

Service Expectations

At Igoe, our commitment is that we will deliver and deliver reliably. If we fail to do so, you not only receive our dedicated assistance to make it right, you don't pay for the services that were not rendered. Period. Below we have listed the value standards you can expect as a partner. However, our drive to maintain our reputation for excellence will continually push us to over-perform. In cases where volume spikes well beyond average or technology is disrupted beyond our control, we have business continuity plans that will go immediately into effect so that benefit delivery is not notably interrupted. In the rare event that these circumstances force us to delay any of the below deliverables, we will notify you and will do all we can to return to these standards within a matter of days.

- **Client Relations Manager** – Igoe provides a dedicated point of contact that oversees the client relationship. This contact is a highly trained individual who has consistently demonstrated aptitude in their field as well as maintaining adequate internal training certifications. The Client Relations Manager is responsible to be as accessible as possible to a client. That means, they are required to provide a response to any partner inquiries no later than 1 business day after the inquiry is received. Client Relations Managers are supported by an internally dedicated team that is there to ensure assistance is available when the Client Relations Manager is out of the office for any extended period of time.
- **Executive Sponsors** – All partners are also provided with executive level support with the decision makers of our company. Contact information for the executive support members is listed on our client contact sheets. Our expectation is that the executive member be available to assist with complicated issues and to oversee resolution should an issue arise that compromises our client's faith in our partnership. Executive members adhere to the same response timeline as Client Relations Managers.
- **Participant Support** – Our Participant Services team is located in our corporate office allowing our team members to work directly with Client Relations Managers and Executive Sponsors if the team notices a trend in a specific participant support need or is working with an individual experiencing a sensitive issue.
 - **Email** – emails are generally responded to within the day received as long as we get them prior to 3pm PT. However, our commitment is that no inquiry will go more than 2 business days without response.
 - **Phone** – calls are answered in the order in which they are received. Our commitment is that our live call handling rate cannot dip below 90% as an average. If a caller leaves a message, our commitment is that they will never go more than 2 business days without a response. Callers

have access to a 24/7 IVR for the purpose of checking on spending account claim status, spending account balances, spending account card status, and to report Benefits Cards lost or stolen.

- **Spending Account Communications** – Igoe provides a variety of real time communications, many of which can be customized by our partners. The following communications are guaranteed to be included in our service package in electronic format via email. Many of these communications can also be accessed via Igoe Mobile or SMS text messaging should a participant sign up for those additional tools.
 - Enrollment Confirmation Statements (email)
 - Monthly Spending Account Balance Statements (email)
 - Acknowledgement of Claim Submission/receipt (email, website and mobile alert, SMS text)
 - Acknowledgement of Claim Remittance (email, website and mobile alert, SMS text)
 - Detailed Claim Denial Communications (email, website and mobile alert, SMS text)
 - Benefit Card Transaction Confirmation (email, website and mobile alert, SMS text)
 - Benefit Card Substantiation Requests (email, website and mobile alert, SMS text)
 - Red Flag Notifications, such as confirmation of change in participant demographic details (email, website and mobile alert, SMS text) as required by law.
- **COBRA Communications** – Federal COBRA communications are mailed to applicable COBRA Qualified Beneficiaries the business day following entry or upload of qualifying event information. Additional non-Federal communications are mailed the following business day as events occur within our system. These communications are accessible in electronic format via the employer and member real-time portals and can be printed as .pdf documents. Members can choose to have non-Federal notices posted to their secure account and bypass physical mailing.

- **Website Tools**

- **Employer** – Igoe’s website allows employers to see all plan data necessary to monitor our performance and to oversee their benefits as the Plan Sponsor/Plan Administrator. Employers are able to self-serve within our systems as it relates to eligibility updates, demographic changes, Benefits Card management reporting, and retrieval of COBRA communications.
- **Spending Account Participant** – Igoe’s website allows our participants to securely submit claims and attach proper documentation, review and update claim remittance preference (check or direct deposit), update demographic information, manage communication preferences, view account balances, manage their Benefits Card, access additional forms and resources designed to simplify the experience and support consumer proficiency, and make HSA investment choices.

- **COBRA Members** – COBRA members are able to view their COBRA account, make initial elections, make electronic payments, view and retrieve all mailed correspondence, sign up to receive email notifications for notifications that are not required to be sent via mail, sign up for recurring payments, view and respond to open enrollment options when applicable.
- **Igoe Mobile** – Igoe provides a free spending account participant mobile App for Apple and Android devices searchable as “Igoe Mobile”. Igoe Mobile allows participants to view balances, submit claims and include photograph copies of receipts, and submit additional claim substantiation as requested. Igoe Mobile is the most progressively updated aspect of our technology solution and will only offer more tools as time goes on.
- **Claim Review Process and Timing** – Claims can be submitted to Igoe online, via Igoe Mobile, via email, mail and fax. Once a claim is received, the claim undergoes a maximum review period of 4 business days. After that timeframe, the claim is either approved for remittance based on the participant’s remittance choice (check or direct deposit) or a denial communication is provided to the participant outlining why the claim was not approved and what corrective action they can take to resubmit claims. Igoe does not adjudicate claims. That means we are not verifying that the receipt and expense actually occurred. Rather, Igoe is looking at the information supplied and attested to by the participant and ensuring such information meets IRS requirements.
- **Benefits Card Experience** – Igoe strives to maintain an average auto-approval rate of 90%. However, that rate cannot be guaranteed as employers’ plan design and benefit card parameters are unique and customizable. As a result, our commitment is to provide transparency in connection with the client’s auto approval rate and to work with the client to improve that rate if it drops below standard.
 - **Card Delivery** - Cards are ordered when initial enrollment data is input into our system. Card delivery generally takes no more than 10 business days.
- **Eligibility Management** – Clients have the ability to make eligibility updates directly through their secure self-service portal via written communication with the Client Relations Manager or electronic data transfer through a third-party vendor of their choice. When establishing a new electronic connection, Igoe’s commitment is to provide the required specifications and guides in a timely manner to the client’s third-party partner and to respond to file testing needs. We define timely as not exceeding a 3-business day gap between any incoming request for specification information, plan mapping details, or testing needs. Once a file is approved, Igoe processes files within 1 business day of receipt and posts any applicable error report to our client’s secure sites for their review and action.

- **Carrier Updates (COBRA)** – Carriers are notified every business day of any changes to COBRA eligibility that were processed the previous business day. Notice of termination for non-payment is held from carriers until after the payment grace period has expired.
- **Reporting** – Igoe provides monthly reporting necessary for clients to oversee their benefit plans and meet their obligations as the Plan Sponsor/Plan Administrator. Such reporting includes:
 - **Remittance Reporting (monthly) – COBRA**
 - **Member Status Reporting – COBRA**
 - **Subsidy Reporting – COBRA**
 - **Monthly Account Balances – Spending Accounts**
 - **Ineligible Benefits Card Transactions – Spending Accounts**
 - **Claim Remittance Reporting – Spending Accounts**
 - **Bank Transaction Reporting – Spending Accounts**
 - **Comprehensive Suites of On-Demand Self-Service Reporting (All services)**