



Professional Claims Administration

Medical
Dental
Vision
Disability
Flex FSA
HRA
HSA
COBRA
HIPAA

Employee Benefits

Consulting
Self-Insured Plans
Fully Insured Plans
MEWA \ Multi-Employer Plans
Voluntary Plans
Compliance

Human Resources

Consulting
Outsourcing

Associations

Society of
Professional Benefit
Administrators
(SPBA)

Self Insurance
Institute of America
(SIIA)

P. O. Box 1349
Wake Forest, NC 27588
www.ims-tpa.com

August 14, 2025

Guilford County Government
PO Box 3427
Greensboro, NC 27402

Interactive Medical Systems looks forward to working with you and your employees and continuing to provide you with excellent service for the upcoming plan year.

Your IMS administrative fee per participant per month **will not change** for the upcoming plan year. If your employees would like IMS to communicate with them through email, please have them include their email addresses with their enrollment.

For new FSA cards to arrive on time, we need to receive the open enrollment file/forms by December 1, 2025. Please also provide an updated payroll schedule for our records.

Member FSA cards expire every three years. Members with expiring cards will automatically receive new cards during the month the card expires. Cards expiring the month before your renewal may not be received until the following month. Dependent cards are deactivated at the end of each plan year; the member must elect to continue the dependent card.

Members with FSA balances over \$5.00 will receive an end of year balance letter. Members with email addresses in our system will receive their balance letters by email. Members can enroll online at www.ims-tpa.com to view balances and transactions and submit claims.

Plans are required to complete annual testing to determine whether a plan discriminates in favor of Highly Compensated Employees or Key Employees. IMS provides this optional service for an annual fee of \$225. Please contact me if you are interested in having IMS perform this testing for you.

IMS also provides COBRA administration, HSA plan administration and self-funding medical and dental plan administration services for many of our clients. Please contact me or your benefits broker if you are interested in receiving a quote for these services.

Thank you for your business and I look forward to continuing to work with you and your employees. If you have any questions, please contact me at (919) 882-5329 or by email at jludwig@ims-tpa.com.

Sincerely,

Josh Ludwig
Client Service Manager

Enclosures:
Appendix A – Annual Fee Schedule

APPENDIX A

ANNUAL FEE SCHEDULE

The Consolidated Appropriations Act, 2021 require disclosure of all service fees, commissions or other income received by all interested parties relative to the plan whether directly or indirectly. This notice has been prepared to satisfy the disclosure requirements of the Consolidated Appropriations Act, 2021 (CAA).

Interactive Medical Systems, Corp. is *directly* compensated through administrative service fees detailed below and described in the Administrative Services Agreement for in-force clients:

Monthly FSA administrative fee: (The minimum monthly administrative fee is \$50.00).

- \$3.78 per participant

Administration fee includes administrative services and Benefits Cards as listed in the Administrative Services Agreement.

Optional services:

Concentration and Non-Discrimination Testing can be provided semi-annually or annually for an additional fee of \$225.

Interactive Medical Systems, Corp. may receive *indirect* compensated while providing Plan administration from various service providers as detailed below:

The client maintains the Claims Payment Bank Account; if IMS maintains the Claims Payment Account, an additional fee may apply and IMS retains any interest earned on accounts established and maintained by IMS to cover third party fees and for reconciliation and maintenance services. IMS receives 3-5% commission on items purchased through FSA Store for coordination services.

This disclosure does not include broker compensation. Under Section 202 in the Consolidated Appropriations Act of 2021, agents/brokers/consultants must disclose compensation in connection with the sale, renewal, and extension of group health coverage. Please request that disclosure directly from your broker/agent/consultant.