



# Benefits Administration Technology and Services

Request for Proposal (RFP)

April 2024

CONFIDENTIAL

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## I. White Cap Company Background

As a leading North American distributor for professional contractors, the White Cap family consists of multiple brands in the U.S. and Canada. White Cap supports over 200,000 customers across 15 construction trades. White Cap and its affiliates serve as a one-stop shop providing concrete accessories and chemicals, tools and equipment, building materials and fasteners, erosion and waterproofing products, and safety products to professional contractors by meeting their distinct and customized supply needs in non-residential, infrastructure, and residential end market.

Headquartered in Norcross, Georgia, White Cap has nearly \$6 billion in annual revenue, approximately 9,500+ employees, and over 450 locations across North America (48 US states) and Canada (8 Canadian Provinces). White Cap continues to grow with multiple acquisitions each year.

### Employee Statistics

Employee Type	Count
Total US Employees	8,800
- Eligible Non-Union	8,740
- Eligible Union	60
- Retirees	N/A
Total Canadian Employees (EAP only, election data storage only, no EDI)	1,100
Turnover	Moderate
Work Locations	450
Eligibility Groups	6+
Number of FEINs	8

**Vendor Integrations Required**

Current Integrations List	
	Workday payroll and HRIS AmeriBen medical Kaiser Permanente medical HMSA (Hawaii) medical Delta Dental EyeMed vision Flores & Associates FSA TELUS Health EAP Optum Financial HSA COBRA and Direct Billing (TBD) Quantum Health Unum voluntary worksite Securian life insurance MetLife disability plans Allstate identity protection eHS wellness plan – <i>bidirectional feed between admin system and eHS</i>

**Enrollment Process**

Annual enrollment is held in mid-October (with a correction period into December) for a January 1 plan year begin date. Employees are encouraged to enroll via self-service (desktop or mobile) but can also call the call center to get assistance with enrolling for benefits. Wellness incentives are also included (annual physical, tobacco attestation) to obtain discounted medical premiums. Refer to their Annual Enrollment Benefits Guide attached as supporting documentation.

**High Level Summary of Current Benefits:**

<b>Current Service Providers &amp; Administrators</b>	
<b>Plan Name/Type</b>	<b>Carrier/Vendor</b>
Medical	Anthem (2 plans) and Kaiser Permanente (1 plan) and HMSA (Hawaii)
Pharmacy	Capital Rx
Dental	Delta Dental
Vision	EyeMed
FSA (Limited Purpose and Dependent Care)	Flores & Associates
HSA	Optum Financial
Basic Life/ADD	Securian (100% company paid)
Voluntary Life/ADD	Securian
Short Term Disability (Basic and Buy-Up)	MetLife
Maternity Leave	MetLife (100% company paid)
Parental Leave	MetLife (100% company paid)
Long Term Disability (Basic and Buy-Up)	MetLife
Hospital Insurance	Unum
Accident Insurance	Unum
Critical Illness	Unum
Identity Protection	Allstate
Employee Assistance Program	TELUS Health
Care Coordinators	Quantum Health
Wellness Incentive (Annual Physical)	eHealthScreenings
Wellness Incentive (Tobacco Attestation)	N/A
Grandfathered Benefits	N/A

## II. Experience Expectations

White Cap is looking for a long-term partnership with an experienced provider who has proven operations and IT infrastructure and will provide:

- A relationship based on the spirit of partnership with a high level of transparency
- A partner that is flexible and can respond quickly
- A highly secure technical environment that ensures protection of White Cap employee data
- A system that is technologically advanced, rules based and user friendly
- **A high level of customer service to all entities, including a highly knowledgeable service center for plan participants, managers and administrators**
- **Administrative efficiencies and guidance on best practices and process improvements (minimal to no manual processes)**
- **Thorough, accurate and timely support of M&A activity and Union eligibility updates**
- Proactive issue management processes including ability to identify issues quickly, identify and document root cause and perform thorough remediation
- Thorough documentation and updates on all system and process requirements and administrative policies and procedures
- Timely and accurate transaction processing backed up by industry standard service level agreements
- Easy access to data for reporting and analysis purposes
- Adherence to industry standard best practices
- Adherence to applicable regulations (i.e., HIPAA, ERISA, ACA, etc.)
- Adherence to applicable state/local regulations

### III. Timeline and Instructions

#### a. Timeline

The timeline assumes a standard set of potential providers for White Cap’s size and complexity. Potential variables may occur during requirements gathering, vendor RFP response time, and contracting that could impact the timeline.

Task	Date
Release of Request for Proposal (RFP)	April 8, 2024
Clarifying questions on RFP submitted by service providers	April 15, 2024
Answers to RFP clarifying questions returned to service providers	April 19, 2024
RFP questionnaire, pricing, data files and attachments submitted	April 26, 2024
Review of responses	April 29 – May 15, 2024
Provider demonstrations (virtual)	May 29 – June 7, 2024
Coordinate follow-up inquiries and meetings	June 10 – June 21, 2024
Decision on selected service provider	June 28, 2024
Target Go-Live	~Jun - Aug 2025

\* All service provider responses must be delivered to EPIC by 5:00pm EST on the dates identified above to be considered for evaluation.

**b. Key Contact Information**

EPIC Insurance (EPIC) has been engaged to assist White Cap in the selection process. All communications and inquiries relating to this RFP should be directed to:

Name	Title	Email	Phone
Virginia Talbot	Managing Consultant, HR Technology Solutions	<a href="mailto:Virginia.talbot@epicbrokers.com">Virginia.talbot@epicbrokers.com</a>	(832) 476-8388
Debbie Peters	Associate Consultant, HR Technology Solutions	<a href="mailto:Debbie.peters@epicbrokers.com">Debbie.peters@epicbrokers.com</a>	(678) 475-5712

**c. Proposal Format Requirements**

The questionnaire and requested attachments provided in this package provide information necessary for each Responder to prepare a detailed response. Responses to all questions must be complete in full and returned as indicated. Please do not submit the entire response in one PDF document. Requested attachments should be provided in separate documents.

Please provide: Cover Letter, Name of Company, Name of Company Representative, Title and Date, and formal Proposal with Pricing.

The submitted proposal must be signed by an authorized representative of your firm.

There are four main components of the RFP which require the Responder to supply information:

#	RFP Response Component/Document	Required Response Format
1	Response to Company Requirements Questionnaire	Word
2	Response to Client-Specific Questionnaire	Word
3	Provide requested documentation (outlined in Section VIII)	Responder's option
4	Pricing Matrix (separate document)	Excel



## IV. Proposal Guidelines, Terms and Conditions

### a. Confidentiality

This document, and the information contained in and/or attached to this document, and any other information provided to you by EPIC in connection herewith, is provided by EPIC on behalf of White Cap, L.P. (the "Client") and is intended solely for use by the intended recipient ("you") in connection with your preparation of a proposal for Client (the "Purpose"). You acknowledge that the fact this document has been issued and discussions are taking place in connection with the Purpose is, itself, proprietary, confidential information of Client and/or EPIC. This document, and other information provided to you, contain proprietary, confidential information of Client and/or EPIC and may not be further disclosed by you to any third party, including, without limitation, third parties that perform the same or substantially similar services as you, without EPIC's prior written consent. You shall protect all such information with the same standard of care which you protect your own confidential information but, in any event, with no less than reasonable care, and be responsible for any breach of this paragraph by you or your employees. By using this information, you acknowledge and agree to the terms and conditions above. Each of the Client and EPIC shall be a beneficiary to the rights and benefits of this paragraph and may enforce the obligations herein as if it were a party hereto.

The Responders are not permitted to announce or release any information regarding White Cap, L.P.'s discussions, the Request for Proposal process or the evaluation process.

### b. Rules of Engagement

White Cap has requested that all contact regarding this RFP be through EPIC. Bidders who contact White Cap directly regarding this RFP will not be considered in the final bid process.

Pricing – Best and final pricing is expected to be submitted with the RFP response. Responders who resubmit significant price reductions from their initial best and final pricing will not be considered.

Responses to the White Cap specific questionnaire – All responses must be germane to the question – marketing language responses will result in a non-response to the question, which will affect the RFP analysis and related scoring.

**c. News Releases**

The Responders are not permitted to announce or release any information regarding White Cap's discussions, solicitation process or evaluation process.

**d. Proposal Preparation Costs**

The Responders will assume all costs they incur to provide responses and to provide any additional information required by White Cap to simplify the evaluation process.

## V. Purpose of Request for Proposal (RFP)

The purpose of this RFP is to identify and engage a technology and administration partner to provide benefits administration and related services as defined below. White Cap's goals include a consolidated solution that will integrate with other HR and financial systems of the organization. The solution should also provide standard and ad hoc reporting, administrator dashboards and robust analytics. White Cap also requires exceptional service to internal team members and to significantly improve the employee and administrator benefits experience.

### **RFP Required Services:**

#### **1. Online, cloud-based solution including the following components:**

- a. Benefits Administration: Provide centralized eligibility and enrollment to support open enrollment, new hire enrollment, life event changes, terminations, transfers, and electronic and paper enrollment confirmation statements
  - o Eligibility Data Interfaces (EDI) to carriers and/or other 3rd party service providers, including ownership of carrier discrepancy reports
  - o Billing and financial reporting to support self-bill calculations
- b. Integrated decision support tools
- c. Ad hoc and standard reporting tools
- d. Best-in-class mobile capabilities
- e. Single sign on integrations with other White Cap systems

#### **2. Administration services:**

- a. Dedicated client service team
- b. Full-service employee call center
  - o Multi language support
  - o Case management tool with employer access
- c. EOI administration
- d. Dependent verification
- e. QMCSO processing

- f. Integrated ancillary services
  - COBRA
  - Direct billing
  - HSA services
  - FSA services
  - HIPAA notifications
  - Total Rewards Statements
  - Fulfillment

**3. ACA Compliance Services**

- a. Data Management
  - Load historical employee data files (hours, benefit election data and payroll information) from payroll systems and other data sources
  - Load ongoing employee data files from payroll systems and other data sources
- b. Counting and Tracking to Fulfill Eligibility Requirements
  - Support historical and/or on-going calculations of full-time status based on the client specific measurement method
  - Tracking the hour trends
  - Notification process (reporting, dashboard, etc.) for benefit eligibility trend, offer of coverage, and termination of coverage
- c. IRS Reporting (Section 6055 / 6056)
  - Populate the reports for Section 6055 and 6056
  - Distribute Form 1095-C to employees
  - E-file ACA required reporting with the IRS

**4. Data interfaces between the cloud-based solution and the client's HRIS/payroll (Workday) and accounting software.**

## VI. Company Questionnaire

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- ***Should you be selected as the service provider to White Cap, your response to this RFP will be an attachment to the definitive contract, and the information that you provide in response to this RFP will have a contractual effect.***
- ***Because answers and information that do not reflect reality may place you in breach of contract, you are encouraged to provide full, complete and accurate responses and information from the outset.***

**EMPLOYERS SIMILAR TO CLIENT**

Question 1.	Describe your current relationships with <u>three</u> clients in a similar industry with similar eligibility complexity (preferably due to union populations) and frequent M&A activity indicating: number of employees and what services you have provided or are providing today. You can either provide the organization’s name or refer to them as Organization A, Organization B or Organization C.
Response 1a.	Organization Example A: is in the construction and civil engineering industry; has 24,000 employees and have been on our system for 7+ years and we provide the BenAdmin technology, Benefits Outsourcing, Contact Center, COBRA, Ongoing dependent verification services Direct billing and Federal/State ACA.
Response 1b.	Organization Example B: is in the musical Instrument and supply store Industry; has 13,709 total employees. They have been on our system for 4+ years and we partner with them for BenAdmin Technology, Benefits Outsourcing, Federal and State ACA, COBRA, Direct Billing, Contact Center, Carrier Billing Reconciliation and Consolidation
Response 1c.	Organization Example C: is in the Grocery and Food Supply, Distribution industry; has 11,340 total employees. They have been on our system for 5+years and we provide the BenAdmin technology, Benefits Outsourcing, Contact Center, COBRA, Ongoing dependent verification services, FSA/HSA administration, Federal and State ACA, Direct Billing and Carrier Billing/reconciliation.

**CONTRACTUAL/LLEGAL**

Question 1a.	<ol style="list-style-type: none"> <li>1. Are you willing to include a provision that the express written consent of the prospective client is required for any assignment or transfer of the contract with you to an affiliate, subsidiary or third party (potential purchaser of your business)?</li> <li>2. Have you been a party to a merger, acquisition, or divestiture in the last three years?</li> <li>3. Are you currently involved in any transactions to expand or become acquired?</li> </ol>
Response 1a.	<ol style="list-style-type: none"> <li>1.a The contract contains assignment language that requires written consent and is mutual as applicable.</li> <li>1.b PlanSource has not been party to a merger, acquisition, or divestiture in the last three years.</li> <li>1.c PlanSource is not currently involved in any expansion or acquisitions.</li> </ol>
Question 1b.	Does your company have recent (last two years), current or pending litigation or administrative actions against your firm? If yes, please describe them.
Response 1b.	No, PlanSource has not been involved in any recent litigation.

**COMPANY INFORMATION**

**1. Number of Employees & Location of Work**

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Question 1a.	<p>Number of employees:</p> <ol style="list-style-type: none"> <li>a. Total number of employees in your company.</li> <li>b. Total number of employees in your support/service department broken down by function (<i>i.e. account management, implementation, employer service center</i>). Indicate numbers by W-2 versus contract employees.</li> <li>c. Employee turnover in client facing roles.</li> </ol>
Response 1a.	<ol style="list-style-type: none"> <li>a. PlanSource currently has 677 employees.</li> <li>b. Employees in our support / service department (all W2) is 308: <ul style="list-style-type: none"> <li>• Account Management – 108</li> <li>• Billing - 22</li> <li>• EDI – 63</li> <li>• Implementation – 44</li> <li>• Regulatory Services – 8</li> <li>• Services – 42</li> <li>• Support – 21</li> </ul> </li> <li>c. Employee turnover in client-facing roles was 14.2% in 2023, and 3.8% 2024 YTD</li> </ol>
Question 1b.	<p>Work Locations</p> <ol style="list-style-type: none"> <li>a. Company support locations</li> <li>b. Location that will primarily serve the prospective client</li> </ol>
Response 1b.	<p>Our company headquarters is in Orlando at the following address:  122 W. Pine St.  Orlando, FL 32801</p> <p>We also have a US office in Salt Lake City, Utah and Bengaluru, India. White Cap will primarily be served by our team in Orlando.</p>
Question 1c.	<p>Describe your recruiting, retention and training strategies for client facing roles.</p>
Response 1c.	<p>Our strategy is to hire the right people, provide the proper training, and assign them to a supervisor who will coach them regularly. PlanSource uses an assessment process during recruiting to ensure that the candidates we hire have the right skills and customer service aptitude and attitude. We provide them with training on our proprietary software, benefits administration, and customer service skills. Managers meet with them regularly - both in a team setting and in one-on-one coaching to ensure that they are progressing as needed and engaged in the job. We are constantly looking three months ahead (the time to recruit and onboard a new Customer Success Agent) to ensure that we are staffed correctly.</p> <p>PlanSource educates our Customer Success Teams through live trainings, webinars, PlanSource University (a learning management system platform based on position-centric education), and through ongoing support from their immediate supervisors. Customer Success Teams are involved from the beginning of your implementation process. This allows them to understand your business and any unique requirements needed within the benefits administration system or the accompanying service model. This benefits customers from having to effectively train the Account Manager team on your processes after the software has been implemented.</p> <p>We use an industry-standard workforce management solution to forecast volumes. This level of accuracy increases our effectiveness at ensuring that staff distribution is even so they do not become overwhelmed, which could result in turnover. Depending on the role, we use other methods like scorecard-based coaching, gamification strategy, and client surveys in our efforts to develop staff, so they are happy and productive employees.</p>

**2. Business Indicator**

Question 2a.	Explain in detail the following: number of clients won and lost in the past 12 months (include client size by employee count).
Response 2a.	Specific to our field sales channel, the total number of clients won in the last 12 months is 23 for a total of 85,000 new employee lives on the system. The total deals we were not awarded was 72.
Question 2b.	Min, Max and Average payout for missed SLA marks for the most recent 12 month reporting period.
Response 2b.	One SLA penalty was recorded in the past 12 months to a single client for \$1,500.

**3. How You Compare to Others in the Industry**

Question 3a.	The three most important items that distinguish you from your competitors (please limit this response to 150 words or less).
Response 3a.	<p><b>Core Platform and Service</b> Our solution is engineered to enhance precision and quality while infusing flexibility into any market landscape. We designed our system to support organizations, like White Cap, with multiple locations, FEINs, plan offerings, Unions and benefits structures. Additionally, we take time to thoughtfully align consultative service professionals who engage with you to ensure complete satisfaction and trust.</p> <p><b>Partner Ecosystem and Integrations</b> With many carrier partnerships and over 34,000 integrations, our collaboration nets efficient workflows and eligibility verification. Our unmatched relationships and technology deliver a broader set of benefits for associates with speed and accuracy.</p> <p><b>Engagement, Communications, and Transparency</b> The Source and IQ Suite revolutionize employee engagement and leverage AI capabilities. This mobile-friendly connection facilitates swift interactions enriching user experience, while enabling better employee wellbeing through informed benefits choices. Our IQ Suite offers instant verification and advanced reporting capabilities, providing a holistic view of your benefits strategy's performance.</p>
Question 3b.	What you consider your biggest challenge and describe why (please limit this response to 150 words or less).
Response 3b.	PlanSource's biggest challenge has been balancing our consistent growth while ensuring we are continuously executing high-performance levels in all areas of our organization. We are grateful for the ability to continue investing YOY ~\$25M+ back into the technology which allows PlanSource to deliver best in class tech and experience to our clients and their employees. PlanSource envisions a world where every HR administrator becomes a celebrated hero, equipped with many intuitive tools to navigate the complexities of benefits management effortlessly. Our implementation and ongoing support model commit to consistency where at the end of the day, your system needs to work, and your services need to be delivered predictably and accurately. We are proud of the continued growth in delivering high quality ongoing service by way of our very knowledgeable, reliable, and easy to reach team. We take our commitments seriously and are enthusiastic about the ways we can partner with White Cap to reach current goals and future benchmarks you desire to deliver within your organization.
Question 3c.	Please provide the following information: <ul style="list-style-type: none"> <li>• Target Market (# of lives, industry)</li> <li>• Average Client Size (# of lives)</li> </ul>

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Response 3c.	<p>PlanSource has the flexibility to serve groups of all sizes with a comprehensive and compliant benefits administration solution. Our fully outsourced clients typically range in size from 1,000-20,000 lives.</p> <p>We provide our platform to a diverse set of industries; however, our customers are most frequently in professional services, manufacturing, education, and healthcare.</p>
Question 3d.	What items are on your product roadmap over the next 12 months?
Response 3d.	<p>The future vision at PlanSource encompasses our mission to revolutionize the way benefits are bought, sold, and managed, and we aim to consistently provide the best customer experience to our existing and new customers. PlanSource delivers three major product releases per year to provide continual platform enhancements, new features and functionality, and ongoing value to our customers. Customer feedback and visibility are vital components of our product roadmap, and you can view all of our past release information online at <a href="https://plansource.com/releases">plansource.com/releases</a>.</p> <p>PlanSource and the benefits industry is a complex and ever-changing environment. To stay ahead of the industry, we focus on three-year roadmap <b>principles</b> to guide our development and ensure we are delivering to the needs of our employers. These roadmap principles include:</p> <ul style="list-style-type: none"> <li>• <b>Provide an innovative customer experience:</b> Deliver a new Employee Enrollment User Interface including the new The Source mobile experience to boost engagement of employees with their benefits. We are also experimenting with AI-based benefits selection and navigation to ensure employees are choosing the right product, and a comprehensive set of them, for their unique situation.</li> <li>• <b>Ensure a resilient and scalable platform:</b> PlanSource has grown 20 to 30 percent year over year for the last several years. We much continue to ensure the underlying platform is scalable and secure and ready for the next three years of growth.</li> <li>• <b>Deliver key customer requests:</b> We spend a large amount of our discovery time meeting with customer and understanding the changing needs of the modern benefits administrator. We purposefully and aggressively delivery on customer requests each release to reduce friction from their work lives and from the industry. This includes delivering an all-new benefits administrator experience, powered by AI, to learn how your team works and adapt itself to the time of year and needs of your team.</li> <li>• <b>In early 2025 we are launching Closed Loop Payroll:</b> simplifies payroll management by employing advanced logic to accurately calculate and monitor payroll deductions over time. This sophisticated system automates what has traditionally been a manual, cumbersome, and error-prone process. It meticulously determines payroll deductions based on coverage effective dates and enrollment dates, imports actual payroll deductions, and calculates the necessary adjustments. The result is synchronized payroll deductions between the system of record (PlanSource) and the payroll vendor.</li> </ul> <p>Throughout our planning process, we focus on quarterly goals, annual planning, three-year roadmaps, and a five-year vision. We are looking forward to you participating in delivering an all-new benefits platform.</p>

**SYSTEMS AND TECHNOLOGY AUDITS**

1.	Describe all audits, tests & reviews conducted over the past 24 months internally or by clients, prospects & 3 <sup>rd</sup> party vendors that you have hired specifically for audit purposes.
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Question 1a.	Your <b>OPERATIONS</b> audits:
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	<ul style="list-style-type: none"> <li>SSAE 16 or 18 (SOC 1, SOC 2, or SOC 3) (Include Issue Date, Type and Opinion) (If you have not yet conducted a SSAE 16 SOC audit, explain plans in place and timing of doing so).</li> </ul>
Response 1a.	PlanSource completes an annual SSAE SOC 2 Type 2 audit that was completed in June of 2023.
Question 1b.	<p>Your <b>DATA CENTER</b> audits:</p> <ul style="list-style-type: none"> <li>SSAE 16 or 18 (SOC 1, SOC 2, or SOC 3) (Include Issue Date, Type, and Opinion Type) (If you have not yet conducted a SSAE 16 SOC audit, explain plans in place and timing of doing so).</li> </ul>
Response 1b.	PlanSource is a hybrid environment where our primary production is co-located within Core Site Data Center. They produce a SOC 2 Type 2 annual audit. We also use AWS for secondary production and Disaster Recovery. They produce several SOC audits including a SOC 2 Type 2 audit.
Question 1c.	<p>Security and Technical audits, tests and reviews including the following (be sure to list internal or external and if external performed by whom):</p> <ul style="list-style-type: none"> <li>IT Risk Assessment Audit (ISO 27001 standard)</li> <li>Application Code Reviews</li> <li>Penetration or Vulnerability Scans</li> <li>Security Audits</li> </ul>
Response 1c.	<p>PlanSource performs regular risk reviews and keeps a live running Risk Register as part of our ISO-27001 risk assessment obligation.</p> <p>We also perform regular SAST, DAST and MAST vulnerability scans of our primary application (PlanSource Benefits).</p>

**i. Security**

Provide the following information:

Question 2a.	Have you ever been required to disclose a HIPAA breach of information for a client's employee population? If yes, what steps were taken to resolve this? If yes, was your breach 1) Unintentional (Stolen Laptop), 2) Intentional (Disgruntled Employee), or 3) Outside Breach? Do you have a data breach plan in place?
Response 2a.	PlanSource has not had a breach, HIPAA or otherwise.
Question 2b.	Has your company been under examination by the Department of Labor (DOL) or Department of Health and Human Services (HHS) within the last 4 years in relation to HIPAA security or procedures? If so, was remedial action required and/or were fines assessed in relation to service failures affecting your current or former clients?
Response 2b.	No, we have not.
Question 2c.	Describe your process for storing client data (i.e., servers, locations, cloud, etc.). What redundancy and security processes are used to ensure continuity of service?
Response 2c.	PlanSource primary storage of customer data is in a database. Reports, EDI transactions and other customer data may be stored for a period of time on servers. Our core databases are High Availability with replicas in multiple geographic locations. There are several layers of security on the servers where the databases reside and other systems that access those databases.
Question 2d.	Confirm compliance with all HIPAA & HITECH requirements and regulations. Confirm you have a dedicated department and/or dedicated staff members responsible for monitoring and assuring HIPAA compliance.

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Response 2d.	PlanSource has a compliance department that works with our legal department to ensure that we are meeting the regulatory guidelines of HIPAA and the hi-trust portions of the regulations. PlanSource also has an Information Security department that works on the technical guidelines of HIPAA and hi-trust to ensure that we are meeting the controls necessary.
Question 2e.	Confirm all subcontractors' compliance with all HIPAA & HITECH requirements and regulations. Confirm you will be responsible for executing BAAs with subcontractors and will be responsible for any subcontractor breaches in data security.
Response 2e.	PlanSource has BAAs with all subcontractors.

Describe information protection mechanisms:

Question 2f.	Contingency Planning – Disaster Recovery. During an intermediate or prolonged disruption or a serious disaster, can critical operations be immediately resumed, and all operations can eventually be reinstated in a timely and organized manner.
Response 2f.	PlanSource has a BCP/DR Plan, Policy, and Procedures in place for disaster recovery. This plan includes things like pandemic, weather or natural disasters affecting the workforce, and other general scenarios. We perform an annual DR testing and validate that we can meet our SLA obligations (RPO/RTO).
Question 2g.	Data Protection: <ul style="list-style-type: none"> <li>Information classification and handling according to legal or regulatory requirements, business value, and sensitivity to unauthorized disclosure or modification.</li> <li>Prevention from unauthorized use, access, loss, destruction, and falsification of data.</li> <li>Data at rest.</li> <li>Data in transit.</li> <li>Isolation of customer data in shared, multi-tenant environments</li> </ul>
Response 2g.	PlanSource information security policies include data protection as part of our governance strategy. Specifically, we have information classification policy that describes different levels and requirements for the use, handling, modification and disclosure. Data at rest and in transit is encrypted for customer and PlanSource security. Customer data is logically separated within our multi-tenant application as a core part of the application.
Question 2h.	Logging and Data Retention: <ul style="list-style-type: none"> <li>Security event log handling (customer access to logs) and retention.</li> </ul>
Response 2h.	PlanSource uses a 3rd party SOC for primary level 1 security event handling as well as log retention that is separate from PlanSource. Logs are retained for at least 3 years per regulatory requirements.
Question 2i.	Identity and Access Management: <ul style="list-style-type: none"> <li>Secure authentication, authorization, and other identity and access management functions (e.g., roles-based access control).</li> <li>Single sign-on support via Customer identity provider.</li> <li>Data at rest.</li> </ul>
Response 2i.	PlanSource benefits provides role-based access controls within the application for granular control over access. We do support SSO via SAML 2 connections. Customer data is encrypted at storage level (aes-256) and via TLS on transmission.

**ii. Encryption**

Provide the following information:

Question 3a-f.	Description of your encryption protocol?
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		Encrypted (Yes/No)	Additional Details
	1. Level: Database	Yes	
	2. Level: Field	Yes	Aes-256
	3. In Transit	Yes	
	4. Internal to your network	No	
	5. External to your network	Yes	TLS 1.2/3
	6. Back-Up Data	Yes	Aes-256

Question 3g.	Who has control over the decryption keys?	
Response 3g.	PlanSource is a multi-tenant application, and we control the keys.	
Question 3h.	Do you use 256-bit encryption for web interaction?	
Response 3h.	Yes	
Question 3i.	Are your data files encrypted during transmission? (i.e., SFTP)	
Response 3i.	Yes	
Question 3j.	How is it protected at the destination?	
Response 3j.	This is a decision for the customer.	
Question 3k.	Outline the “front door” protection (i.e. protected using ID’s and Passwords).	
Response 3k.	PlanSource benefits non-SSO uses a unique ID along with a password. MFA is available to customers along with IP whitelisting.	
Question 3l-n.	Password protocols.	
Response 3l-n.	<ul style="list-style-type: none"> <li>Length?</li> </ul>	Customer agnostic, default is 8
	<ul style="list-style-type: none"> <li>Construct?</li> </ul>	Customer agnostic, default strength at least one letter and number, several options are available for customers.
	<ul style="list-style-type: none"> <li>Duration?</li> </ul>	Customer agnostic, default is 60 days, session timeout defaults to 120 minutes, these are also fully configurable.

**iii. Other**

Provide the following information:

Question 4a.	Your firewall and intrusion protections, network and host based.
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Response 4a.	PlanSource uses a cloud based WAF along with Palo-Alto firewalls internally that include IDS/IPS and threat-based protection. PlanSource also utilizes host based firewalls.
Question 4b.	Your user authentication process and restrictions.
Response 4b.	Okta MFA using Cisco AnyConnect for PlanSource employees to VPN to access the platform. Active Directory is the primary IAM.
Question 4c.	Your network access policy/approach as it relates to external interfaces.
Response 4c.	By default, we would block all access from any external interface and only whitelist specific supported systems/protocols/ports as needed.
Question 4d.	What operating systems (including mobile devices) and browsers are supported?
Response 4d.	Any modern browser is supported, including Chrome, Firefox, Safari, etc. We do rely on JavaScript, but do not use any custom plug-ins or have other requirements.
Question 4e.	Describe your specific experience and ability to land data into a data warehouse.
Response 4e.	PlanSource benefits works with data that you the customer provides from your HRIS system(s). That can be provided from a simple form such as .CSV/XLS, or via an API connection to your HRIS platform.

**IMPLEMENTATION**

**1. Implementation Go Live Roll Out**

Question 1a.	Are you able to meet the implementation dates and go live date proposed in the RFP timeline?
Response 1a.	Yes, we can meet your timeline of a go live ~June–August 2025. Please see attachment #6 with our proposed timeline and heatmap approach. We used 7/1/25 as the go-live, which we certainly can adjust.
Question 1b.	Please provide/describe your standard implementation timeline.
Response 1b.	<p>The PlanSource Implementation timeline varies from group to group based on complexities and benefit structure. Having reviewed White Cap’s requirements and programs we suggest a timeline of 5 months. The following key milestones are part of the PlanSource Launch.</p> <ul style="list-style-type: none"> <li>• <b>Kick-off and Requirements Gathering</b> - Your assigned Project Manager will conduct a kick-off meeting and begin the requirements gathering process.</li> <li>• <b>Configuration and QA</b> - We'll validate your company's configuration, making sure it meets best practices.</li> <li>• <b>System Testing</b> - You'll review the system in detail and test the system using test employees. You can customize the messaging and content for your employees.</li> <li>• <b>Data Load/Validation</b> - Any applicable data will be uploaded into the system and validated to make sure it meets your organization's needs.</li> <li>• <b>System Go-Live</b> - The system is now live and ready for your employees to make life event changes. Your data is now syncing with insurance carriers and partners.</li> </ul>

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	<ul style="list-style-type: none"> <li>• <b>EDI Go-Live</b> - Most of the time the integrations are live at go-live, but if they aren't, we'll bridge the gap with our Carrier Connect service.</li> </ul> <p>The PlanSource methodology is structured to ensure a successful implementation. The process starts with a welcome email, followed by a data request for the data we will need to begin configuring the system. Having this information early allows the team to read, understand, and formulate questions prior to meeting. During the kickoff call the teams will be introduced, the timeline discussed, expectations discussed, and next steps outlined. The Discovery phase of the project provides a time for the implementation team to fully understand the client requirements through conversation. This practice ensures the system is set up right <b>the first time</b>. We have a quality component built into the process so team members independent of the team doing the work, check the work before it moves to the next phase. We encourage and regularly use working sessions during the testing phase. This cuts down on issue resolution time resulting in less time in testing. The client is also kept up to date through regular status meetings, with a clear escalation path for identified issues not able to be resolved by the implementation team. We include a Governance oversight on projects that provides a further level of engagement within the implementation team and throughout the Operations organization.</p> <p>The transition <b>from implementation to ongoing support occurs during the Go-Live phase</b> of the PlanSource implementation process. During this final phase, our implementation team will train your administrators on how to use the system and ensure all open items are completed or on task to be completed. The implementation team will also have to complete a transition QA which is an extensive review of the database and custom setup based on the client's needs. Once administrators have been trained and the Transition QA has passed, the implementation team will then transition your HR Team to your pre-assigned account management and service team for ongoing support. Based on the proposed Mid-Year Launch approach, we have created a detailed timeline, which is attachment #6 within the appendix.</p>
Question 1c.	Do you support a phased implementation approach if necessary due to timing? Please describe how this is accomplished.
Response 1c.	PlanSource can and has successfully supported phased implementations based on capacity and/or timing restrictions that a client could dedicate to an implementation project. Based on White Cap's proposed decision timeframe, we can absolutely support a go-live date for the summer of 2025. We understand business needs may shift and therefore we may need to revisit our timeline we provided as a response to this RFP. We would evaluate together where we need to implement the benefits administration technology, but delay in phases the implementation of supporting services.
Question 1d.	Describe your system testing process, including internal & client testing. Include details regarding all applicable environments (development, Q/A testing to production); how configurations and data changes are migrated from one environment to another during implementation/ongoing). Expand your comments to including testing for annual enrollment testing and any testing for any changes required during the plan year.
Response 1d.	Once the implementation team begins building your database, the configuration analyst will test the rules as they are working through the configuration of the system. Once they have completed the configuration, the Benefits Consultant will conduct a series of internal testing to confirm that the configuration analyst has completed configuration correctly. Once that internal process is complete, your database goes through our QA team (separate team) for another extensive audit, where they will review all areas of configuration to ensure it matches what is outlined in your plan documents, eligibility matrix and any other documentation provided to describe your configuration rules and expectations. This is all done within the environment that becomes your production so that data does not need to be migrated from one environment to the next. Once the system is thoroughly tested and QA'd by the PlanSource team, we will then do a system walk through with you before turning the site over to you to complete Client Testing. You are provided with test employees that mimic real employees in your ecosystem, which we will ask you for during the requirements gathering phase of the

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	<p>project. You will also be provided with a testing script to walk through the system with. After you have completed testing and signed off on configuration, we will move into the data phase. We will have data meetings leading up to the data phase, so you are aware of what data needs to be provided based on what type of implementation we are doing. You will provide your raw data through the platform to ensure it is securely sent to us. We will convert your data to our import templates and work through any errors with you. Once all data is loaded into the system, we will begin our data validation steps. The first step will be to run our validation report, that combs through the system to flush out any data conflicting with your system configuration, once those discrepancies are corrected, we will move to the payroll audit. This process requires you to provide us with all your current deductions happening in Workday, we will audit it again the deductions that are calculating within the PlanSource system and flush out any discrepancies there. During this time, your PlanSource EDI analyst will also be sending test files to your carriers, who will then run an audit to ensure the data we are sending matches the data in their system. We will work through any discrepancies on that end as well. Once all validation steps are completed, we are confident that Workday, PlanSource BenAdmin system and all Carrier systems will be aligned.</p> <p>For changes throughout the year and/or open enrollment, we do have a development testing site that is used if there are any configuration questions or changes submitted after your system initially goes live. The implementation team or customer success team as well as your team will use this environment to safely test out any mid-year changes and OE changes to ensure they are accurate <b>before</b> making the updates in your production environment to avoid any issues that could affect your data or cause disruption to your employee experience.</p>
Question 1e.	Describe your internal quality control procedures in place to audit and review all implementation related tasks, including system configuration (i.e., how do you check your own work against client’s business rules and how do you monitor changes to requirements documentation).
Response 1e.	<p>PlanSource will lead you through our data conversion process by conducting a 360-degree audit of your information which has been found to save clients anywhere from 40-60 hours of work. When we load up the data into the PlanSource system to kick off our relationship with a new client, we recognize that one of the most critical elements of the implementation is the quality of the employee, dependent and election data. Therefore, our plan would be to gather all the data from these three sources:</p> <ol style="list-style-type: none"> <li>1. <u>The benefits administration software</u> currently in place at the time of the transition. PlanSource would request basic reporting from this platform to organize the employee, dependent and election data on record.</li> <li>2. We will then request an extract of all the <u>payroll deductions on file</u> with the payroll software systems in place on the client's end.</li> <li>3. Lastly, we request <u>data from each of the providers</u> i.e. medical, dental, vision, life insurance elections above the guaranteed issue, year-to-date FSA and HSA contributions</li> </ol> <p>This data is audited against itself, and any discrepancies are provided back to the client for review. By performing such an extensive audit at the time of implementation and before we load up the data into our system, we will know whether the data is sound and we will all be confident together that employees and dependents have the right coverage in place, the payroll deductions are accurate and the changeover to our process will be smooth in order to provide the best possible employee experience.</p> <p>Data Integration is an essential competency of any benefits administration technology solution. Our commitment to integration and data integrity is embedded in our 'Zero Discrepancy Go-Live Standard' in place for EDI Implementation. Our team begins by confirming file specifications and formats. Once requirements are defined, test files are configured and sent to the carrier to ensure that the fields have been mapped properly. Once the site is live for ongoing enrollment and shared with the client for resolution. Examples may be conflicts in names, birth dates, SSNs, etc. This process is repeated until test files come back with zero errors. After an error-free test file is approved by both the carrier and our customer, the file is placed in the production environment for automation.</p>

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	<p>Data accuracy is driven off of White Cap's defined measurement, administration, and stability periods. These workflows are configured to provide an automated management of eligibility and enrollments. The data that drives the workflows is received from White Cap via inbound demographic file or manually input to open or close windows of eligibility and enrollments. Administrators can track pending enrollments, cancelled enrollments and changes to enrollments due to eligibility changes using the management tools in PlanSource. The PlanSource system is embedded with a comprehensive audit trail that tracks all transactions made in the system. All usage by administrators and employees is monitored, date/time stamped, and can be viewed by running a Recent Activity report in the reporting tool.</p> <p>Once the site is live, the EDI Configuration Analyst sends test files with real data. Data in these files is compared with what carriers already have on file and discrepancies are identified</p>
Question 1f.	Please describe your initial and on-going training programs for administrators, managers, and employees.
Response 1f.	<p>PlanSource offers multiple types of Administrator training:</p> <p>1) <b>Initial Training:</b> During the implementation process, PlanSource will provide client-specific training during the testing/audit phase of the implementation project. This is typically provided via the web but can be offered as on-site training. Additional fees apply for on-site training.</p> <p>2.) <b>Field training</b> – we'll conduct system training for HR field users throughout the year which can be recorded and provided to the client for reference and distributions. We will distribute a desktop training guide that we'll provide to HR administrations that gives a system-wide overview. This document is searchable by keywords.</p> <p>3.) <b>Ongoing Training Webinars:</b> PlanSource offers weekly training sessions for HR teams. These are not client-specific and are 45-minutes in length. We provide a basic and an advanced training course. These training webinars are perfect for bringing new HR team members up-to-speed on the PlanSource system or for providing a refresher to someone on your team that hasn't been actively using the system. You can sign up for these webinars at <a href="http://www.plansource.com/training">www.plansource.com/training</a>.</p> <p>4.) <b>PlanSource University:</b> PlanSource University offers a centralized location for all your learning needs to be set for success. Our courses are a mix of self-paced learning and on-demand webinars, making it easy for you to advance at your own pace, on your own schedule. As a PlanSource community member, you can access our library with hundreds of courses and recorded webinars by logging in to your benefits portal and selecting "PlanSource University" from the left-hand menu.</p> <p>Learn more at <a href="http://www.plansource.com/training">www.plansource.com/training</a>.</p>
Question 1g.	How many years of history can be imported from legacy systems?
Response 1g.	PlanSource typically imports current plan year data. However, should White Cap need to store past years' data, we can assist by storing on our secure servers for a fee. We are happy to discuss the cost once we review the amount of data/number of years.

a) **Service Model**

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Question 2a.	<p>Team structure:</p> <ul style="list-style-type: none"><li>• Are the implementation and ongoing support teams the same? <i>Who leads the implementation? Who leads after implementation and for how long after implementation? What is their background?</i></li><li>• If not the same teams, describe the client transition process from implementation to ongoing support teams.</li><li>• Describe how you manage the workload of each team. For example, how many clients or member lives does each team manage?</li></ul>
Response 2a.	<p>The implementation and support teams are different. We treat our implementations as a project with a specialized team with expertise in this area. For clients like White Cap who are larger, complex and are outsourced clients, our Customer Success Teams are involved from the beginning of your implementation process. This allows them to understand your business and any unique requirements needed within the benefits administration system or the accompanying service model. This benefits customers by offering a smooth transition from implementation to ongoing management and from having to effectively train the team on your processes after the software has been implemented. Because of this strategy, PlanSource rarely sees transitions from implementation to ongoing support fail. While your assigned Project Manager is responsible for the success of your Implementation with PlanSource, your assigned ongoing Account Manager is involved from the beginning of the implementation process to ensure a proper transition from implementation to ongoing support. Our Launch team is comprised of tenured professionals, bringing years of experience in sophisticated project implementation. They combine the right approach with the right methodology to deliver projects on time, on budget, and on scope:</p> <ul style="list-style-type: none"><li>• The Project Manager manages your implementation and timeline, ensuring that deadlines are met and project status is communicated throughout the project.</li><li>• The Implementation Benefits Consultant leads requirements gathering and provides guidance to ensure that the configuration meets your needs and reflects best practices.</li><li>• The Implementation Analyst set up the system to reflect your benefits and business rules defined by you and your Benefits Coach (i.e. plans, rates, eligibility).</li><li>• The Data Analyst(s) delivers the integrations between PlanSource and third-parties such as insurance carriers and HCM systems.</li></ul> <p>During implementation, a dedicated project manager will act as primary point of contact for White Cap. They are responsible for coordinating all project activities and customer deliverables. Total number of projects a PM supports fluctuates based on size and complexity, but averages from 3-5 at one time.</p> <p>For on going support, on average, our Outsourced Account Managers are responsible for 2 - 3 clients depending on size, complexity, and scope within their book.</p>

**ACCOUNT MANAGEMENT**



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Question 1a.

Describe your post implementation service model and provide a roster including names, titles, backgrounds, benefits administration experience, and tenure at current vendor for each of your team members that would be providing service. Would the client have either or both:

- A dedicated contact
- A designated team (please indicate the size of the team and roles included on the team)

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Response 1a.

Our Customer Success organization is built to deliver wildly successful customers on the technology platform. All Customer Success team members and leaders are rated and compensated on our customers' success, specifically, our customers' desire to continue to invest in your relationship with PlanSource. Customer Success is split into Customer Support and Customer Success functions. Customer Support provides break-fix technical support, that is the urgent items always come up in complex, ever-changing environments. Customer Success provides proactive, strategic help to customers to help you generate maximum value from the PlanSource platform.

The three primary roles White Cap will interface with is your **Client Account Manager, Customer Success Manager, and Client Account Analyst.**

- The Client Account Manager personalizes your experience by providing high-touch, boutique-level customer service with a consultative, project management approach. The Account Manager is responsible for the overall success and sustainability of the account. They ensure that all internal PlanSource teams are aligned and focused on delivering the solution successfully. **Should PlanSource earn White Cap's business, your account manager would be Thomas "TJ" Dubach.** TJ has nearly 20 years' experience in the HR and Benefits industry. His areas of expertise include customer success, account management, exchanges, EDI, dependent audit, and implementation. TJ joined PlanSource in late 2011 as an account manager and immediately established a good rapport with his book of business. As Director from 2014-2019, TJ provided leadership to a newly organized business unit called Emerging Business Operations (EBO) and aided in creating structure for the team. That business unit laid the foundation for our current Sales Enablement and Product teams. In 2020 TJ returned to his PlanSource roots as a member of the account management/customer success team. TJ enjoys relationship building and solving customer challenges. TJ started in benefits as a member of ADP's Carrier Enrollment Services (CES) prior to joining PlanSource. At ADP TJ quickly became a subject matter expert of electronic data interchanges and premium billing services. His expertise garnered various technical and leadership roles within the CES department. TJ holds a BA in Business and History from Westminster College of Salt Lake City and an MA in History from Utah State University. An archetypal Utah native, TJ lives within miles from where he grew up and is raising 4 children with his wife.
- The Customer Success Manager manages stewardship calls with you and your leadership team, ensuring the system is fine-tuned for your success and driving adoption of our products and services and will act as an internal liaison with PlanSource's implementation, support, and other teams to ensure White Cap's success. **Should PlanSource earn White Cap's business, your customer success manager would be Jen Wissler.** Jen is the Director of Customer success and joined PlanSource in 2018 providing lead service delivery to our most complex and intricate fully-outsourced accounts. Over the last four years, she has stepped into leading, training and mentoring a team of client success individuals to deliver best in class service across the organization. Her leadership is driven by experience, consulting on industry proven practices as well as implementing client governance measures for consistency and accountability. Her focus is largely on building partnerships that ensure relationships are long-term and mutually successful.
- The Client Account Analyst provides technical support, issue triage and resolution, and configuration support tied to change requests or other projects such as acquisitions or mergers. This person is designated to you and will be familiar with your existing technical configuration to support your business and carrier plan rules.

If you choose to partner with PlanSource for any of the various optional services, we will have various subject matter experts attend regularly scheduled calls depending on the agenda topics and any active projects. This may include resources from our Executive Leadership, Employee Contact Center, COBRA administration, Billing and Reconciliation, ACA, and HSA/FSA reimbursement team (if any of those optional add-ons are contracted).

***Your Account Manager is involved from the beginning of the implementation process to ensure a proper transition from implementation to ongoing support.***

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Question 1b.	How many companies would the White Cap account management team work on in addition to White Cap?
Response 1b.	For clients similar in size and complexity to White Cap, our Outsourced Account Managers are responsible for 2 total clients.
Question 1c.	What is the location and hours of the client services account manager (not service center team) for benefits administrators (specify time zone)?
Response 1c.	Your designated account manager Jen Wissler is located in Tampa, FL and is available during normal business hours of 9am to 5pm EST. Our target response times for questions are 24 hours to confirm receipt of an email, 2 hours to respond to urgent emails, and 4 hours to respond to voicemails.  You'll be provided with an escalation path for after-hours inquiries with a contact phone number.
Question 1d.	Will each individual entity have access to the account manager(s)?
Response 1d.	Based on your clarifying question responses, White Cap's HR team is centralized with 5-10 administrators which all having access to the account manager referenced in answer 1a above.
Question 1e.	Describe your ongoing client stewardship process - Include details on: <ul style="list-style-type: none"> <li>• How you monitor ongoing client satisfaction</li> <li>• How frequently you review client satisfaction with clients</li> <li>• Ongoing stewardship reports &amp; stewardship analytics</li> <li>• Ability to show trends and/or areas that need improvement</li> </ul>
Response 1e.	White Cap will have weekly meetings for governance of ongoing open items by target due date and tracking of client health sentiment. Your Customer Success Manager will also hold quarterly business review meetings where they will provide reporting on performance metrics and SLAs. This meeting will also be used to discuss any strategic plans that White Cap may have, such as upcoming M&A planning.  In our stewardship meetings with White Cap, we will cover areas of improvement which may cover the following: <ul style="list-style-type: none"> <li>• Efficiency and Accuracy: Streamlining processes to reduce errors and improve turnaround times.</li> <li>• Compliance: Ensuring adherence to changing regulations and compliance requirements.</li> <li>• Technology: Upgrading or optimizing technology platforms to enhance user experience and data security.</li> <li>• Cost Management: Identifying opportunities to contain costs and improve cost-effectiveness.</li> <li>• Customer Service: Enhancing support services for employees and HR staff.</li> <li>• Data Analytics: Providing insights from data analysis to inform decision-making and optimize benefits programs.</li> <li>• Communication: Improving communication strategies to enhance employee engagement and understanding of benefits offerings.</li> <li>• Strategic Planning: Collaborating with the client to develop long-term strategies aligned with their organizational goals and employee needs.</li> <li>• Flexibility and Adaptability: Being responsive to client feedback and evolving market trends to adjust services accordingly.</li> <li>• Education and Training: Offering training sessions and resources to empower HR teams and employees to make informed benefit decisions.</li> </ul>

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Question 1f.	How do you ensure quality? What metrics do you record and what are your internal SLA's?
Response 1f.	<p>Our Customer Success team is built on a foundation supported by three key pillars: <b>People, Governance, and Process.</b></p> <p>Having the right talent is a critical component to creating successful client partnerships. PlanSource seeks and hires people who demonstrate strong skills steeped in <b>Curiosity and Empathy.</b> These traits provide a roadmap to relating to our clients' challenges and needs. We put ourselves in your shoes, acquire a deep understanding of your situation, and act accordingly. We are curious, a trait that encourages our team to want to dig down to the root of the matter. Whether we are finding solutions, consulting, or managing complex issues, we don't stop until we reach our goal. These are important emotional skill sets which we look for when recruiting talent for Customer Success and then we look to cultivate and grow those skill sets. We are a team of <b>problem solvers.</b> We collaborate with our talented team members to find complex client solutions. With 1,400+ referral clients and a flexible, dynamic platform, we find many ways to achieve desired outcomes.</p> <p><b>Governance</b> is also a necessary focus across our organization. Reviewing the health of our projects and relationships creates a mutually successful partnership by tracking overall client health and ensuring transparency with our internal and external constituents. KPI's and metrics are tracked, so we're continuously monitoring deliverables and project success. The single most important KPI however is Client Sentiment. That means, how are our clients <b>feeling</b> about the PlanSource team and overall delivery. We inspire our account management team to have regular meetings with clients to ask important questions that tell us exactly how we're doing.</p> <p><b>Accountability:</b> To ensure we are project managing effectively, with checks and balances we leverage Salesforce as our internal CRM database for case escalation tracking. While we take a proactive and consultative approach aimed at mitigating risk of issues, when corrections are needed White Cap's AM will look into the issue to resolve or route to the appropriate resource for resolution. Your AM will be regularly accessible to you as your one point of contact. If White Cap requires assistance or support, you will feel confident knowing we are only an email and/or telephone call away! Your AM will be providing you with visibility and transparency into case resolution. In addition, your AM will be held to Service Level Agreements (SLA's) reflective of response time and case resolution turnaround time (should those SLA's be selected and contracted from our repository of standard SLA's). PlanSource is also willing to provide access to penalty free early termination based on not meeting those guarantees.</p> <p>Lastly, our processes, platform, and best practices foundation is what sets our team up for success. Clients rely on us to be experts in benefits and experts at working on our platform. We take a consultative approach to helping support our clients meet their strategies and goals. We know that there is no single best way, given how complex the healthcare technology space is and how diverse employers and employee populations can be. We help our clients understand pros/cons and downstream impact during the decision-making process. We like to bring several solutions to the table and ensure our clients get to the right decision.</p> <p>These traits and focus areas help the PlanSource team be a valued partner and constitute the recipe for our success.</p>
Question 1g.	How do you manage COBRA services: internally or through a third party? If a third party, please name the partner. Is fulfillment handled by a third party? Does the account management team have full visibility and control of COBRA data and transactions?
Response 1g.	<p>PlanSource leverages a technology called WEX COBRAPoint for COBRA Administration however the COBRA services are all administered by PlanSource in-house. PlanSource will handle the full cycle of COBRA administrative responsibilities for you. This starts with generating and communicating initial and qualifying events notices, so you don't have to worry about staying compliant or being subject to penalties. We will audit participants for accuracy using employee data from the PlanSource Benefits Administration System, and assume full premium collection, monthly remittance, and issue resolution with the carriers on your behalf. This service is integrated with the enrollment and eligibility platform, learn more at <a href="https://plansource.com/products/services/cobra/">https://plansource.com/products/services/cobra/</a>.</p>

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Question 1h.	Does the client have visibility into COBRA transactions?
Response 1h.	Yes, White Cap will have access to the COBRA system to look up member details, run reports, and view other details as needed. In addition to system access, outreach can be made to our COBRA Team to provide that information, leaving you with the flexibility to be as hands on or hands off in the system as you prefer.
Question 1i.	How do you manage HSA and FSA services: internally or through a third party? If a third party, please name the partner.
Response 1i.	<p>PlanSource supports HSA and FSA elections in our core benefits administration platform as well as provides HR Teams full account administration services. There are also configuration options that allow HR Teams to allow for employer contribution rates including matching.</p> <p>Through a third party partner, NueSynergy, PlanSource offers a full online portal for participants to review their accounts and reimbursements. Benefit Account Administration is leveraged through our partner's technology Alegeus, who is also part of Vista Equity Partner's portfolio. Both organizations were heavily vetted. With full contact center support and online chat help available to all participants, administrators benefit from end-to-end management, including plan and funding design, program operation and reimbursement management. A list of highlighted features is as follows:</p> <ul style="list-style-type: none"> <li>• <b>Online Reimbursement</b> - Participants can request reimbursement and provide receipts</li> <li>• <b>Modern HSA investment Experience</b> - boasting multiple options for all levels of associates; guided based on individual input or managed funds, open brokerage even fractional share purchases are all available!</li> <li>• <b>Online Account Management</b> - Participants can view their account balance and transaction history</li> <li>• <b>Contact Center Assistance</b> - Participants can get answers to questions about reimbursements, card status and more.</li> <li>• <b>Benefit MasterCard</b> - Participants can have 1 MasterCard for all benefit accounts</li> <li>• <b>Dependent MasterCard</b> - Participants can request additional cards for eligible dependents</li> <li>• <b>Educational Tools</b> - Participants can calculate tax savings and access list of eligible expenses</li> <li>• <b>Online FSA and HSA Store</b> - Participants can purchase OTC items at a discounted price with FSA and HSA dollars</li> </ul>
Question 1j.	Describe in detail your processes for supporting plan changes required by union negotiations. What is your required timing for updates? How do you manage changes not in alignment with plan year begin/end dates? What experience with these situations does your proposed service team have?
Response 1j.	A project plan is meticulously developed, taking into account not only the modifications in benefits but also an impact analysis for the employees affected by the change. The duration required to implement each set of plan changes will vary, depending on the complexity and magnitude of the request. Nevertheless, a timeline will be deliberated, sketched out, and furnished for each change. Our service team is well versed and experienced in the nuances that union negotiations bring to the table and we are ready to walk through best practices as they occur.
Question 1k.	Describe in detail your processes for supporting mergers, acquisitions and divestitures. What is your required timing for updates? What are your practices for situations that require fast turnaround with limited data? What experience with these situations does your proposed service team have? Does the ongoing account team support M&A projects or it is sourced through a specialized team?
Response 1k.	PlanSource is adept in successfully managing client needs for Mergers and Acquisitions and has dedicated an entire project flow to these particular processes. Mergers and acquisitions can take anywhere from 2-6 weeks (not including changes needed to EDI files. If new EDI files are needed it could take 30-90 days depending on the carrier. Many factors will attribute to the timeline for Mergers & Acquisitions. Some of the factors are listed below:

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	<p>Size &amp; number of acquired groups</p> <ul style="list-style-type: none"> <li>• Benefit changes or additions to the existing package</li> <li>• Enrollment requirements</li> <li>• Additions of separate cost structures or eligibility</li> <li>• Payroll Schedules</li> <li>• Demographic APIs or Imports</li> <li>• New file feed requirements</li> <li>• Effective Dates</li> </ul> <p>Your ongoing account management team handles all M&amp;A or divestiture projects; not a separate team. As a best practice, we strive to make the process as seamless as possible. While client involvement is necessary to validate the accuracy of system changes, we will clearly document and outline changes in a Statement of Work to ensure alignment of your new requirements. We will also leverage a test environment to walk through and test the system changes with no impact on the production site. We will work with the client-designated resources throughout the process, providing White Cap sign-off opportunities at multiple stages and allowing you to have full transparency.</p>
<p>Question 11.</p>	<p>Describe in detail your ability to support non-standard rate structures and eligibility such as age at issue rates, attained age rates and grandfathered participants.</p>
<p>Response 11.</p>	<p><b>Non- Standard rates</b> structures driving off of tobacco surcharges, spousal surcharges, wellness charges, and other programs are quite common and we can leverage data imports or employee survey responses in order to apply a surcharge or impact premium rates accordingly. Age banded, salary banded and rate reduction rules are native to our system. Date rules and coverage/volume calculations are defined per plan and these rules will be triggered accordingly. The system will automatically run the recalculation of the benefit volume/cost and adjust the dates if changes are detected. If configured to your preference, an automated notification can be sent via email to the specified HR administrators and will also display in the HR Dashboard. Because these changes are recorded transactions, they will appear on the next payroll export produced from the enrollment platform.</p> <p><b>Issue Age</b> – The PlanSource system will capture enrollment based on the original effective date and inherent issue age in our plan cost. What this means is that once the election is added to the cart and checked out, whatever the age the employee is when this election of volume is to take effect (original effective date for this policy of volume), is what the system will use for the enrollment.</p> <p><b>Attained Age</b> - PlanSource would set up the system to capture enrollment based on the Age of the Employee as of "today" in our cost. What this means is that once the election is added to the enrollment cart, whatever the age the employee is when this election of volume is added (today), is what the system will use for the enrollment. If they had a birthday the next day and moved age brackets and went back in during a subsequent event, the benefit would be calculated on the new age of the employee upon issue.</p> <p><b>Grandfathered plans</b> would be built in the system like any standard plan with the defining characteristics of that specific policy. Using population definitions, only those that are eligible for the grandfathered plan would have access to it by way of an established control (i.e. grandfather plan eligible). Typically we see these as a "closed class, " meaning no new enrollees, and if the members are allowed to move into a newer, open plan, they can be restricted from electing the grandfathered plan in a future event.</p>

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**SERVICE CENTER SUPPORT**

Question 1a.	Location of the Employer Service Center.
Response 1a.	PlanSource offers a hybrid model, with our tier 1 call center representatives located remotely throughout the United States and near-shore in El Salvador to support multiple time zones and Spanish language needs. All of our tier 2 and quality assurance operations are PlanSource employees in our Orlando and Salt Lake City locations.
Question 1b.	Days and hours the call center is available (specify time zone).
Response 1b.	Employee Contact Center representatives are available Monday-Friday from 8 am -11 pm Eastern Time.
Question 1c.	How many companies would the service team work on other than the client?
Response 1c.	We currently have about 40 agents who handle the inbound and outbound volume for almost 200 clients who use call center as a service. Although we ramp up staff during Q4, we don't assign teams of agents to specific clients. We simply add skills to their portfolio from General Benefits to COBRA to Expert as they develop over time.
Question 1d.	Describe all mediums (i.e., calls, e-mails, fax, live chat, AI, etc.) plan participants/administrators/managers can reach the call center including language options. Describe all mediums that employees may use to make elections. Describe how all mediums are monitored and interactions stored for review.
Response 1d.	<p>Our Employee Call Center can be accessed via phone with a dedicated 800 number for White Cap and live-chat with one of our representatives. We have English and Spanish speaking CSRs and also utilize language translations services which provide live support in 180+ other languages. Additionally, we have Telephone Devices for the Deaf (TDDs) available for the hearing-impaired.</p> <p>Calls and chats are recorded for quality assurance and can be made available within 24 hours of the request. The PlanSource Contact Center leverages a system for case management called KMS Lighthouse. The KMS Lighthouse contact management system facilitates routing of outreach to CSR agents based on their availability and skillset. This system is integrated with Salesforce which is the CRM system PlanSource leverages for all other client tracking and activity. Any associate outreach will be logged with a case created for case management. This case management tool is not available today for HR Administrator access via self-service, but we provide quarterly metrics to administrators on any call center activity. Metrics are sent and scheduled automatically based on the desired frequency. Similarly, HR administrators can request to access notes as often as they feel necessary and PlanSource will provide the details within one business day turn-around time.</p>
Question 1e.	<p>Specify if the following are included and, if so, are these items covered with standard pricing or are there additional fees.</p> <ul style="list-style-type: none"> <li>• Dedicated 800#</li> <li>• Case management tools – can administrators have access to call center tickets/notes/recorded calls and other interactions? Is access real time?</li> <li>• Can we port/integrate your service center number into the client's existing call tree with Quantum Health?</li> <li>• Can the service center manage first level appeals if provided specific parameters by White Cap? If so, is there an additional cost?</li> </ul>
Response 1e.	<ul style="list-style-type: none"> <li>• A dedicated 800#: is available at no additional cost, this and all other call center expectations should be discussed prior to implementation of the call Center. A Language Line is also available at no additional cost.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Calls and chats are recorded for quality assurance and can be made available within 24 hours of the request. The PlanSource Contact Center leverages a system for case management called KMS Lighthouse. The KMS Lighthouse contact management system facilitates routing of outreach to CSR agents based on their availability and skill-set. This system is integrated with Salesforce which is the CRM system PlanSource leverages for all other client tracking and activity. Any employee outreach will be logged with a case created for case management. This case management tool is not available today for HR Administrator access. We do however, provide quarterly metrics to administrators on any call center activity that is sent and scheduled automatically based on the desired frequency. Similarly, HR administrators can request to access notes as often as they feel necessary and PlanSource will provide the details within one business day turn-around time.</li> <li>• Best practice is not to port/integrate our service center number into the client's existing call tree with Quantum Health</li> <li>• If by appeals you mean <b>exception requests</b> for associates who missed their enrollment deadline, then, YES, the call center can manage this without an additional cost. If you're referring to appeals for <b>health insurance claims</b>, this is not within the realm of advocacy which our agents are not certified for. We would warm transfer the employee to the appropriate carrier.</li> </ul>
Question 1f.	Describe the training process for call center representatives including how updates are received internally from the client account team.
Response 1f.	<p>Contact Center Representatives have three phases of new hire training and all representatives continue to receive ongoing training and regular reviews once live on the floor:</p> <p><b>New Hire Training</b></p> <ul style="list-style-type: none"> <li>• <b>Classroom Training:</b> During the first two weeks, new hires participate in classroom style training sessions that provide new representatives an overview of the systems and tools they will be using, the internal processes and procedures that will guide them at PlanSource, and the basics of benefits from vocabulary to the benefits lifecycle. New hires complete this first phase with a written assessment that measures their knowledge.</li> <li>• <b>Job-Shadowing:</b> During this phase, new hires are assigned a mentor. During the job-shadow phase, the new hire sits with their mentor and observes how a seasoned Contact Center Representative interacts with PlanSource customers. New hires will listen to inbound and outbound phone calls and observe chat conversations. with customers. New hires are able to see how tenured associates use the PlanSource CRM system to access knowledge, resolve client concerns and obstacles encountered during their enrollment experience, and communicate through a variety of channels. During this time, the new hire is expected to observe system usage, notate best practices, and discuss scenarios with mentors to gain a deeper understanding of our service delivery.</li> <li>• <b>Live-Service Training:</b> The new hires are introduced to live customer service during this phase of training. They continue to work in tandem with their mentor but they are actively engaged with customers providing support. During this phase of training, they receive immediate support and feedback from their mentor and supervisor.</li> </ul> <p><b>Ongoing Training:</b> PlanSource uses a variety of methods to train, maintain quality, and develop our Contact Center Employees.</p> <ul style="list-style-type: none"> <li>• <b>Call Recording:</b> The Contact Center employee self-evaluates calls for strengths and weaknesses while other stakeholders identify areas of training for agent, customer, and broker.</li> <li>• <b>Silent Monitoring:</b> Supervisor provides real-time guidance via IM or text quality</li> </ul>



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	<ul style="list-style-type: none"> <li>• <b>Management:</b> A scorecard is completed by a customer or supervisor on a specific agent interaction, consumers provide positive and constructive feedback to the agent</li> <li>• <b>Coaching and Learning:</b> Leadership and management use data gathered from call recordings, silent monitoring, and quality management to provide personalized training programs for specific teams or agents</li> <li>• <b>Ongoing Platform Training:</b> Product-specific training as updates and new features are released</li> <li>• <b>Team Meetings:</b> Report the success and failures of the team and collectively work on solutions for issues that impact goals</li> <li>• <b>Client Training/updates:</b> Review any new updates from clients on their benefits programs, employee populations such as recent mergers/acquisitions, and other HR program updates</li> </ul>
Question 1g.	Describe your contingency plans for the service center during and outside open enrollment as it relates to staffing, hold times and response times.
Response 1g.	<p>We continually monitor the number of clients and benefit-eligible employees we serve. We adjust our call volume forecasts regularly based on growth and seasonal factors (i.e., open enrollment) and adjust our staffing accordingly. When our volume peaks during the busy 4th quarter open enrollment period, our staff grows based on our current number of clients.</p> <p><u>Q4 2023 stats:</u>          Abandonment Rate = 1% where calls dropped (Goal is &lt;5%)          Calls Answered in &lt;30 seconds= 96%(Goal is 80%)          Employee Interactions = 54,000 (combination of calls and live chats)</p>
Question 1h.	Describe your contingency plan for the service center if there is an interruption of normal service due to a natural disaster or inclement weather.
Response 1h.	Our contact center representatives are located throughout the United States and nearshore in El Salvador. This allows PlanSource to ensure that there are contingency plans in place so that employees never lose access to assistance. PlanSource has a team of support representatives that will assist White Cap. These representatives are all Support Tier 1 and 2 agents.

**CARRIER CONNECTIONS (EDI)**

Question 1a.	Location of the Carrier Integrations team.
Response 1a.	In order to provide efficient and effective EDI services to our clients, PlanSource strategically has EDI teams located across the USA and in Bengaluru, India.
Question 1b.	Days and hours the Carrier Integration team is available (specify time zone).
Response 1b.	Monday through Friday and Time zones would be EST, CST, MST, PST, and IST (India Standard time). This allows us to efficiently dedicate around the clock hours focused on Carrier Connections.
Question 1c.	Describe your process for carrier structure changes and how that is managed (e.g., at open enrollment, ongoing, etc.).
Response c.	We work directly with each of White Cap's carriers to define their preferences for Open Enrollment. This includes full vs. changes files and the cutoff date that Open Enrollment files must be received to ensure cards and coverage for the new plan year. Included in these specifications is a carrier's ability to continue receiving maintenance files <u>after</u> the Open Enrollment file has been processed. For

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	those carriers that are able to continue to receive and process maintenance files following the Open Enrollment file, PlanSource will continue to transmit the regularly scheduled, automated maintenance files. Some carriers will not accept maintenance files following the receipt of an Open Enrollment file and require manual transmission or keying of terminations and changes due to life events. Typically, we establish integrations with 834- HIPAA compliant, Excel, CSV, XML, and TXT file formats. Custom and proprietary formats for non-834 data management are developed as needed.
Question 1d.	Describe the timing and process for carrier file feed discrepancies and issue resolution.
Response 1d.	We act as an extension of White Caps' HR organization and take on managing both technical and data errors related to the EDI file integrations with your carrier partners. Should a data-related error come back from one of the carriers, our Eligibility team that helps to service your account will research and attempt to resolve the issue without requiring your involvement. However, all issues are tracked and reportable so you can have line of sight into the various data errors. We aim to have data errors resolved as quickly as possible and your designated Account Manager will be your main point of contact for tracking and providing you updates on the resolution process.

**DATA CAPABILITIES - CLIENT SYSTEMS**

**1. Experience with Third Party Platforms, Data Sources and File Feeds**

Question 1a.	Describe your specific experience <u>and</u> ability to exchange files with White Cap's specific health and welfare carriers, HRIS (Workday) and payroll system (Workday).
Response 1a.	PlanSource has extensive experience integrating with Workday with other current clients. Our Workday integration is an inbound custom demographic file to transfer demographic data from Workday to PlanSource and all employee deduction information is exchanged and sent over to Workday for payroll so that all benefit deductions are then updated for the next payroll run. The frequency of files is typically weekly but can be sent more often than that. Custom files can take roughly 60-90 days to complete and testing is included in that timeline.
Question 1b.	Describe your specific experience and ability to exchange files with White Cap's 401(k) record keeper, Alight.
Response 1b.	PlanSource best practice approach provides your associates with an informational page within the benefits shopping experience to explain who the 401(k) administrator is and how to elect. Associates will manage elections and ongoing contribution changes directly with Alight.
Question 1c.	Describe your specific experience and ability to exchange files with White Cap's wellness provider.
Response 1c.	We have experience across our book of business with ehealthscreenings in terms of sending export files for purposes of EAP, Teledoc and enrollment. Our capabilities will allow us to seamlessly implement these processes for the various services White Cap employs with ehealthscreening.

**PLATFORM CAPABILITIES**

**1. Login ID and Password Process**

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Question 1a.	Do you support SAML based authentication methods?
Response 1a.	Yes, PlanSource uses a standard implementation of SSO using Security Assertions Markup Language SAML 2.0 or OpenID Connect. SAML is an XML standard for exchanging authentication and authorization data between security domains. SAML facilitates the exchange between an identity provider a producer of assertion and a service provider a consumer of assertions.
Question 1b.	If yes, is IDP initiated workflow supported?
Response 1b.	No, PlanSource supports SAML 2.0 in an SSO manner. It is the customer responsibility to perform IDP requirements prior to accessing the PlanSource Benefits platform, if that is required.
Question 1c.	If SAML authentication is not supported, what is your standard log in ID and password minimum requirements?
Response 1c.	This is customer configurable. Defaults are 8 characters with letters and numbers.
Question 1d.	If SAML authentication is not supported, what are your password reset rules and are these configurable?
Response 1d.	This is customer configurable (password expiration). The default is 60 days.
Question 1e.	If SAML authentication is not supported, what is your ongoing support for passwords (including online and service center support)?
Response 1e.	Benefits allows administrators to reset passwords, we also have a online password reset system and service center can help employees with password resets.
Question 1f.	Does your system support Multi Factor Authentication (MFA)?
Response 1f.	Yes, including Google Auth, SMS, Email, and YubiKey.

**2. System Administration**

Question 2a.	Please describe your HR administrator capabilities to masquerade as an employee (i.e., view what employees see on behalf of employees).
Response 2a.	Yes, administrators can log in as the employee to see what their enrollment experience is like or to aid in troubleshooting an error.
Question 2b.	Describe how you handle system upgrades. Are all clients on the platform upgraded at the same time? May a client opt out of planned upgrades?
Response 2b.	<p>We design and launch major software releases three times a year plus smaller releases as needed to meet regulatory deadlines and provide timely enhancements to our customers. PlanSource provides transparent release communications so that customers and partners are aware of upcoming enhancements and changes. You can always see what is coming in the next software release at <a href="http://www.plansource.com/release">www.plansource.com/release</a> and the schedule of upcoming releases can be found at <a href="http://www.plansource.com/releases">www.plansource.com/releases</a>. For each major release, PlanSource communicates with its community via email, conducts webinars that review new features, and provides updated training and user guides. Most importantly, our training team updates the system directly with on-demand help and "walk-throughs" that guide users through tasks.</p> <p>Prior to a release, all testing and QA is performed within several testing, Q/A, and pre-production environments. The testing methodology for enhancements and new functionalities to the platform begins in development. The system source code is developed with an extensive suite of automated tests. Successful Software Quality Assurance SQA testing requires out-of-the-box thinking from our developers and the flexibility to successfully adapt to and partner with standard development methodologies such as agile and scrum waterfall. PlanSource accomplishes this by adopting various elements of mainstream QA methodologies based on the needs</p>

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	<p>of the project or case at hand. User testing is performed for all software changes and emphasizes process improvement, defect prevention, and the overall user experience. It encompasses various types of tests including but not limited to: functionality, impact, boundary, destructive/negative testing, etc. PlanSource also performs the following testing methodologies on our system:</p> <ul style="list-style-type: none"> <li>-Load Testing to analyze system performance and scalability on a regular basis.</li> <li>-Regression suites are a part of every release cycle and are included in patch efforts on an as-needed basis.</li> <li>-Beta and pilot tests are utilized following the standard SQA processes for specific project efforts.</li> </ul> <p>Maintenance windows are approximately 4 times per year on Saturdays, and 3-5 times per year during an evening typically Thursday. Maximum downtime on Saturday is up to 8 hours, though typical downtime is usually around 4 hours.</p> <p>These system updates are at no additional cost. Clients cannot opt out of new releases as the upgrades are system-wide. The schedule of upcoming releases can be found at <a href="https://releases.plansource.com/">https://releases.plansource.com/</a></p>
Question 2c.	Will you allow a client vendor access to the system for the purposes of reviewing eligibility, elections and administration?
Response 2c.	At the discretion of White Cap, access can be granted for read-only views to see eligibility, elections and administration without the ability to alter anything within the system.

**3. Reporting Capabilities**

Question 3a.	Provide the number and types of prebuilt standard reports.
Response 3a.	PlanSource provides a proprietary reporting tool within the benefits administration platform. We currently offer 50 + standard reports that can be customized and scheduled so that they automatically generate according to user preferences. Examples of reports include Enrollment Rosters, Payroll Deduction Reports, Census Reports, New Hire Reports, EOI Reports, and Changes Reports. Administrators can build, save, and schedule the reports to run as often as necessary. All reports can be generated on-demand or scheduled basis. HR Administrators have hundreds of options to customize reports and can save those changes for future use. Fields can be added, edited, or removed. All information can be exported to Excel either as an on-demand function or through the system scheduler for further custom sorting and analysis. Each report has numerous filtering and sorting options. Administrators can save custom queries for on-demand retrieval and reports will output to either Excel or PDF format. There is no additional cost for this functionality. You can get a preview of our reporting center here: <a href="https://plansource.com/reportingdemo">plansource.com/reportingdemo</a>
Question 3b.	What are your ad hoc reporting tools & capabilities?
Response 3b.	At this time, PlanSource does not offer a true ad-hoc reporting tool. The vast majority of all PlanSource clients leverage the standard reports that offer lots of customization of various parameters, with the capability to save and create auto schedules. In the rare instance that an existing report doesn't provide what's needed, PlanSource can create a custom report.
Question 3c.	Does your system have the ability to generate standard analytical reports in graphics format?
Response 3c.	Within the PlanSource platform, you will have access to InsightsIQ. Insights IQ is a powerful reporting tool to organize, visualize and analyze benefits data. Administrators can save time in the reporting process with automated, pre-visualized data pulled directly from reports. It will supplement existing reports with pre-visualized data that make it easier to take action. For additional details, please visit: <a href="https://plansource.com/solutions/insightsiq-data-visualization/">https://plansource.com/solutions/insightsiq-data-visualization/</a>
Question 3d.	Is reporting data real time? If not, how old?
Response 3d.	Yes, reporting data is available in real-time.

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Question 3e.	Are all data fields reportable?
Response 3e.	Yes, all data fields within our BenAdmin profile, including the 30 user-defined fields available to our clients, can be utilized in our reporting tool.
Question 3f.	Do administrative users have the ability to share reports with each other?
Response 3f.	Yes, administrators can determine who they want to share a report with. Assuming the recipient has user access rights to view said report, they can retrieve it from a colleague.
Question 3g.	Does the system support User Defined Fields (for example acquisition codes that we add for each M&A) so we can generate reports based on these user defined fields?
Response 3g.	Yes. In addition to our standard fields, each employer has 30 user defined fields to store any custom data elements at the employee level. There are also 10 user defined fields associated with dependent data, and another 10 for beneficiary data.

**SYSTEM PLATFORMS (leased or proprietary)**

Question 4a.	System	Proprietary (Y/N)	Original Year in Service	Integrated with Core System (Y/N) If no, timing of data integration updates?	Leased (Y/N)	Original Lease Date	Lease Renewal Date
	Benefits Administration	Y	2008	Yes, this is the core system.	N	N/A	N/A
	Decision Support	Y	2008 with a legacy decision recommendation tool. We launched our proprietary AI based Decision support in 2021 though our partnership with Milliman.	Y	N	N/A	N/A

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	Reporting/Analytics	Y	2008	Y	N	N/A	N/A
	COBRA Administration	N	2008	Y	N	N/A	N/A
	HSA Administration	N	2008	Y	N	N/A	N/A
	FSA Administration	N	2008	Y	N	N/A	N/A
	ACA Administration (Reporting and Tracking)	Y	2014	Y	N	N/A	N/A
	Consolidated Billing/ Direct Billing	Y	2008	Y	N	N/A	N/A

## VII. Capabilities Questionnaire

- **Should you be selected as the service provider to White Cap, your response to this RFP will be an attachment to the definitive contract, and the information that you provide in response to this RFP will have a contractual effect.**
- **Because answers and information that do not reflect reality may place you in breach of contract, you are encouraged to give full, complete and accurate answers and information from the onset.**

### RFP Answer Grid Instructions

Please review each question and indicate Y, N, C or F based on the legend below:

- Y** = Available means in the current product and **included in the fees**
- N** = Not currently available
- C** = Available in the current product for an **additional fee** (please note in pricing)
- F** = Future means on the current product roadmap. Be prepared to discuss

\* **Additional Commentary** = Please only provide additional commentary when the capabilities are **not clear** or obvious OR need additional clarification.

**Do not use pre-written “marketing language”.**

#	Requirement	Y	N	C	F	Comments
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### Benefits Administration – General

#	Requirement	Y	N	C	F	Comments
1.	Does the system record and monitor employee benefit information?	Y				
2.	Does the system maintain a complete history of benefits for all employees?	Y				
3.	Does benefit history include the following?					
a.	Original date of hire	Y				
b.	Unlimited number of rehire dates	Y				An employee is hired with an "Original Hire Date" and when terminated, that is also recorded. Upon rehire, this is recorded as "Last Hire Date" and the termination date is removed. Note the job change history stores all of these transactions for review or reporting as needed.
c.	Benefit calculation date	Y				Our solution offers multiple options to align a salary amount to drive benefit calculations. We offer current salary, an annual benefit salary

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						(these two our most common) and an additional 5 salary fields that can be assigned to drive benefits
d.	Seniority date	Y				
4.	Does the system support mass rate changes on user defined dates?	Y				If there is a change to a user define field, that can trigger a recalculation supported by our Work Status event processor
5.	Does the system have a clearly defined submission process for finalizing enrollments (i.e. employee confirmation notice)?	Y				
6.	Does the system have the ability to send messaging to specific employee groups (those that need to complete OE, those that need to update beneficiaries, etc.)?	Y				PlanSource can accommodate employee communications by way of the Communications tool where targeted communications can be sent to specific employee groups based on population, seniority, location, department, and numerous other factors. To further create communication efficiencies, these messages can be automated to send at specified dated and times. In addition, the communication tool tracks the history of each email, text or push notification that is sent; providing the HR team with full visibility of the recipient list. Messages can pertain to different enrollment contexts, such as reminder emails for open enrollment or new hires. Similarly, messaging can be sent to specific groups of employees in the instance communication needs to be targeted. For example, if an employee were to transition from part-time to full-time and an enrollment window is opened for the employee, PlanSource can automatically send a notification about the status change to the individual. The Communications tool permits customization for the sending email, so that internal best practice within White Cap can be applied.
7.	Can you provide QMSCO administration and/or work with a third party consultant?	Y				This is handled internally by your designated team – not a 3rd party.
8.	Does the system support QDRO/QMSCO and allow for HR upload of related documentation to EE record?	Y				



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9.	Does the system have automated EOI capabilities?	Y			<p>PlanSource is configured to detect when EOI is needed and offers the employee/dependent instructions for fulfillment. Specifically, with Securian, we'll provide the link to the Securian site to all applicable enrollments.</p> <p>Our team will handle the approvals/declinations from Securian on your behalf and update the system accordingly. For administrators at White Cap, there is an EOI processing tool that shows which employees have requested coverage above the Guaranteed Issue, so there is always transparency to your team. PlanSource communicates the Guaranteed Issue pay deduction to Workday via file feed until that higher coverage is approved.</p>
10.	Can eligibility dates automatically be calculated using user-defined rules?	Y			<p>Populations are a key element of the PlanSource configuration functionality. The population building functionality is the keystone that allows the depth and elasticity of the benefits administration platform to be developed and built to support complex benefit programs. Populations allow HR Teams to group employees based on work and demographic information. Configuration elements such as eligibility rules, plan rates, date rules, and even customized content are tied to populations to ensure that the employees are presented with only the benefits and supporting information specific to their eligibility.</p> <p>In the case of employee transfers that may result in one or two specific benefit changes, though not all, the PlanSource system will recognize these unique transfer rules and will make sure that the proper changes are presented properly to the employee and enforced. In these cases, the changes will be sent to carriers by way of an established file feed which will notate the applicable terminations.</p>

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11.	Does the system have features to administer Section 125 plans?	Y				
12.	Does the system require programming to set up benefit plans, or are configurable screens provided for benefits users to manage themselves?	Y				
13.	Can employees easily compare plan options and access additional information about each plan? Comment on enhanced decision support.	Y				<p>PlanSource offers three types of decision support for employees throughout the shopping and enrollment process:</p> <p><b>#1 DecisionIQ – AI-based decision engine -</b> With DecisionIQ, employees receive intelligent, personalized guidance for all types of benefits, so they can navigate complex choices with ease. Our AI and Machine Learning-based models use demographic, dependent, eligibility, risk- tolerance, and regional cost data to offer hyper-personalized suggestions for best-fit plans and coverage amounts. To learn more about Decision IQ please visit: <a href="https://plansource.com/solutions/decision-support/">https://plansource.com/solutions/decision-support/</a></p> <p><b>#2 Educational content –</b> We can display all types of personalized content to employees throughout the shopping experience, including messages, videos, documents and links to tools and calculators. Part of our efforts with our Boost program are to improve the employee shopping experience for Boost products using best practices and optimized content from our Boost carrier partners. PlanSource also has a comprehensive educational video library that covers all the important topics (see the library at <a href="https://plansource.com/videolibrary">plansource.com/videolibrary</a>).</p> <p>The PlanSource video library includes short, entertaining videos that explain commonly used industry terms, which help consumers make informed choices and understand the importance of voluntary benefits such as short-term disability, cancer, hospital, accident insurance and more. There are several different categories of videos that cover benefits and health insurance terminology,</p>

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						<p>benefit savings and spending accounts, medical plan types, and voluntary benefits. The videos are available for free online but, more importantly, they are right where employees need them most: in the software they use when they are shopping and enrolling in benefits. The videos are also available in both English and Spanish and can be used at open enrollment or for education throughout the year. We can also incorporate videos provided by customers, brokers, insurance carriers or wellness providers.</p> <p><b>#3 Personalized plan, coverage, and contribution amount recommendations -</b> Throughout the shopping experience, employees are given guidance and recommendations for all types of benefits. We help employees understand which plan is the "best match," how much coverage they should have, and even how much they should contribute to a savings account like an HSA or FSA.</p> <p>While many benefits tech companies focus mostly on recommendations for medical, PlanSource provides recommendations for all types of benefits, and those recommendations consider the employee's entire benefit package. For example, when employees enroll in a high- deductible health plan, we can recommend that they consider a voluntary product such as Accident coverage. You can get an idea of how this works by watching this short demo video of a new hire making initial benefit elections:  <a href="https://plansource.com/newhireexperience">plansource.com/newhireexperience</a></p>
14.	Does the system support the collection of carrier identification information for multiple benefits, i.e. health, dental, supplemental life insurance, etc.? (e.g. name, address, account numbers)	Y				The system is capable of collecting multiple custom points up to the max number of custom fields that remain available. This would be discussed and defined in discovery.
15.	Is the system able to make automated changes to life insurance deductions based on age limit reductions?	Y				

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16.	Does the system support the collection of dependent information (e.g. dependent name, SS#, birth date etc.)? Comment on identifying and addressing married employees.	Y				For employees who are married and both work for White Cap – each employee has a field within their demographic fields that indicates if they are married, single, etc. The dependents also have a relationship field in their demographics where the employee would advise if they were a spouse, child, etc. The system will allow both married employees to enroll and add dependents. If both employees cover each other or other dependents, the validation report will flag these for review. PlanSource is responsible for monitoring this report for any errors on an ongoing cadence. At that point, PlanSource will proactively ask White Cap what the employees are allowed to cover and discuss what coverage is allowed with the employees. Once decisions are made, PlanSource will update the system accordingly.
17.	Does the system support the collection of dependent addresses and phone numbers? Are these unique to each dependent?	Y				
18.	Can the system automatically calculate dependent age and eligibility for a variety of benefits?	Y				
19.	Can the user override default calculations or allow exceptions?	Y				The PlanSource system provides administrators the ability to override standard configurations to support unique plan designs and allow manual changes on a case-by-case basis. For example, PlanSource will configure an "Administrative Override" life event within the PlanSource administrator portal that is only accessible by the HR Administrator. This allows the administrator to perform updates or changes that may otherwise be prevented due to configured system validations and rules. Demographic fields can be manually updated outside of a life event period as well.
20.	Does the system automatically update benefit data based on date changes, salary changes and/or eligibility changes?	Y				
21.	Does the system automatically terminate benefit deductions when an employee is terminated in the system?	Y				PlanSource can track multiple termination dates at the benefit level (i.e., if the employee ends employment mid-month where the

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						medical extends to the end of that month vs. the disability may terminate as of that date, as an example)
22.	Does the system allow for multiple beneficiaries by line of coverage?	Y				
23.	Does the system allow for tracking of all notes, conversations, etc.?	Y				
24.	Can the system communicate current benefit selections directly with benefit carriers 834/5010 or .csv files, etc.? (Please itemize the cost in your quote)	Y				
25.	Does the system allow for calculations of premiums within the benefits module in wage bands?	Y				We support different contributions by wage bands by building the populations aligned per band. The system does not make the actual calculations.
26.	Can all employee records be maintained in the system, and not just benefit eligible? (If additional charge, please disclose)	Y				
27.	Does the system include part-time work period when determining start of eligibility for health and welfare benefits for a full-time employee?	Y				
28.	Does the system provide data to support discrimination testing?			C		Yes, there is a charge that covers two testing's per year. However, this fee can be negotiated in the sales process.
29.	Does the system have an area for EE communications and other documentation such as SPD's etc.?	Y				
30.	Can the system calculate imputed income or pass to HRIS/Payroll where appropriate?	Y				
31.	Does the system provide Confirmation Statements (online and printable (including fulfillment)?	Y		C		The confirmation statements are self-service by the employee to download, print or email out of the system. Administrators also have access to mass-email all confirmation statements to their employees at no charge. Should <u>fulfillment</u> be required, we can custom quote on a mass-mailed basis.
32.	Does the system stop deductions for benefits tied to maximums/goals such as FSAs, HSA & 401K's when limit is reached, same with loan repayments (may be performed in payroll)?	Y				

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33.	Does the system have credit and surcharge functionality such as wellness credits, smoking surcharges, spousal surcharges, etc.?	Y					
34.	Does the system allow separate termination reasons (internal and external) for COBRA?	Y					
35.	Does the system provide total integration between benefits and payroll including multiple payroll vendors?	Y					We can set up connections between multiple payroll vendors under a single client ID; we would segregate the populations and establish two sets of bidirectional feeds. However, our understanding based on the responses is White Cap has one payroll vendor - Workday.
36.	Does the system maintain calculations and limits in compliance with federal legislation?	Y					
37.	Can the system assign different benefit packages to different groups of employees based on eligibility rules? Comment on limits to the number of eligibility groups.	Y					There is no limitation to the number of eligibility groups.
38.	Can the system establish benefit/deduction plans with multiple types and options?	Y					

39.	Does the system support effective dated:
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#	Requirement	Y	N	C	F	Comments
a.	Benefit/deduction plans	Y				
b.	Employee benefit/deduction plan enrollment	Y				
c.	Employer benefit/deduction plan enrollment	Y				

#	Requirement	Y	N	C	F	Comments
40.	Does the system track "waived" benefit/deduction plans?	Y				
41.	Does the system assign a rate schedule to apply new rates with future effective dates for the new plan year?	Y				
42.	Without writing a separate program, does the system automatically update premiums for age/salary driven benefit calculations?	Y				
43.	Can the system automatically enroll employees in required plans?	Y				
44.	Can the system automatically cancel specified employee benefits upon termination?	Y				

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45.	Does the system allow benefit costs to be set up for the new year while continuing processing for the current year?	Y					PlanSource is set up on plan years, so any new hires/LE's that occur during OE will operate off the appropriate plan year's plans and cost tables.
46.	Does the system track and maintain information for dependents and beneficiaries?	Y					
47.	Does the system facilitate reporting to third-party vendors such as benefit providers?	Y					
48.	Does the system provide one screen that shows employee data ("benefits-at-a-glance"), without having to scroll through multiple screens?	Y					
49.	Does the system define and maintain benefit/deductions for the employee and employer?	Y					
50.	Does the system include automated schedules for benefits/deductions?	Y					
51.	Does the system support benefit/deduction goals and limits?	Y					
52.	Does the system support "catch up" contributions on deferred compensation plans?	Y					
53.	Does the system recover benefit/deduction amounts that have been put into arrears?					F	This capability is on PlanSource's roadmap for January 2025, ahead of White Cap's desired Go live date.
54.	Does the system support multiple arrear types?						
55.	Does the system include defined start and stop dates for benefit/deduction(s)?	Y					
56.	Can the system process one-time benefit/deductions?	Y					Our system supports this only for Lump Sum HSA contributions, otherwise deductions are based on pay cycle frequency.
57.	Does the system include pre-tax and post-tax benefits/deductions?	Y					
58.	Does the system support a designated default amount for each deduction code?	Y					
59.	Does the system support multiple types of life insurance, long term disability, and short-term disability?	Y					
60.	Does the system supporting adding an "HR Representative" field on the employees' records?	Y					We can add this as a unique user define field.
61.	Does the client have the ability to define on the employees' records Division, Team, Branch, M&A codes and dates, etc.?	Y					

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62.	Does the system support back dating and future dating for terminations / new hires? (i.e., It's June now, but we need to add a termination back to January).	Y					
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**Benefits Administration – Employee Communications**

63.	Describe what system communications go to participants.	<p>System communications like new hire emails or work status events (e.g., an employee moving from part-time to full-time) are templated and can be sent automatically if configured to do so. This allows HR teams to focus on other initiatives while the software manages the communication process.</p> <p>PlanSource also provides HR teams with a Communication Manager to send targeted communications to specific employee groups based on seniority, location, department, and numerous other factors. These campaigns are created and can be sent ad-hoc or scheduled to be sent automatically.</p>
64.	Describe ability to customize communications, including required lead times.	<p>PlanSource can accommodate employee communications by way of the Communications tool within the administrator experience. Messages can appear that they are coming from White Cap rather than PlanSource.</p> <p>This tool allows administrators to create and send e-blast or email campaigns. These targeted communications can be sent to specific employee groups based on seniority, location, department, and numerous other factors. To further create communication efficiencies, these messages can be automated to send at specified dates and times. In addition, the communication tool tracks the history of each campaign that is sent; providing the HR team with full visibility of the recipient list. Email messages can pertain to different enrollment contexts, such as reminder emails for open enrollment or new hires. Similarly, messaging can be sent to specific groups of employees when communication must be targeted. For example, if an employee were to transition from part-time to full-time and an enrollment window is opened for the employee, PlanSource can automatically send a notification about the status change to the individual. The Communications tool permits customization for sending email, so that internal best practice within White Cap can be applied.</p> <p>In addition to email communication, PlanSource offers text messaging capabilities via the same tool. The communication tool allows HR teams to combine email and texts to expand the reach and effectiveness of their messaging.</p>



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		<p>Finally, our mobile engagement Platform, The Source, features an AI assistant we call "Olive". Olive uses generative AI powered by ChatGPT to instantly compose messages to any or all your employees. You choose the topic, tone, formality, and length, and Olive will do the rest!</p> <p>PlanSource provides additional free communication tools, templates for posters, flyers, and postcards, and best practice recommendations for its customers. You can find those at <a href="http://www.plansource.com/oekit">www.plansource.com/oekit</a>.</p>
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#	Requirement	Y	N	C	F	Comments
65.	Can participant communications be suppressed as needed?	Y				Communication can be suppressed for an entire population, but not suppressed per employee within a population, while the rest of the group receives the communication.
66.	Will the communications include the client's logo and branding?	Y				Print communications will include White Cap's logo and branding. The email, text or push notification will not have White Cap's logo displayed, however.
67.	Can the communications be sent via text, email?	Y				Email, text and push notifications/in app notifications.

**Benefits Administration – Open Enrollment**

#	Requirement	Y	N	C	F	Comments
68.	<i>In the <b>Comments column</b>, describe the system capabilities for online benefits enrollment (e.g., eligibility rules, tenure or grade level-based premiums, plan dates).</i>	Y				Populations are a key element of the PlanSource configuration functionality. The population building functionality is the keystone that allows the depth and elasticity of the benefits administration platform to be developed and built to support complex benefit programs. Populations allow HR Teams to group employees based on work and demographic information. Configuration elements such as eligibility rules, plan rates, date rules, and even customized content are tied to populations to ensure that the employees are presented with only the benefits and supporting information specific to their eligibility.

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						<p>In the case of employee transfers that may result in one or two specific benefit changes, though not all, the PlanSource system will recognize these unique transfer rules and will make sure that the proper changes are presented properly to the employee and enforced. In these cases, the changes will be sent to carriers by way of an established file feed which will notate the applicable terminations.</p>
69.		Y				<p>PlanSource is dedicated to providing White Cap associates with the best experience possible for benefits shopping and enrollment. PlanSource differentiates itself on a simple, streamlined, and mobile-friendly employee experience drives better engagement, benefits decisions, completion rates, plan participation and promotes self-service. Our Leadership and Product teams prioritize investments and R&amp;D to deliver continuous innovation and enhancements and improving the benefits shopping and enrollment experience.</p> <ul style="list-style-type: none"> <li>• <b>Benefits Shopping / Intuitive Employee Experience</b> - Employees use the PlanSource system to shop for benefits just like they would shop for anything else online. With customizable tools and educational content, employees easily understand the benefits that are offered, see the impact on their paychecks, and become more informed consumers of health care.</li> <li>• <b>Plan Recommendations and Decision Support</b> - Throughout the shopping experience, we will provide guidance and recommendations for all types of benefits. We believe in being fully transparent about the "why" behind our recommendations, so we will always provide employees with a detailed explanation. With <b>DecisionIQ</b>, employees receive intelligent, personalized guidance for all types of benefits so that they can navigate complex choices with ease. The AI and Machine Learning-based models use demographic, dependent, eligibility, risk-tolerance, and localized cost data to provide hyper-personalized suggestions to employees about their best-fit plans and coverage levels based on their needs.</li> <li>• <b>Enrollment Eligibility Management</b> - HR teams can set up their company's workforce configuration and</li> </ul>

*In the **Comments column**, describe how your self-service solution can be used to guide employees through benefits enrollment.*

						<p>benefits to ensure that business rules are enforced during open enrollment and throughout the year.</p> <ul style="list-style-type: none"> <li> <b>DependentIQ</b> eliminates HR admin work and unnecessary premium costs each month by automating end-to-end eligibility verification processes. Powerful AI/ML technology automatically detects key data elements in valid eligibility documents and approves them instantly. Any documents not approved instantly are routed for manual review, preventing ineligible dependents from ever enrolling in benefit plans.         </li> <li> <b>Mobile-Friendly:</b> Employees can enroll on their phone, tablet, or laptop for a seamless experience. Our platform provides full functionality and capabilities via a mobile-responsive Web experience and a free mobile app for Apple and Android operating systems. With the PlanSource Mobile App, employees can:           <ul style="list-style-type: none"> <li>Log in with a fingerprint, face ID or PIN</li> <li>Complete all benefit shopping and enrollment activities on the app</li> <li>Upload required docs and view employer-provided docs</li> <li>Store ID cards and contacts</li> <li>Chat with customer service reps (if applicable)</li> <li>Want to see it in action? Check out a short mobile app demo video here: <a href="https://plansource.com/resources/videos/mobile-app/">https://plansource.com/resources/videos/mobile-app/</a></li> </ul> </li> <li> <b>Communication</b> - PlanSource makes it easy to keep employees informed during open enrollment and throughout the year. We can provide targeted employee communications through the <b>Campaign Manager</b> within the administrator experience. This tool allows administrators to create and send campaigns, which can be sent to specific employee groups based         </li> </ul>
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REQUEST FOR PROPOSAL

						<p>on classification, location, division, and many other factors which can be configured. To further create communication efficiencies, we can automate these messages to be sent at a specified date and time or in a recurring pattern. In addition, the communication tool tracks the history of each campaign that is sent, providing the HR team with full visibility into the recipient list. Communications can pertain to different enrollment contexts, such as reminder emails for open enrollment or new hires.</p> <ul style="list-style-type: none"> <li>• <b>Plan Enrollment</b> - The PlanSource system automates the enrollment process with carriers once employees have selected their benefits and allows employees to access their insurance cards and other useful information directly on a mobile app.</li> <li>• <b>Contact Center for Employees</b> - Let's face it - navigating the health care system is complex, with multiple parties involved, so it is no surprise that employees need help. That is why we believe that one of the most important things we do at PlanSource is to provide an employee contact center. We do not just educate and help employees get enrolled in the right plans, which is important, but we also advocate for employees throughout the year, assisting them with eligibility issues and questions about their coverage.</li> </ul> <p>Hear what our clients have to say, and visit our <a href="#">success story page</a>.</p>
70.	<i>In the <b>Comments column</b>, describe what tools are available for benefit administrators to monitor and provide a smooth enrollment process for the company and its employees.</i>	Y				<p>Our multi-carrier benefits administration platform can be customized by employers to support comprehensive programs, including both defined contribution and defined benefit models. Employers of all shapes and sizes from countless industries use the PlanSource system to automate processes, engage employees, maintain control of business processes, ensure compliance, and keep an accurate record of benefits partners and transactions. With a clean, intuitive employee experience, robust tools for administrators, and connections with hundreds of carriers</p>

						<p>and technology leaders, we have got benefits covered from start to finish. PlanSource is dedicated to giving you the best experience possible for benefits shopping, enrollment, billing, compliance, and ongoing administration.</p> <p><b>Benefits Shopping</b></p> <ul style="list-style-type: none"> <li>• Intuitive Employee Experience - Employees use the PlanSource system to shop for benefits just like they would shop for anything else online. With customizable tools and educational content, employees easily understand the benefits that are offered, see the impact on their paychecks, and become more informed consumers of health care.</li> <li>• Plan Recommendations and Decision Support - Throughout the shopping experience, we will provide guidance and recommendations for all types of benefits. We believe in being fully transparent about the "why" behind our recommendations, so we will always provide employees with a detailed explanation.</li> </ul> <p><b>Enrollment</b></p> <ul style="list-style-type: none"> <li>• Eligibility Management - HR teams can set up their company's workforce configuration and benefits to ensure that business rules are enforced during open enrollment and throughout the year. Communication - PlanSource makes it easy to keep employees informed during open enrollment and throughout the year and create and deliver custom communications for specific populations.</li> <li>• Plan Enrollment - PlanSource automates the enrollment process with carriers once employees have selected their benefits, and allows employees to access their insurance cards and other useful information directly on a mobile app.</li> </ul> <p><b>Ongoing Administration</b></p> <ul style="list-style-type: none"> <li>• New Hire - New associates will be invited into the onboarding portal via automated email. Upon entry, their core demographic information from their application will be visible, along with other fields of information required for their new hire process. Once they have completed their demographic and hiring sections, they will be presented with the enrollment workflow. Enrollment workflows can be tailored to</li> </ul>
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						<p>specific populations so that information specific to that employee is presented. If default benefits have been specified by the HR Team, these benefits will show as enrolled in the employee view. Plan Shopping and Selection have the same user interface in both the new hire and open enrollment events to provide a streamlined experience for employees.</p> <ul style="list-style-type: none"><li>• Life Event - The system has the same user interface for life events as it does for any enrollment event, but the workflow will be modified based on the rules configured for each life event. Life events are configured per plan so that the PlanSource system can detect the effective dates and only allow the adds/drops/changes specific to that plan. Life events and corresponding rules are configurable per benefit type and per life event. Configuration should reflect the exact rules enforced by the employer and carriers and may be used in both the employee enrollment process and the HR Team's permissions. Each life event is configured to allow, or not allow certain changes to benefits such as enroll in a plan, increase, or decrease existing coverage, waive coverage, change plans, add or drop dependents, cancel all coverage, and coverage tier changes. Documentation requirements for each life event are configurable and presented to the employee when they make changes based on each life event. Required documents may be uploaded directly into the PlanSource Document library and approved by the Benefits Administrator online. Through our employee self-service capabilities, users can submit a life event through the PlanSource system to facilitate the beginning stages of processing. Should an HR Admin be required to initiate a life event, such as a QMCSO, they can initiate a life event on behalf of an employee through the Employee Management feature that is available directly from the admin dashboard.</li><li>• Off-Cycle - Off-cycle enrollments are treated like any other enrollment event such as new hire or open enrollment. If a status change occurs and an employee becomes eligible for new benefits or can change their existing benefits, for example, a promotion allows them to elect additional coverage for life insurance without submitting EOI, notifications are delivered to HR Administrators alerting them of a change in status as</li></ul>
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							well as to employees that they have open tasks. Workflows specific to that employee's event will present and employees will complete their enrollment tasks. HR Administrators can track recent changes activity through the HR Administrator dashboard.
71.	Does the system have workflows associated with benefit enrollment and life event changes?	Y					<ul style="list-style-type: none"> <li>Analytics and Reporting - With a suite of built-in, best practice reports that you can filter, sort, and customize, you have benefits and coverage data for all your employees at your fingertips.</li> </ul>
72.	Does the system provide next-year enrollment capability while in current year?	Y					

73. Does the system allow employees self-service functionality to:

#	Requirement	Y	N	C	F	Comments
a.	View current benefits and related information	Y				
b.	Compare current benefits to the new benefits employees may choose to elect	Y				
c.	Compare the cost of current versus new benefits	Y				
d.	Make benefit elections from a list of eligible benefits	Y				
e.	Keep existing benefit elections with no changes	Y				
f.	Modify existing benefit elections	Y				
g.	Make new benefit elections to replace existing benefits	Y				
h.	Waive or decline benefits	Y				
i.	Review, add, modify and remove dependents and beneficiaries	Y				
j.	Review benefits and summary description documents	Y				
k.	Link to benefit plan provider web sites for additional information to help in making informed benefit and provider choices	Y				

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l.	Save "in progress" enrollments and then later return to modify choices, make additional elections and complete the enrollment process	Y				
m.	Make life event (e.g., baby, marriage) benefit changes	Y				

74. Does the system allow administrators functionality to:

#	Requirement	Y	N	C	F	Comments
a.	Describe benefit plans and include specific plan details	Y				
b.	Include customized messages to employees on enrollment pages, (e.g., new benefit notifications, additional instructions, deadlines for completion, disclaimer for those employees who decline a benefit)	Y				
c.	Specify the display order in which each benefit plan is viewed by the employee	Y				
d.	Identify required and optional activities that designate an active versus passive enrollment	Y				
e.	Limit the number of dependents to the employee for each benefit plan offered	Y				
f.	Limit the number of dependent relationships to the employee for each benefit plan offered	Y				
g.	View the statuses of all enrollments	Y				
h.	Drill into benefit groups and plans to check specific enrollment information such as a list of employees whose enrollments are completed, in progress, or not yet started	Y				
i.	Add or modify employee elections	Y				
j.	Send due date reminders using an integrated e-mail feature	Y				
k.	Use a "manage paperwork" feature to track requests for additional information or paperwork (e.g., proof that a dependent is enrolled in school, required Evidence of Insurability form)	Y				
l.	Create internet links to benefit plan provider web sites so employees can obtain additional details to help them make informed choices	Y				
m.	Attach enrollment worksheets for employees to use when making life event benefit changes	Y				
n.	Report and track benefits-related information and activities as they relate to new hires, benefit group	Y				



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	changes, dependents, session setup, employee elections, and terminations					
o.	Export employee enrollment data (e.g., wellness plan), to a ready-to-send file that can be transmitted to appropriate plan providers or third-party administrators prior to the plan effective date	Y				
75.	Does the system support default benefits which can be set up for new hires?	Y				
76.	Does the system support unique enrollment dates for each benefit plan?	Y				
77.	Does the system provide a next year enrollment capability?	Y				
78.	Does the system provide ability to report life event (e.g., marriage) and allow "eligible" changes to benefit elections?	Y				
79.	Does the system allow updates to dependent information for life events?	Y				

**Benefits Administration – Life Events**

#	Requirement	Y	N	C	F	Comments
80.		Y				<p>PlanSource's implementation process will work with White Cap to build out the life events needed for your set rules.</p> <p>Life events that are standard in the system are:</p> <ul style="list-style-type: none"> <li>• Adoption</li> <li>• Annulment</li> <li>• Birth</li> <li>• Death of Dependent</li> <li>• Dependent becomes permanently disabled</li> <li>• Dependent Student Change Status</li> <li>• Divorce</li> </ul>
	<i>In the <b>Comments column</b>, please describe the life events that come standard without configuration.</i>					

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							<ul style="list-style-type: none"> <li>• Domestic Partnership Creation</li> <li>• Domestic Partnership Dissolution</li> <li>• Employment Status Change</li> <li>• Gain Custody of Dependent</li> <li>• Legal Separation</li> <li>• Marriage</li> <li>• Loss of Dependent Status</li> <li>• Moved</li> <li>• Other</li> <li>• Change in Employment Level</li> <li>• Overage Dependent</li> <li>• Dependent Gains Coverage</li> <li>• Dependent Loses Coverage</li> <li>• Dependent Judgement Decree or Court Order</li> <li>• Gain Eligibility Medicare/Medicaid</li> <li>• Lose Eligibility Medicare/Medicaid</li> <li>• Significant Change in Cost of Coverage</li> <li>• Commuter/Transit Benefit Change</li> <li>• ACA Full Time Status Change</li> <li>• Administrative Override</li> </ul>
81.	Does the system allow online enrollment form for associates to use when making life-event benefit changes?	Y					

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82.	Does the system support life events processed through the associate self-serve function of the system?	Y				
83.	Does the system provide online ability to make life event changes (marriage, birth of a child, death, divorce)?	Y				
84.	Does the system automatically prompt “eligible” changes to benefit elections when life event change made?	Y				
85.	Does the system allow life event benefit change “eligibility” to be calculated based on life event type and vary for different benefits?	Y				
86.	Does the system allow updates to dependent information for life events?	Y				
87.	Does the system allow removing a dependent?	Y				
88.	Does the system alert student status end date to employee and employer?	Y				
89.	Does the system allow address changes?	Y				Typically, we see addresses locked down within PlanSource, which allows employees to only update within Workday. The file from Workday -> PlanSource will update the address on the employee record.
90.	Does the system allow change in marital status?	Y				

**Benefits Administration – COBRA**

#	Requirement	Y	N	C	F	Comments
91.	Does the system track COBRA eligibility and enrollments? Are COBRA transactions visible to the client?	Y				Our COBRA service is serviced by PlanSource employees utilizing a licensed version of the Wex system. White Cap will have access, transparency, and the ability to report out of the system.
92.	Does the system automatically generate a list of COBRA participants?	Y				Standard reporting functionality within PlanSource ben admin.
93.	Does the system trigger notification of COBRA and allow for passing of EDI to the COBRA provider?	Y				If PlanSource is the COBRA administrator, our BenAdmin system is synced with COBRApoin to ensure notifications are timely.

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94.	Does the system define the employee's COBRA status, date of qualifying COBRA event, description of COBRA event, and date the COBRA notification letter was sent?	Y				
95.	Does the system define the dependent's COBRA status, date of qualifying COBRA event, description of COBRA event, and the date the COBRA notification letter was sent?	Y				
96.	Does the system automatically capture COBRA information during the termination process?	Y				
97.	Does the system automatically generate COBRA notifications?	Y				
98.	Does the system create COBRA notification letters and invoices?	Y				
99.	Does the system export all employee and dependent COBRA information to a third-party COBRA administrator?	Y				
100.	Does the system generate COBRA billing documents and/or support online payment?	Y				
101.	Does the system maintain COBRA payment history?	Y				

**Benefits Administration – HSA/FSA**

#	Requirement	Y	N	C	F	Comments
102.	Does the system support spending and savings account elections and deductions?	Y				
103.	Does the system support multiple FSA accounts/ HSAs?	Y				
104.	Does the system display account information such as:					
a.	Plan information	Y				The technology is Alegeus where employee's login to view this information.
b.	Balance of funds in account(s)	Y				The technology is Alegeus where employee's login to view this information.
c.	History of transactions for reimbursements	Y				The technology is Alegeus where employee's login to view this information.
d.	Quarterly/Annual balance reports	Y				The technology is Alegeus where employee's login to view this information.
105.	Does the system maintain updated balances?	Y				The technology is Alegeus where employee's login to view this information.

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106.	Does the system include a minimum check option?	Y				The technology is Alegeus where employee's login to view this information.
107.	In the <b>Comments column</b> , describe how your system notifies third party HSA/FSA vendors when an employee terminates.	Y				Third-party vendors are notified via EDI file.
108.	Does the system support employee enrollment?	Y				
109.	Does the system enroll employees in FSA/HSA plans through benefits open enrollment?	Y				
110.	Can the system maintain two open plan years so reimbursements can be paid from one year, while beginning claims processing for the new benefit year?	Y				
111.	Does the system restrict participants from receiving more than the annual contribution election limit for reimbursement accounts?	Y				
112.	Does the system allow for employer contributions?	Y				
	<ul style="list-style-type: none"> <li>Are flexible contribution timelines supported?</li> </ul>	Y				
	<ul style="list-style-type: none"> <li>Are employer amounts reflected in the maximum election displayed to employees?</li> </ul>	Y				

**Benefits Administration – Billing/Invoicing**

#	Requirement	Y	N	C	F	Comments
113.	Does your company offer carrier billing reconciliation services and/or consolidated billing services?	Y				
114.	As part of your carrier billing reconciliation services, do you conduct ongoing audits (quarterly, semi-annually)? And, if so, is there an additional charge?	Y				As part of our carrier reconciliation service, we reconcile list billed (carrier billed) invoices to the enrollment data in our system on a monthly basis and provide these reconciliations back to White Cap. For any issues we discover, we work with their carriers and/or our internal account management team to resolve those items. For self-billed benefits, our system creates a remittance summary and supplies the backup detail for that summary. We would not audit

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						that invoice as its direct from our system.
115.	Does the system support self-bill and provide reports to assist with reconciliation of list bill? Are there limits to the frequency/calculation of rate (PEPM, PEPY, PMPM, etc.)?	Y				Our billing module only calculates monthly premiums.

**Benefits Administration – Leave of Absence**

#	Requirement	Y	N	C	F	Comments
116.	Does the system track leave data (including FMLA) information for each employee?		N			The PlanSource system does not have a specific employment level of leave, such as FMLA or STD. We offer LOA (Paid) and LOA (Unpaid). Tracking these types of leaves occurs within the White Cap's Workday system.
117.	Does the system track intermittent leave, including number of days and hours absent?		N			The PlanSource system does not have a specific employment level of leave, such as intermittent leave or days/hours absent. We offer LOA (Paid) and LOA (Unpaid). Tracking these types of leaves occurs within the Workday system.
118.	When employees are on LOA/FMLA, does the system track unpaid weeks for employees' health/dental/life benefits?		N			
119.	Does the system maintain arrears repayment information when EE wages are not enough to cover benefit deductions?	Y				PlanSource utilizes arrears reporting to support client best practices for determining incorrect deduction amounts and the collection thereof. We look forward to partnering with White Cap to fully understand the goals of this ask to deliver the proper solution. Full Closed loop payroll will be available in January 2025, prior to White Cap's desired go live date if that is a service you would like to further explore with PlanSource.
120.	Does the system notify admin when it is time for termination of benefits?	Y				
121.	Does the system facilitate billing of benefits either through automation or reporting while on leave? Are direct bill services available?			C		As an additional service, PlanSource provides direct billing services for employers who have employees on leave of absence or other business scenarios where subscribers remain

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						covered under an employers' plan but do not have a paycheck from which to deduct premiums. PlanSource manages the generation of invoices, collection of payments from participants, and terminates coverage in the PlanSource Benefits Administration system.
122.	Does the system have the ability to have multiple leave rules based on the state in which the employee works?		N			

**ACA Compliance Administration**

**1. Process**

Question 1a.	Is your ACA compliance administration available in a modular format (i.e. hours tracking on a stand-alone basis, reporting on a stand-alone basis)?
Response 1a.	It is not. Currently the only offering is in conjunction with a benefits administration services account.
Question 1b.	Are you able to manage the tracking of multiple eligibility groups on a historical basis? If so, describe your process for managing these groups.
Response 1b.	For ACA reporting, historical and coverage data can be imported, backdated to January 1st of the calendar year. PlanSource will need measurement data dating back to the measurement period start date.
Question 1c.	Are you able to manage the tracking of multiple eligibility groups on an ongoing basis?
Response 1c.	Yes, PlanSource's integrated suite of ACA tools can support tracking multiple eligibility groups on an ongoing basis for federal and state ACA purposes.
Question 1d.	Do you have the capability to track multiple and variable measurement periods?
Response 1d.	Yes.
Question 1e.	Are you able to apply both monthly and lookback measurement methods?
Response 1e.	Yes. PlanSource supports the look-back and monthly measurement methods. Both methods will track employees moving from variable hours to full-time and vice versa. Admins can monitor employee hours via a standard report to determine if the employee is approaching a new status.
Question 1f.	Are you able to calculate on-going hours of service utilizing paid and unpaid hours, along with hours to be paid due to vacation, holiday, illness, incapacity, layoff, jury duty, military duty, and/or leave of absence? If so, describe your process for making these calculations.
Response 1f.	Yes, our system can use hours equivalency, include hours from FMLA/JURY/USERRA, and accept hours through an SFTP from a third party.
Response 1g.	Are you able to track limited non-assessment periods?
Response 1g.	Yes, the Limited Non-Assessment Period is considered when coding the forms and if a proper medical offer is not provided by the end of the LNP for an ACA FT employee, the LNP is rescinded per IRS guidelines.
Response 1h.	Are you able to track eligibility hours for non-hourly employees, including per diem employees?
Response 1h.	Yes, the system can track payroll hours worked toward ACA eligibility for all employees. We have a payroll hours import worksheet, as well as an SFTP option to have hours come over on a feed.

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Question 1i.	Can your system manage measurement and stability periods based on payroll dates as opposed to the first of month?
Response 1i.	We do not have the option to measure variably based on payroll start/end dates. While the Standard Measurement dates do not have to start/end on the first/last of the month, they would still be static start/end dates year over year. Payroll hours entries can still be imported with the normal payroll dates and if they overlap a measurement start/end date an appropriate portion of the hours worked would allocate the measurement that is ending, and a portion would allocate to the measurement starting.
Question 1j.	Describe your employer notification and reporting process for status changes, including dashboard capabilities, if applicable.
Response 1j.	There is an ACA Engine Calculation report that will generate nightly citing classification changes (employment level, hours generation vs payroll entries needed), as well as noting any errors on employees based on updates. There are also specific notifications that can be set up based on employees gaining ACA FT status from measurement, losing that same status while enrolled in coverage, Revoked Stability measurement starting/completing (if the feature is utilized), and Rule of Parity. A dashboard section of the homepage also notes those gaining, losing, and triggering the Rule of Parity. Additionally, all types of required offers for gaining coverage or loss of coverage due to measurement are tracked on the ACA Monitoring report.
Question 1k.	Describe your employee notification process for status changes.
Response 1k.	Specific notifications will be set up based on employees gaining ACA FT status from measurement, losing that same status while enrolled in coverage, Revoked Stability measurement starting/completing (if the feature is utilized), and Rule of Parity. A dashboard section of the homepage also notes those gaining, losing, and triggering the Rule of Parity. The notifications do not go to employees, they are sent to the admin for gaining or losing coverage. The admin would then have the option to notify the employee.
Question 1l.	Are you able to include retirees and COBRA in the data for reporting?
Response 1l.	Yes, COBRA and retiree enrollees can be included or excluded on the reports by narrowing down or expanding status fields.
Question 1m.	Are you able to manage, forecast and trend benefit eligible status on an on-going basis?
Response 1m.	Yes, if the client is up to date with their hour's imports, the ACA Monitoring Report can be utilized to identify those tracking for gaining ACA FT status. It defaults to look 90 days forward and back from the date generated, though that is adjustable.
Question 1n.	Are you able to calculate affordability? Please describe the process and the safe harbor options supported.
Response 1n.	Yes. PlanSource uses Safe Harbor criteria (W-2, pay rate, or poverty levels) in determining the affordability of an offer of coverage to the employee. The offer is automatically generated and sees all eligible offers and automatically identifies the lowest cost and populates the offer and the applicable tier for the offer. Then the calculation is made based on the previously described safe harbor value.

**2. Data Files**

Question 2a.	Are you able to import data from multiple 3 <sup>rd</sup> party data sources? If so, please outline any limitations with this process.
Response 2a.	Yes, we can. The fields contained on the 3 <sup>rd</sup> party data import must correlate to the system available data fields. If new fields are being added from the 3 <sup>rd</sup> party source, updates need to be established in the PlanSource system before the import can run.
Question 2b.	Do you require input data to be provided in a pre-determined template or do you have custom data intake capabilities?
Response 2b.	Yes, we do. To facilitate a data import using automation, we use our standard data import templates. If you have any necessary data to be imported, our team will help map your raw data to our system templates for the system to accept it on your behalf.
Question 2c.	Describe your audit process for 3 <sup>rd</sup> party data intake.



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Response 2c.	PlanSource will store the import data in a test environment where your designated team will run the validation against the production environment to ensure the data is clean. We then report the results back to White Cap for sign off and we will load it back into the production environment.
Question 2d.	Can the 3 <sup>rd</sup> party data be edited once it is loaded into your system? If so, please outline any limitations with this process.
Response 2d.	Yes, we can edit data once it is loaded into our system. The limitations with this would be dependent on the 3 <sup>rd</sup> party data source file and its specifications to the PlanSource destination fields.

**3. Reporting**

Question 3a.	Are you able to manage (compile, e-file and distribute) the ACA IRS reporting requirements (sections 6055 and 6056)? If so, describe your process for managing these requirements.
Response 3a.	Yes, we can transmit (e-file) the reporting information to the IRS and optionally distribute the forms to employees if the client uses our fulfillment service. The client's responsibility would be to review and approve the forms, which would then allow them to trigger the transmission to the IRS directly from the PlanSource system.
Question 3b.	Specifically, are you able to manage the ACA IRS reporting requirements for Form 1095-C, lines 14, 15 and 16 (including interpreting benefit data for indicator codes for line 14, 15 and 16 on the 1095-C)? Please describe any limitations with FULLY completing this section of Form 1095-C.
Response 3b.	Yes. Lines 14-16, as well as Part III if applicable, will be coded based on employee benefit elections (or declined offers), and any relief methods. The client would want to review the aforementioned ACA Calculation report, as data conflicts on employees causing calculation errors can cause coding issues. We also have guides to assist in reviewing steps necessary to ensure accurate reporting information.
Question 3c.	Has the solution been audited by a 3rd party to verify that all ACA regulations are accounted for and calculated correctly? If so, please list the 3rd party auditor.
Response 3c.	Yes. PlanSource utilizes a third party outside counsel to assist with navigating and interpretation of PPACA regulations to ensure our system is compliant and operates in accordance of law. We do not have a third-party auditor specific to PPACA.
Question 3d.	Is the 1095-C reporting available online for employees to access?
Response 3d.	Yes, 1095-C forms are provided electronically to employees by way of the employee experience. Administrators can download 1095-C forms for printing within the administrative portal; for an additional fee PlanSource can provide printing and mailing services.
Question 3e.	Do you integrate with 3rd party tax systems like Turbo Tax or Quicken? If so, please list the providers.
Response 3e.	No, we do not.
Question 3f.	How long will you retain data and IRS reports for employee and employer inquiries?
Response 3f.	Tickets created from historical form creation or transmissions are removed from the system after 2 years, per HIPAA requirements, but employee ACA information is "timelined" and new form creations can be generated based on the historical data back to 2015, as well as reviewed on respective employees' timelines.
Question 3g.	Is the 1095-C reporting online available for employers to access, review, audit, and update both pre and post filing. If so, is there an audit trail? If a correction filing is required, does it automatically generate an updated efile?
Response 3g.	Yes, 1095-C forms are provided electronically to employees by way of the employee experience. Administrators can download 1095-C forms for printing within the administrative portal; for an additional fee PlanSource can provide printing and mailing services.
Question 3h.	How do you support and report ACA administration on a state level as more states are requiring remittance/compliance?
Response 3h.	PlanSource offers ACA State Reporting to those customers who use PlanSource's federal ACA tool. To learn more about PlanSource's ACA State Reporting, please visit: <a href="https://plansource.com/state-compliance/">https://plansource.com/state-compliance/</a>

**4. IRS Support Services**

Question 4a.	Do you provide call center services for employee inquiries regarding 1095 reporting?
Response 4a.	Yes, employees would contact the same dedicated 800 number for White Cap that may be used year-round, if they have questions regarding their 1095c form.
Question 4b.	Do you manage IRS inquiries and penalties?
Response 4b.	No, however, the ACA Monitoring Report can be used to proactively identify records that could potentially result in a penalty with the IRS. We have guides/webinars to assist in reviewing these items, with team members able to assist in more complex scenarios.
Question 4c.	Describe any support provided with public exchanges for penalty verifications and appeals.
Response 4c.	PlanSource is not involved in the public exchanges or with any assistance required

**5. Other ACA Requirements**

Question 5a.	Do you report the employer and employee total premium cost of applicable plans to payroll to be included on the W2? Please include method or reporting (payroll feed or other report) and frequency (per payroll or yearend file).
Response 5a.	Yes, within the Report center the Healthcare Reform W-2 Report will aid you in reporting employer-sponsored healthcare contributions and coverages on each employee's W2. As a self-service reporting center, the report can be created and run at the frequency you require.
Question 5b.	Do you have the capability to post Summary of Benefits and Coverage (SBC), Summary of Material Modification (SMM), and/or Summary Plan Description (SPD) to your online benefits system?
Response 5b.	The PlanSource system includes a personalized, secure document library accessible by HR professionals and employees. HR professionals can easily upload, delete, and manage plan documents and forms through the PlanSource Document Library and can be embedded in the workflow and shared to employees defined by category specifications. Documents are stored in a secure document library and can be designated as viewable by the employees and can be assigned expiration dates. Employees can access the Document Library and view those documents specified for their viewing. Document file types supported include: .doc, .docx, .pptx, .ppt, .xls, .xlsx, .xlt, .xltx, .txt, .rtf, .tif, .png, .jpg, .jpeg, .gif, .bmp, .pdf, .mht, .db, .zip, .xml, .log, .dpt, .odt, and .ods. File size is limited to 51,200 KB. Conversely, employees can also upload specific documents that support any pending dependent verification or life event processing. Once uploaded, these documents will remain available for employees to access at a later date.  We can also build populations within the system to allow separate groups to have different document libraries.
Question 5c.	What level of customization is available for the Notice of Exchanges? What is the method of distribution and associated costs?
Response 5c.	PlanSource is not involved in the public exchanges or with any assistance required
Question 5d.	Please indicate how you can support the calculation of the number of covered lives for the Patient-Centered Outcomes Research Institute (PCORI) fee. Please include a description of your reporting capabilities including counting methods supported.
Response 5e.	PlanSource is not involved in the public exchanges or with any assistance required

**General Administration**

**1. Direct Billing Process**

Question 1a.	How automated is the direct billing process? In most cases, can you eliminate any manual processing?
Response 1a.	PlanSource provides direct billing services for employers who have employees on leave of absence or other business scenarios where subscribers remain covered under an employer's plan but do not have a paycheck from which to deduct premiums. PlanSource manages the generation of invoices, collection of premiums from participants, and terminates coverage in the PlanSource Benefits Administration system, thus taking the manual process off White Cap's plate.
Question 1b.	Describe the customer experience.
Response 1b.	Direct Billing administration with PlanSource will manage the process of notifying and collecting premiums owed by your employees who are on unpaid leaves of absence. We will provide notice of premiums owed as well as premium coupons and will also notify employees in the event benefits are terminated for any reason. Employees on LOA and marked in the system can still receive communications sent out via the communication tool. This requires this desire to be discussed during implementation to ensure that the site is configured to include this option. If PlanSource is managing the LOA process for White Cap, we would also send out notices to those employees who are on LOA. Should LOA employees lose coverage through a qualifying event, their record will be marked with a COBRA qualified loss of coverage, which will trigger the appropriate COBRA notices and procedure.
Question 1c.	Describe the administrative experience and the visibility they have to the direct bill process.
Response 1c.	White Cap will have access to the direct billing system, COBRAPoint to look up member details, run reports, and view other details as needed. In addition to system access, outreach can be made to our team to provide that information, leaving you with the flexibility to be as hands on or hands off in the system as you prefer.

**2. Project Management**

Question 2a.	Describe how you project manage new cycles with clients.
Response 2a.	

**3. New Functionality Rollout/Communication**

Question 3a.	Describe the rollout/communication process to the administrators as it relates to new functionality/product updates to the technology platform.
Response 3a.	We design and launch major software releases three times a year plus smaller releases as needed to meet regulatory deadlines and provide timely enhancements to our customers. <b>PlanSource provides transparent release communications so that customers and partners are aware of upcoming enhancements and changes.</b> You can always see what is coming in the next software release at <a href="http://www.plansource.com/release">www.plansource.com/release</a> and the schedule of upcoming releases can be found at <a href="http://www.plansource.com/releases">www.plansource.com/releases</a> . For each major release, PlanSource communicates with its community via email, conducts webinars that review new features, and provides updated training and user guides. Most importantly, our training team updates the system directly with on-demand help and "walk-throughs" that guide users through tasks.

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	<p>Prior to a release, all testing and QA is performed within several testing, Q/A, and pre-production environments. The testing methodology for enhancements and new functionalities to the platform begins in development. The system source code is developed with an extensive suite of automated tests. Successful Software Quality Assurance SQA testing requires out-of-the-box thinking from our developers and the flexibility to successfully adapt to and partner with standard development methodologies such as agile and scrum waterfall. PlanSource accomplishes this by adopting various elements of mainstream QA methodologies based on the needs of the project or case at hand. User testing is performed for all software changes and emphasizes process improvement, defect prevention, and the overall user experience. It encompasses various types of tests including but not limited to: functionality, impact, boundary, destructive/negative testing, etc. PlanSource also performs the following testing methodologies on our system:</p> <ul style="list-style-type: none"> <li>-Load Testing to analyze system performance and scalability on a regular basis.</li> <li>-Regression suites are a part of every release cycle and are included in patch efforts on an as-needed basis.</li> <li>-Beta and pilot tests are utilized following the standard SQA processes for specific project efforts.</li> </ul> <p>Maintenance windows are approximately 4 times per year on Saturdays, and 3-5 times per year during an evening typically Thursday. Maximum downtime on Saturday is up to 8 hours, though typical downtime is usually around 4 hours.</p> <p>These system updates are at no additional cost to our clients.</p>
Question 3b.	How much lead time is provided to the client?
Response 3b.	We begin our communication outreach with information on the release date and webinars about two months in advance. Release notes are always published at least two weeks in advance. Our releases have always been in Winter (Jan), Spring (April/May) and Summer (Aug), so White Cap will know the timeline or around the time of year.
Question 3c.	What training materials/updates are provided to the client?
Response 3c.	<p>We will conduct system training for HR field users throughout the year which can be recorded and provided to the client for reference and distributions. We will distribute a desktop training guide that we'll provide to HR administrations that gives a system-wide overview. This document is searchable by keywords.</p> <p>Just like the initial training White Cap will receive, there's always availability for additional ongoing training with your designated account manager on an as-needed basis.</p> <p>Last, PlanSource University is always available as a self-paced learning and on-demand webinars, making it easy for you to advance at your own pace, on your own schedule. As a PlanSource community member, you can access our library with hundreds of courses and recorded webinars by logging in to your benefits portal and selecting "PlanSource University" from the left-hand menu.</p> <p>Learn more at <a href="http://www.plansource.com/training">www.plansource.com/training</a></p>
Question 3d.	Does the client have the option to postpone new functionality? If so, for how long?
Response 3d.	Release features are applied across our entire client base with no option to decline. However, with that said, there are very few instances where items are behind toggles, that White Cap may have specific reasoning where they may do not want to apply the enhancement right away. In the rare instance this comes up, your designated account manager is happy to work with our Product team to determine a successful solution.

**4. Compliance**

Question 4a.	How do you partner with your clients to ensure they are meeting their compliance requirements in each applicable area?
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Response 4a.	<p>The foundation of our security approach is built around ISO 27001/2 standards. We understand that benefits information is extremely sensitive and has strict procedures and technological safeguards in place to keep it safe. This includes following HIPAA, and state privacy guidelines, as well as leveraging security elements of SANS Top 20 Common Security Controls CSC. PlanSource facilitates the recording and tracking of key information for government compliance and reporting. This includes the Consolidated Omnibus Budget Reconciliation Act COBRA, the Health Insurance Portability &amp; Accountability Act HIPAA, regulations implemented by the Occupational Safety &amp; Health Administration OSHA, workers' compensation regulations, the Family Medical Leave Act FMLA, and Equal Employment Opportunity EEO laws. PlanSource also enables compliance with HIPAA confidentiality requirements for protecting sensitive data such as employee social security numbers.</p> <p>For ACA Employer Requirements, PlanSource will follow IRS regulations to ensure that all our clients remain in compliance with employer requirements. You can visit <a href="https://plansource.com/compliance/">https://plansource.com/compliance/</a> to learn more about our compliance and download a free guide to ACA.</p> <p>PlanSource also offers State ACA compliance and reporting. To learn more, please visit: <a href="https://plansource.com/state-compliance/">https://plansource.com/state-compliance/</a></p>
Question 4b.	How do you partner with your clients to communicate/prepare for new legislation?
Response 4b.	<p>PlanSource maintains a Corporate Compliance department tasked with ensuring compliance with internal and external requirements. This team is integrated with our Operations teams and Development teams to ensure that all HIPAA regulations are in practice in our operating procedures as well as embedded in our technology.</p> <p>Our internal General Counsel, Compliance Director, Legal Team, and IT Security Officer are responsible for monitoring the legal and regulatory activities within our organization.</p> <p>The PlanSource Product team also closely monitors the impacts of legislative actions so that they can be interpreted and translated into new product features or enhancements, as necessary.</p> <p>Should regulatory changes be made that would alter the production and delivery of our software and services, all clients would be informed via email initially and potentially through a webinar depending on the size and scope of the changes.</p>

**5. Administration Requirements Document**

Question 5a.	How are the client's specific rules and processes documented? What type of document is used (Word, Excel, etc.)?
Response 5a.	<p>PlanSource has a robust suite of requirements documentation that is completed both during discovery, the implementation process through to ongoing process definitions.</p> <p>During implementation, our team will work with you to gather information about your plans and eligibility criteria through our discovery process. This information is captured in a series of system requirements and compliance documentation that outline the specifications of each delivery component.</p> <p>Each requirement document is version-controlled and approved by the customer. When ongoing changes are introduced, the requirements document is revised accordingly, and a new version-controlled copy is provided back to the customer for review and signature.</p> <p>Following implementation, ongoing process specifications are captured in a required document called the Administrative Guide. This artifact captures the specifics for each process executed by and on behalf of each customer. Our customers are provided with a version-controlled document for the customer for review, approval and a final copy provided for the client's archives.</p>

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	The format used varies according to subject material and we use the format most logically reflective of the content. For example, excel is used for population groups and eligibility matrix; whereas Word is used for the Administrative Guide. Our customers are provided with draft documentation beginning in the discovery phase of each delivery category through to the completion of the artifact and customer sign off.
Question 5b.	What is the turnaround for capturing updated requirements in the document and communicating to your internal teams (Call Center, COBRA, etc.)?
Response 5b.	The turnaround time for updating requirements is 3-5 business days. A new version-controlled document will be provided to the customer for review, approval and a final copy provided for the client's archives. PlanSource updates all shared service departments such as COBRA, call center, billing etc. with updated requirements documents as soon as they are finalized. This typically happens the same day and their corresponding documentation, SOPs or desktop support tools are updated in 1-2 business days.
Question 5c.	Where is this document housed? Is it easily accessible to the administrators?
Response 5c.	Drafts of all artifacts are provided to the customer upon each discovery phase. A version-controlled document will be provided to the customer for review, approval and a final copy provided for the client's archives.

## VIII. Appendix Listing and Requested Attachments

Please include the following via attachment:	Submitted (Y/N)	Component/Document Name
1. Standard contract	Y	<b>2024-End User Svs Agrmt-v1.1-SAMPLE (PRIVILEGED AND CONFIDENTIAL)</b>
2. Standard service level agreement/performance guarantees	Y	<b>Standard PlanSource SLAs for White Cap</b>
3. Latest Audit Reports (or other external audit reports), including:  a. YOUR OPERATIONS: SSAE 16 or 18 (SOC 1, SOC 2, or SOC 3) (Include Issue Date and Type)  b. YOUR DATA CENTER (If not included in 3a or if a Third-Party data center): SSAE 16 or 18 (SOC 1, SOC 2, or SOC 3) (Include Issue Date and Type)  c. Results of system penetration testing  d. Financial Audits by Public Accountants resulting in an opinion (Include Issue Date, and opinion type issued...Clean, Qualified, or Adverse) (Do not send financials – if publicly held, please send a link to your 10k)	Y	<p><b>PlanSource-2023-Type 2 SOC 2-Final Report</b></p> <p><b>PlanSource-2023-Type 2 SOC 2-Final Report</b></p> <p><b>PlanSource Benefits PenTest Executive Summary</b></p> <p><i>All PlanSource audits have been Clean and clear of any issues. Audits are conducted annually, and the issue date is the end of April.</i></p>
4. Tech Errors & Omissions Insurance Certificate	Y	<i>As a SaaS platform, we do not perform technical work for customers and as such do not carry such a policy.</i>
5. Cyber Crime Insurance Certificate	Y	<b>Certificate of Insurance (April 2023)</b>
6. Implementation timelines and other implementation documentation	Y	<b>White Cap Implementation Timeline and Heatmap</b> <b>Implementation Governance</b> <b>Implementation Check List</b> <b>Action Item Log</b>

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<b>Eligibility Matrix</b>		
7. Administrator training documentation	N	<i>Our implementation teams will take White Cap through a live administrative system training. That said, our clients find they require less time in the system as PlanSource handles the heavy lifting and management of many admin duties and reporting. Should a White Cap specific document need to be created we will happily do so ensuring it is relevant to you and your teams.</i>
8. Results of client satisfaction surveys	Y	<b>Satisfaction Surveys</b>
9. Sample reporting package and listing of all reports available	Y	<b>Sample Report Package and list of available Reports</b>
10. List of API and SSO connections	Y	<b>(API and SSO) Boost Integrations – Summary HCM Partner Matrix</b>
11. Security, privacy policies and procedures	Y	<b>2024 Technology and Security Overview  ISO-019_Physical_and_Environmental_Security_Policy_Summary_v4.0</b>
12. Technology infrastructure documents such as:		
a. Network and System infrastructure diagrams	Y	<b>PlanSource Network Diagram-DataSite 2024</b>
b. System dataflow / integration diagrams	Y	<b>2024 Technology and Security Overview</b>
c. Systems Development Life Cycle policies and procedures	Y	<b>ISO-P020_Systems Development Lifecycle_Security_Summary_v4.0</b>
d. Business Continuity and Disaster Recovery plans		<b>P005_Business_Continuity_and_Disaster_Recovery_Policy_Summary_v4.0</b>
e. Overview of data center infrastructure		
Y		
13. Any other materials you believe are relevant	Y	<b>Pricing Matrix Attachment - PlanSource Out of Scope Estimated Fees</b>