hire, status change). If those employees are still eligible on December 1, they may contribute to the HSA as if they were eligible for the full year. With this Last-Month Rule, the employees must remain eligible from December 1 through the end of the next year. This is the “testing period.” If an employee does not keep their eligibility during the testing period, the contributions for the months they were not actually eligible are subject to income taxes and penalties. Employees in this situation should speak with a tax advisor.

Please do not hesitate to contact your Account Manager with any questions or concerns.

Inspira Financial Health Savings Account

Webb County

January 1, 2026 – December 31, 2026

	Fee
Implementation Fee	Waived
***Annual Fee**	Waived
****Monthly Fee**	
Monthly Administration Fee Per Member	$1.35

Optional Service Fees	
Types of Communication Assistance	
Onsite Enrollment Meeting Support Less than 500 eligible or more than one meeting for groups with 500 plus eligible 500-5,000 eligibles 5,001+ eligibles	$500.00 per event One free day based on availability, then $500/day for each additional day As negotiated
Customized Website (with or without single sign on from another site) Lead time: 90 days Cut-off for January 1 business is September 15	$150 per hour Statement of Work required.
Single Sign On (SSO) to Generic Inspira Member Website (assumes Inspira standard for web service call) Lead time: 60 days	No charge
Customized Member Flyers (revisions to generic member flyers) Lead time: 5 weeks	$1,000 per flyer Includes two rounds of edits, plus printing and shipping costs, if needed.
Customized Member Letters Lead time: 5 weeks *System-generated • HSA Vetting Communications • Vetting success confirmation email* • Vetting falure letter - first letter • Vetting falure letter - second letter • Vetting falure letter - final letter	$1,500 per letter, plus mailing costs. Includes two rounds of edits.
Co-Branded Debit Card Lead time: 5 weeks Cut-off for January 1 business is October 15	$500 for front logo. Custom URL/phone on the back of the card is an additional $500. Rush request and/or requests after 10/15 for 1/1 fulfillment is an additional $150 per hour. Minimum of three hours charged. $10 per card for plan sponsor requested re-issues due to plan changes.

Customized Welcome Flyers to Accompany Inspira Card Lead time: 5 weeks Cut-off for January 1 business is October 15 Rush requests and/or requests after October 15 for January 1 fulfillment is an additional $150/hour (minimum of three hours charged) *Quantity determined based on number of Members. Upon restocking, quantity may be re-evaluated	$3,000 flat fee Includes two rounds of edits, plus recurring printed/fulfillment fees. Minimum order is 10k. Quantity* Price Per Thousand 10,000 to 24,000 $250 / M 25,000 to 50,000 $150 / M 51,000 + $100 / M
Customized PowerPoint Lead time: 6 to 8 weeks	Cost based on Statement of Work (required) Includes three rounds of edits. Typically includes up to 20 slides, up to five minutes of content, and three rounds of script/voiceover reviews.
Development of Customized Communications (brocures, flyers, email campaigns) Lead time: Varies based on type of communication	Cost based on Statement of Work (required), plus printing and shipping costs if applicable.
Miscellaneous Fees	
Customized Reporting	$150.00 per hour, Statement of Work required.
Rejected / NSF Customer Funding ACH Transactions	$50.00 per occurrence of any plan sponsor funding ACH pull that is rejected.
Non-discrimination testing	TBD based on testing requirements.

*Annual fee includes upon written request:

- Standard enrollment materials, limited to the number of eligible employees
- Electronic sample of a Plan Document and Summary Plan Description
- Fee shall remain unchanged during the initial term of the Agreement; thereafter fees are subject to change every twelve (12) months.

Inspira Financial COBRA PEPM

Litchfield Cavo LLP

January 1, 2026 – December 31, 2026

	Fee
Implementation Fee	Waived
Annual Fee	Waived

Monthly Fee Per COBRA-Eligible Employee

Monthly Administration Fee Per Eligible Employee	$0.45

Minimum Monthly Billing	$150.00 per employer per month

Optional Service Fees	
Re-notification of COBRA General Rights/HIPAA	$4.00 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)
Customized Reporting and Web Development	$150.00 per hour - $2,500 minimum
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.	

Inspira Product Offerings

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

With more than 30 years of 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 92% 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.

FSA | 1987

Members contribute pre-tax dollars from paychecks to Medical/Limited Medical, Adoption, and Dependent Care FSA.

COBRA | 1995

Our well-trained team will help reduce your company's risk for this complex set of regulations.

Direct Billing | 1998

Direct Billing offers our plan sponsors a solution to bill individuals no longer on payroll who need a billing solution.

Commuter | 2001

Our online solution helps save money on eligible transit and parking expenses for members' commute to and from work.

HRA | 2003

The HRA is an account funded by the plan sponsor. Members use these funds to pay for eligible healthcare expenses.

Tuition | 2004

Tuition accounts are extremely flexible, | allowing our plan sponsors to determine eligibility requirements.

HSA | 2006

Our HSA is designed to help pay for current eligible healthcare costs and save for future healthcare expenses.

Wellness | 2020

Lifestyle spending accounts allow plan sponsors to offer well-being dollars to employees.

Emergency savings fund | 2023

Save for the unexpected with automated paycheck deductions, the option for employer contributions, and simple, anytime sign-up.