

## Warner Pacific Third Party Administrator Comparison Guide

A Third Party Administrator (TPA) is an organization contracted by an employer to manage their employees' group benefit plans. TPAs can be your solution for an efficient, productive and cost-efficient HR, Compliance and Benefits Management services. The following are highlights the TPAs and their services available through Warner Pacific for easy comparison.

### Affordable Care Act (ACA) Compliance for Applicable Large Employers (ALEs)

If an employer has at least 50 full-time employees, including full-time equivalent employees, on average during the prior year, the employer is considered an applicable large employer (ALE) for the current calendar year and subject to reporting information under Internal Revenue Code section 6056 about their compliance with the ACA employer shared responsibility pay or play provisions.

	BASIC	isolved	Sterling
Set-up Fee	1-199: \$300 200-299: \$380 300-499: \$420	\$500	Basic: \$4000 Sterling: \$5400
Annual Rate	1-199: \$14.40 200-299: \$13.95 300-499: \$12.15 (Per 1095 Form)	\$5 per notice \$20 per shipping location -file included \$150 fee to re-e file	Basic: \$3000 Sterling: \$4000
Renewal Fee	None	None	None
Controlled Group	6-10 ALEs: add \$500 set-up >10 ALEs: additional \$100 per ALE to set-up	N/A	\$1,000
Print and Mail	N/A	N/A	\$3.75 per form
Optional Annual Rate (1095-C Mailing Fee)	1-199: \$4.25 200-299: \$4.00 300-499: \$3.65	N/A	N/A
Age Banded Rates	Add \$500 set-up fee	N/A	N/A

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## Employee Retirement Income Security Act (ERISA), Form 5500 Filing and Summary Plan Description (SPD)

ERISA requires plan administrators to maintain and distribute the SPD for all ERISA-covered health benefit plans. The SPD tells participants what the plan provides, how it operates and includes specific information required by federal law. The plan administrator should refer to the SPD for complete information to avoid possible penalties.

The Form 5500 Series is part of ERISA's reporting and disclosure framework and was created to collect information about employee benefit plans to ensure plans are operated and managed in accordance with prescribed standards.

	BASIC	Clarity	isolved	Sterling	TASC
Set-up Fee	\$585	\$450 under 100 EE \$750 over 100 EE	ERISA Essential: \$400 1 <sup>st</sup> year /\$150 Renewal ERISA Elite: \$1275 1 <sup>st</sup> year / \$850 Renewal	1-99 EEs: \$599 Good for 5 years	1-99 EEs: \$250
Annual Rate	1-99 EEs: \$175 100-499 EEs: \$395	\$250 under 100 EE <b>\$600 over 100 EE</b>	ERISA Essentials: \$150 renewal ERISA Elite: \$850 renewal	1-99 EEs: After 5yrs \$599	1-99 EEs: \$600
5500 Welfare Benefit Plan Filing Service	Included	\$500 per return	5500 Standalone \$800	Standard: \$450 per Schedule A return	Included
5500 Late Filing Extension	\$400 per return	\$500 per return	must request quote	\$750 per return	Quote Required
Plan Overage Fee	\$95 per plan over 8	N/A	N/A	N/A	N/A
Additional WRAP or Individual SPDs	\$300 each	N/A	N/A	N/A	N/A
Non-Grandfathered Plans - Individual ACA & ERISA Notices	\$250 annual	N/A	N/A	\$75 per notice	N/A

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## Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA generally applies to group health plans sponsored by employers (private-sector or state/local government) who employed 20+ full-time equivalent employees on more than 50% of its typical business days during the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to Federal COBRA. Each part-time employee counts as a fraction of a full-time employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full-time. Employers with 20+ employees under the definition above are responsible for administering COBRA and may hire a TPA to assist in the responsibilities.

	BASIC	Clarity (Broker Pricing)	isolved	Sterling (Broker Pricing)	TASC
Set-up Fee	Waived	\$100	Waived	Waived	Waived
Annual Renewal Fee	None	None	None	Same as above	\$50
Per Enrolled Per Month Rate	\$0.70 per eligible \$45 monthly minimum (client pay) \$40 monthly minimum (broker pay)	\$0.75 or \$50 monthly minimum	\$0.65 or annual minimum of \$350: whichever is greater	20-100 EEs: \$660 101-300 EEs: \$1750	\$0.75 PPPM, \$55 monthly minimum, whichever is greater
Take-over	\$15 per takeover	Included	Included	Included	Included
Initial Notice Letter	Included. To distribute \$3.25 per notice	Included. To distribute \$3.00 per notice	Included. To distribute \$3.75 per notice, \$50 minimum	Included	Included
Carrier Notification	\$0.05 per eligible per month	Included	Included	<125 EEs: \$150 >126 EEs: \$300	Included
Will TPA Remit COBRA Premium Directly	\$400 annual fee (required for cannabis clients)	No	Included, carrier approval required	No	Included, carrier approval required
Will TPA Communicate COBRA Election to Carrier?	\$15 per packet OR \$60 annual minimum; whichever is greater	Yes, included	CEMS Service \$0.20/PEPM \$275 annual minimum for groups less than 85	Yes, Included	Yes, Included
Open Enrollment Services	\$15 per QE for qualifying events in excess of 20\$ of eligible employees	Included	\$12 per packet OR \$60 annual minimum; whichever is greater	1-50 EEs: \$50 51-100 EEs: \$100	\$15 per packet

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## Section 125 Premium-Only-Plan (POP)

A Section 125 POP works to make benefit programs more affordable by allowing certain employees to pay for their group health insurance premiums with pre-tax dollars. This is a great way to cost effectively enhance benefits packages.

Employees of regular corporations, limited liability companies, partnerships, sole proprietors, professional corporations, and not-for-profits can participate. A sole proprietor, partner, LLC members (in most cases), and individuals, spouses or dependents owning more than 2% of an S Corp are prohibited from participating in the POP, owners may still benefit from the savings on payroll taxes by sponsoring the plan for their employees.

	BASIC	Clarity	isolated	Sterling
Set-up Fee	Waived	\$200	\$125	\$249 – 10 year renewal period
Annual Fee	\$99	\$200	\$125 annually after 1 <sup>st</sup> year	Basic: \$249 – each 10 year renewal Comprehensive: \$450
Non-discrimination Testing	Self-testing worksheet included	\$300	Not included	Comprehensive: \$450
Amendments	Included	\$200	Included	\$75
HSA Amendments	Included	\$200	Included	Basic: Not included Comprehensive: Included

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## Section 125 Flexible Spending Account (FSA)

FSA is an employer-established benefit plan that allows eligible employees to be reimbursed for qualified medical expenses. Qualified medical expenses are those specified in the plan that generally would qualify as expenses for "medical care" as defined in IRC Section 213(d).

For 2026, salary reduction contributions to a health FSA are limited to \$3,400. Carryover limit is \$680. Dependent Care account are limited to \$7,500 for single and \$3,750 for married people filing separately. Commuter Benefit limit is \$340 per month.

	BASIC	Clarity	isolved	Sterling	TASC
Set-up Fee	Waived	\$100	Waived	Dependent upon how many FSA's are elected, see cost below.	Waived
Annual Renewal Fee	Waived	Waived	Waived	Medical only: 1-100 EEs: \$425  Medical & Dependent Care 1100 EEs: \$499	\$250
Per Participant Per Month	1 Benefit Account \$4.00 PPPM, Monthly minimum \$50 2-4 Benefit Accounts \$4.00 PPPM, Monthly minimum \$75	\$4.25, \$50 Monthly Minimum	\$4.00 PPPM, Monthly minimum \$50, whichever is greater	\$5.00, minimum \$125	\$4.00, Monthly minimum \$50
Parking and Transit	Please see PPPM	\$3.50	Add \$0.15 to PPPM fee enrolled in transportation only	Based on FSA's elected.	Included in standard fee
Dependent Care	Please see PPPM	Included	Included	See Annual Fee	
Debit Card Replacement	NA	\$5.00	NA		

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## Health Savings Account (HSA)

A HSA is a tax-exempt trust or custodial account established by an eligible individual to pay for qualified medical expenses. For 2025, the maximum contribution is \$4,300 for self-only coverage or \$8,550 for family coverage.

	BASIC	Clarity	isolved	Sterling	TASC
Set-up Fee	None	\$100	\$150 One time fee	None	None
Per Participant Per Month Fee	Free to employer and participants (with 10+ HSA participants) \$50 monthly minimum for less than 10 participants (waived if bundled with other benefit accounts)	\$2.50 / PPPM	\$2.00 / PPPM No Monthly Minimum	\$2.50 / PPPM Included- first two debit cards \$10.00 each additional card \$0 swipe fees \$0 setup	TASC has a free HSA promotion for 2025 year. Please contact <a href="mailto:George.harb@tasconline.com">George.harb@tasconline.com</a> for further details.
Monthly Minimum Fee	\$50 monthly minimum for less than 10	\$50	None	None	

## Health Reimbursement Account (HRA)

A HRA is an employer-established benefit plan that reimburses eligible employees for qualified medical expenses. A HRA must be integrated with other group health plan coverages in order to meet certain requirements under Health Care Reform.

	Clarity	isolved	Sterling	TASC
Set-up Fee	\$100	Waived	Participants: 2-100 EEs: \$550 101-200 EEs: \$600 201+ EEs: \$650	Waived
Annual Fee	Waived	NA	Same as above	\$250
Per Participant Per Month	\$5.50 / PPPM \$65 Monthly Minimum; whichever is greater	\$4.00 PPPM or \$50.00 Monthly Minimum; whichever is greater	\$6.00 / PPPM, minimum \$125	\$4.00 / Monthly Minimum \$50

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## Employer Human Resources (HR) Solutions

Human Resources handles many functions for employers including labor law compliance, record keeping, hiring and training. We work with several providers to offer services that meet your individual needs.

	GO Compass <span style="float: right;">Powered by Zywave</span>
Setup Fee	\$350 – Compliance webinars, client resource portal, HR hotline, SPD/Wrap generator, employee handbook template, compliance calendar and more
Qualifications	<b>Must be Warner Pacific group.</b>
Monthly Fee	N/A

## Broker HR Solutions

Zywave offers HR solutions for brokers only. This option allows a broker to provide HR Solutions to all of their clients

Zywave: Client Cloud: - 3 levels: Starter Suite, Business Suite and Performance Suite. Custom Proposal Required.

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## Family and Medical Leave Act (FMLA)

Federal FMLA is designed to help employees balance work and family responsibilities by allowing them to take reasonable unpaid leave from work for certain family and medical reasons. Group health benefits must be maintained during the leave. Employees are eligible if they have worked for their employer for at least 1,250 hours over the previous 12 months, and at least 50 employees are employed within 75 miles.

	BASIC	isolated
Setup Fee	\$300	Must request quote
Annual Fee	FMLA Ease: 50-100 ees: \$100 101-199 ees: \$175 200-299 ees: \$250 300-399 ees: \$325 400-499 ees: \$400 500+ ees: FMLA Ease Plus/Absence Management required. Custom quote.	Must request quote
Renewal	None	Must request quote

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### ICHRA (Individual Coverage Health Reimbursement Arrangement)

ICHRA is a formal health group benefit that organizations of all sizes can use to reimburse their employees tax free for individual health premiums and other qualified health care expenses.

	Clarity	isolved	Sterling	TASC
Setup Fee	\$100	\$700 One time set up fee	None	Waived
Annual Fee	Waived	NA	1-20 \$550 annually 20+ custom quote required	\$250
Per Participant Per Month Fee	\$5.50/PPPM \$50 Monthly Minimum; whichever is greater	\$10.00 PPPM, \$100.00 Monthly Minimum; whichever is greater	N/A	\$4.00 / \$50 monthly minimum

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### Lifestyle Spending Accounts

A lifestyle spending account, also known as a lifestyle account, perk allowance, or specialty benefit, is an employer-funded account designed to support employees' physical, mental, and financial wellness. Unlike FSAs and HSAs, LSA funds are classified as taxable income for employees if spent. LSA are a means for employers to help their employees pay for health and wellness expenses, and sometimes other costs that are not typically covered under a group health plan.

	Clarity	isolved	Sterling	TASC
Setup Fee	\$250	None	Up to 200 - \$100 200+ - \$250	Waived
Annual Fee	None	\$50 monthly minimum	Same as above	\$250
Per Participant Per Month Fee	\$3.50 PPPM, \$100 monthly minimum	\$4.00 PPPM, monthly minimum of \$50, whichever is greater	\$5.00 Per employee per month \$40 monthly minimum	\$4.00 PPPM / \$50 Monthly Min

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### MiEdge Product of Zywave marketing automation, prospecting for Brokers and Agents.

MiEdge has several levels of services which are listed below. MiEdge is a 1 year agreement. 5 % subscription discount for each additional term length; Ex: 5% off on 2 year agreement; 10% off on 3 year agreement

Product	Description/Capabilities	Cost
Configured User	Platform access	\$5 Per User Per Month
Content Cloud	Risk Management, Safety, Industry Specific Content, HR Resources, Employee Benefits, Email Campaigns	\$158 Per User Per Month
Client Cloud	Client Portal Access/OSHA Log/HR Hotline/Employee Training Courses	\$300 Per Client Per Year
Sales Cloud Starter Full Service	Employee Benefits, Commercial Lines and Personal Lines Prospecting Database, Email Automation, powered by miEdge	\$125 Per User Per Month

### Mployer – Benefits Benchmarking and Prospecting

Mployer Catalyst offers benefits benchmarking and prospecting for brokers only. This option allows a broker to provide growth solutions for agents. Allowing producers to identify 5x the opportunities.

Cost Per User	Cost Per User	Total
1	\$4,500	\$4,500
5	\$1,500	\$7,500

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