

RECITALS:

A. AmeriFlex offers a variety of administrative services to employers, including such services related to:

1. Group health plan continuation coverage services as governed by the provisions of § 4980B of the Internal Revenue Code ("Code") and Part 6, Subtitle B, Title I of ERISA (collectively referred to herein as "COBRA").
2. Health flexible spending arrangements ("Health FSAs") under Internal Revenue Code ("Code") § 105 to be offered under a Code § 125 cafeteria plan.
3. Dependent care flexible spending accounts (*aka* dependent care assistance programs ("DCFSAs") under Code § 129) to be offered under a Code § 125 cafeteria plan.
4. Health reimbursement arrangements ("HRAs") under Code § 105.
5. Health savings account-oriented "plans" ("HSAs") under Code § 223.
6. Transportation fringe benefit plans (*aka* "commuter reimbursement plans") ("CRAs") under Code § 132.
7. Certain billing services related to collection of insurance premiums and the like but unrelated to COBRA.

B. Lexington Fayette Urban County ("Employer") desires to engage AmeriFlex in the provision of such services, specifically services related to [check all that apply]:

- ☐ COBRA
- ☒ Health FSA
- ☒ DCFSA
- ☐ CRA
- ☐ HRA
- ☐ HSA
- ☐ Billing Services

All services selected above shall be deemed the "Selected Services" for purposes of Article 1.4. Any services not selected above shall not be deemed the "Selected Services" for purposes of Article 1.4.

Furthermore, any provisions in this Agreement specific to COBRA services (e.g., the provisions in Article IIA, Article IIIA, Article V, Article VIA, et. al.) shall be disregarded for purposes of this agreement unless directly related to the "Selected Services."

C. In consideration of the mutual promises set forth in this Agreement, Employer and AmeriFlex agree as follows:

ARTICLE I: INTRODUCTION

1.1 Agreement Effective Date and Term

With regard to all of the Selected Services except COBRA, this Agreement is effective 1/1/2013 ("Effective Date").

1.2 Scope of Services

Employer has sole and final authority to control and manage the operation of the Plans, including any and all discretionary authority over the Plans. AmeriFlex is and shall remain an independent contractor with respect to the services being performed hereunder and shall not for any purpose be deemed an employee of Employer, nor shall AmeriFlex be deemed a partner with Employer, engaged in a joint venture with Employer or governed by any legal relationship with Employer other than that of an independent contractor. AmeriFlex does not assume any responsibility for the general policy design of the Plans, the adequacy of their funding, or any act or omission or breach of duty by Employer. Nor is AmeriFlex in any way to be deemed an insurer, underwriter, or guarantor with respect to any benefits payable under the Plans. AmeriFlex generally provides reimbursement services only and does not assume any financial risk or obligation with respect to claims for benefits payable by Employer under the Plans. Nothing herein shall be deemed to constitute AmeriFlex as a party to the Plans or to confer upon AmeriFlex any authority or control respecting management of the Plans, authority or responsibility in connection with administration of the Plans, responsibility for the terms or validity of the Plans, or any fiduciary duty or other obligation toward any participants in the Plans other than that which may be imposed by the judicial, administrative or other application of ERISA by a governmental authority. Nothing in this Agreement shall be deemed to impose upon AmeriFlex any obligation to any employee of Employer or any person who is participating in the program ("Participant" or "Qualified Beneficiary," as applicable).

1.3 Definitions

"Agreement" means this AmeriFlex Administrative Services Agreement, including all Appendices hereto.

"COBRA" means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended, as well as coverage offered and/or provided to a Qualified Beneficiary.

"Code" means the Internal Revenue Code of 1986, as amended.

"Continuation Coverage" means coverage following a Qualifying Event provided to a Qualifying Beneficiary under COBRA.

"CRA" has the meaning given in the Recitals.

"DCFSA" has the meaning given in the Recitals.

"Eligibility Reports" have the meaning described in Section 2.8.

"Employer" has the meaning given in the Recitals.

"ERISA" means the Employee Retirement Income Security Act of 1974, as amended.

"Effective Date" has the meaning given in Section 1.1.

"Health FSA" has the meaning given in the Recitals.

"HIPAA" means the Health Insurance Portability and Accountability Act of 1996, as amended.

"HSA" has the meaning given in the Recitals.

"Litigation" means any litigation or other proceeding including but not limited to any judicial or administrative proceeding involving a dispute arising under this Agreement, or an audit or proceeding by the Internal Revenue Service or the United States Department of Labor involving directly or indirectly the duties or responsibilities of Employer or AmeriFlex.

"Named Fiduciary" means the named fiduciary as defined in ERISA § 402(a)(1).

"Participant" has the meaning given in Section 1.2.

"Plan Administrator" means the administrator as defined in ERISA § 3(16)(A).

"Plan" or "Plans" means any or all of the employee benefit plans defined in the Recitals, except for COBRA.

"Qualified Beneficiary" or "QB" has the meaning given to such term under COBRA.

"Qualifying Event" or "QE" has the meaning to such term under COBRA.

1.4 Agreement Provisions Applicable to Selected Services Only

Any provision of this Agreement which is either specifically applicable, whether by virtue of its placement under certain Article headings or subheadings or for any other contextual reason, to any service that is not a Selected Service or could not be otherwise reasonably interpreted as applicable to a service that is a Selected Service shall be inoperative. No such inoperative provision shall render the remaining provisions of the Agreement inoperative by themselves or taken together as a whole.

ARTICLE IIA: EMPLOYER RESPONSIBILITIES REGARDING COBRA ADMINISTRATION

2.1 General Duties Owed to AmeriFlex

During the term of this Agreement, Employer will carry out all necessary duties to AmeriFlex and furnish AmeriFlex with all information necessary to provide COBRA administrative services, including, but not limited to:

- A. Providing AmeriFlex, on a timely basis and in an accurate form, with all information necessary for AmeriFlex to adequately fulfill its obligations under Article III. AmeriFlex shall have no affirmative duty to pursue this information and shall not be responsible for the consequences of Employer's failure to provide it. A non-exhaustive list of such information is provided for Employer in Exhibit C to this Agreement. The Employer's use of a third party to provide such information to AmeriFlex does not absolve the employer of its obligations under this section.
- B. Upon notification by AmeriFlex to the Employer or the carrier, adding qualified beneficiaries who have elected

COBRA continuation coverage to the Employer health plan, including, if necessary, on a retroactive basis. Such notification shall include the provision of and/or access to online enrollment reports reflecting this and other related information.

- C. Making ultimate decisions with regard to pursuing Qualified Beneficiaries whose addresses are discovered to be mistaken, outdated or otherwise incorrect.
- D. Ensuring that information provided to AmeriFlex, plan documents and arrangements with carriers are consistent.
- E. Acknowledging that AmeriFlex makes no guarantee of sufficient funds on checks or other forms of payment made payable to AmeriFlex from qualified beneficiaries electing COBRA, and holding AmeriFlex harmless for any payment deemed insufficient for such reasons.
- F. Acknowledging and understanding that any applicable laws, rules and regulations are subject to modification and amendment, which may require AmeriFlex to adjust certain policies and procedures in order to discharge its duties.
- G. Maintaining its status as plan administrator for purposes of the Employee Retirement Income Security Act ("ERISA") of any and all Plans for which AmeriFlex is acting as third-party administrator for purposes of COBRA compliance.
- H. Notifying AmeriFlex, in writing, of all entity changes, reorganizations, bankruptcies and any other transitions and their effect on benefit plans. AmeriFlex shall take written direction from Employer regarding entity changes and shall have no duty to pursue information.

All information required under this Section 2.1 will be provided in such format and at such intervals as is reasonably required by, and acceptable to, Employer and AmeriFlex.

2.2 Premiums

Employer will determine the cost to the Plan for Continuation Coverage and establish the premium to be charged to Qualified Beneficiaries. Notwithstanding the foregoing, AmeriFlex shall, at Employer's request, provide guidance with regard to the premium to be charged for any health FSA or HRA it administers for Employer, although the final determination of such premium shall remain the responsibility of the Employer.

2.3 Provision of Names of Those Authorized to Act

Employer will provide AmeriFlex with the names of individuals authorized to act for Employer in connection with this Agreement. In the case of a broker, agent or other third party who is not an owner or employee of Employer, AmeriFlex may first require the execution of a Designation of Outside Plan Representative form, attached as Exhibit B, granting the authority to act for Employer in connection with this Agreement.

2.4 Settlement with Insurers

Employer shall be responsible for the settlement of billing and invoicing issues with insurance carriers arising from COBRA's time allowance for Qualified Beneficiaries to remit premium payments, including but not limited to, issues arising from the provision of Continuation Coverage to Qualified Beneficiaries who fail to remit premiums for such Continuation Coverage in a timely manner. Any efforts to settle such issues via the collection of payments from Qualified Beneficiaries, if any such efforts are necessary for same, will be the sole responsibility of Employer.

Employer shall be fully responsible for the settlement of billing and invoicing issues with insurance carriers arising from Employer's failure

to reconcile the notification provided pursuant to Article 2.1.B. with insurer's bills and/or invoices in a timely fashion.

2.5 Responsibilities under the American Recovery and Reinvestment Act of 2009 ("ARRA") and Other Subsequent Legislation

If applicable after August 31, 2011, Employer shall be solely responsible for determining whether Qualified Beneficiaries are "Assistance Eligible Individuals" (AEIs) as defined by the ARRA (and as modified by the Department of Defense Appropriations Act of 2010 and the Temporary Extension Act of 2010) as well as for providing notice thereof to AmeriFlex in accordance with the provisions of Article 2.1.1. Employer shall also be solely responsible for handling any claims, appeals and other controversies that may arise between Qualified Beneficiaries and the Employer with regard to such determination, including any such claims, appeals and other controversies involving any government agency charged with the regulation and enforcement of ARRA. Additionally, Employer shall be solely responsible for providing all required plan documents and any other relevant plan information for AEIs who wish to change plan participation pursuant to the ARRA.

ARTICLE IIB: EMPLOYER RESPONSIBILITIES REGARDING PLAN ADMINISTRATION (FSA/DCFSA/HRA/HSA/CRA)

2.6 Sole Responsibilities

- A. Employer has the sole authority and responsibility for the Plans and its operation, including the authority and responsibility for administering, construing and interpreting the provisions of the Plans and making all determinations thereunder. Employer gives AmeriFlex the authority to act on behalf of Employer in connection with the Plans, but only as expressly stated in this Agreement or as otherwise mutually agreed in writing by Employer and AmeriFlex. All final determinations as to a Participant's entitlement to Plans benefits are to be made by Employer, including any determination upon appeal of a denied claim for Plans benefits. Employer is considered the Plan Administrator and Named Fiduciary of the Plans benefits for purposes of ERISA.
- B. Without limiting Employer's responsibilities described herein, it shall be Employer's sole responsibility (as Plan Administrator) and duty to: ensure compliance with COBRA (except where Employer has otherwise engaged AmeriFlex to provide COBRA services); amend the Plans as may be necessary to ensure ongoing compliance with applicable law, including but not limited to the 2010 Health Care Act as Amended by the 2010 Health Care Reconciliation Act; prepare and file any required tax or governmental returns (including Form 5500 returns) relating to the Plans; determine if and when a valid election change has occurred; execute and retain required Plan and claims documentation; and take all other steps necessary to maintain and operate the Plans in compliance with applicable provisions of the Plans, ERISA, HIPAA, the Internal Revenue Code and other applicable federal and state laws.

2.7 Service Charges; Funding

Employer shall pay AmeriFlex the service charges set forth in the Appendices hereto. Employer shall be ultimately responsible for the funding of the payment of Plans benefits as described in Article VII. Payments pursuant to this Article shall be made via ACH. Employer shall execute the ACH authorization form in the New Client Application or Renewal Application, as applicable.

2.8 Information to AmeriFlex

A. Employer shall furnish the information requested by AmeriFlex as determined necessary to perform AmeriFlex's functions hereunder, including information concerning the Plans and the eligibility of individuals to participate in and receive benefits from the Plans. Such information shall be provided to AmeriFlex in the time and in the manner agreed to by Employer and AmeriFlex. AmeriFlex shall have no responsibility with regard to benefits paid in error due to Employer's failure to timely update such information. From time to time thereafter, AmeriFlex shall provide Employer with updated reports summarizing the eligibility data provided by Employer ("Eligibility Reports") by electronic medium unless otherwise agreed to in writing by the parties. The Employer's use of a third party to provide such information to AmeriFlex does not absolve the employer of its obligations under this section.

The Eligibility Reports shall specify the effective date for each Participant who is added to or terminated from participation in the Plans. Employer shall be responsible for ensuring the accuracy of its Eligibility Reports, and bears the burden of proof in any dispute with AmeriFlex relating to the accuracy of any Eligibility Report. AmeriFlex shall have no liability to Employer or any Participant as a consequence of an inaccurate Eligibility Report, and AmeriFlex shall not have any obligation to credit Employer for any claims expenses or administrative fees incurred or paid to AmeriFlex as a consequence of Employer failing to review Eligibility Reports for accuracy. AmeriFlex shall assume that all such information is complete and accurate and is under no duty to question the completeness or accuracy of same.

Employer shall cooperate with AmeriFlex with regard to the collection and reporting of any information regarding a Plan or Plans or any Participant or Participants which is deemed necessary as part of the fulfillment of any reporting obligation imposed upon AmeriFlex by any governmental agency. If Employer fails to cooperate as aforementioned, AmeriFlex reserves the right to report such failure to the governmental agency requesting the information. Furthermore, in addition to the indemnification obligations imposed elsewhere in this Agreement, Employer shall indemnify AmeriFlex for any penalties or other negative actions undertaken by any such agency due to such failure by Employer to cooperate with such collection and reporting efforts by AmeriFlex.

B. The parties agree that the Employer is fully responsible for the accuracy and completeness of its electronic data submissions to AmeriFlex and that the consequences of any error or errors in electronic data transmission made by Employer or its agent shall not be the responsibility of AmeriFlex but rather that of the Employer.

Furthermore, the parties agree that any such errors or errors requiring manual correction by AmeriFlex shall result in the imposition of a Data Correction Fee to be paid by Employer determined by the amount of time undertaken by AmeriFlex to correct the error or errors, to wit: \$150.00 for the first hour (not prorated) and \$30.00 for every quarter-hour thereafter (also not prorated). The parties further agree that any such manual correction shall not be undertaken until notice has been given to Employer that such correction is necessary and the Employer has authorized same.

This Data Correction Fee shall be assessed on a transmission-by-transmission basis. That is, errors that occur in subsequent transmissions shall be considered new errors even if they are the same or similar to errors in previous transmissions.

Any such manual correction by AmeriFlex shall not absolve the Employer of responsibility for any consequences resulting from the errors or errors existing prior to the manual correction. Furthermore, the refusal of Employer to authorize such manual correction shall not absolve Employer of any such responsibility.

2.9 Plan Documents and Plan Design

Except in the case of COBRA services, AmeriFlex shall provide a single plan document and a single summary plan description to Employer for each Plan. Such documents shall be the sole property of the Employer. It is the Employer's responsibility to ensure that the information contained in these documents reflects the desires of the Employer. If the plan sponsor finds any errors with regard to intended plan design in these documents, AmeriFlex will make necessary corrections as warranted provided timely notice of such errors is given to AmeriFlex. AmeriFlex, however, reserves the right to decline to make alterations to these documents bearing no direct relation to plan design (e.g., formatting, grammar, stylistic concerns, and the like). It is the sole responsibility of the Employer to ensure that the plan document is properly executed by a representative of the plan sponsor and that summary plan descriptions are distributed to participants in a proper fashion. Employer will notify AmeriFlex of any changes to its Plans at least thirty (30) days before the effective date of such changes. If such changes require amendments to the plan document and are to be made effective before the first day of the subsequent plan year, AmeriFlex shall levy a fee of \$150 to amend the plan document for the Employer. The Employer may, in its discretion, amend its plan documents on its own; however, AmeriFlex is not responsible for compliance with any plan document changes of which it is not made aware.

2.10 Liability for Claims

Employer is ultimately responsible for payment of claims made pursuant to, and the benefits to be provided by, the Plans. AmeriFlex does not insure or underwrite the liability of Employer under the Plans. Except for expenses specifically assumed by AmeriFlex in this Agreement, Employer is responsible for all expenses incident to the Plans.

2.11 *Reserved*****

2.12 Medical Records

Employer shall, if required by law or regulation, notify each Participant and provide each Participant with an opportunity to opt out (if required) or obtain from each Participant such written authorization for release of any personal financial records and medical records in accordance with applicable state and federal law to permit Employer and/or AmeriFlex to perform their obligations under this Agreement.

ARTICLE IIIA: AMERIFLEX RESPONSIBILITIES – COBRA ADMINISTRATION

3.1 AmeriFlex COBRA Administration Services

The obligations of AmeriFlex shall encompass the following:

- A. Providing COBRA General Rights letters for all new hires enrolled in the Plan with proof or confirmation of mailing within ten (10) business days of receiving complete and appropriate data from Employer.
- B. Providing COBRA Specific Rights/Qualifying Events letters, enrollment forms, and HIPAA Certificates of Creditable Coverage for all Qualifying Events and to all Qualified Beneficiaries with proof or confirmation of mailing within ten (10) business days of receiving complete and appropriate data from Employer.
- C. Providing notices of expiration or termination of COBRA continuation coverage, notices of conversion rights (if applicable) and HIPAA Certificates of Creditable Coverage within ten (10) business days of learning of an applicable terminating event.
- D. Receiving and processing duly executed COBRA election forms received from Qualified Beneficiaries.
- E. Tracking, monitoring and recording initial election periods for Qualified Beneficiaries.

- F. Notifying Employer or Employer-designated enrollment contacts when a Qualified Beneficiary elects COBRA benefits upon receipt of completed enrollment form and first complete premium payment. Such notification can include the provision of and/or access to online reporting to the Employer.
- G. When requested by Employer, preparing coupon booklets for Qualified Beneficiaries who elect COBRA coverage.
- H. Tracking and monitoring the 45-day retroactive payment period for Qualified Beneficiaries in their election period.
- I. Tracking and monitoring monthly premium payments and 30-day grace periods for Qualified Beneficiaries.
- J. Collecting monthly premiums and remitting same to Employer on a monthly basis.
- K. Determining the duration of Continuation Coverage.
- L. Notifying the Employer-designated enrollment contacts promptly of any coverage termination of a Qualified Beneficiary who has previously elected COBRA continuation coverage. Such notification can include the provision of and/or access to online reporting to the Employer-designated contact.
- M. Providing reporting functionality to Employer regarding Qualified Beneficiary status levels, payments and remittances.
- N. Providing ARRA notifications and/or election periods to all Employer-identified eligible AEIs and ineligible QBs, and tracking applicable AEI subsidies.
- O. Upon timely request by Employer and subject to the pricing terms in Exhibit D, sending open enrollment information to COBRA participants and processing same.

3.2 *Reserved*****

3.3 Maintenance of Roster of Qualified Beneficiaries

AmeriFlex will establish, maintain, and update a roster containing the names of all Qualified Beneficiaries who elect Continuation Coverage under the Plan and provide such roster to Employer on monthly basis.

3.4 Remission of Premium Payment

AmeriFlex will maintain and render accounting of the premiums received from Qualified Beneficiaries for Continuation Coverage, and remit the amounts collected, minus the statutory 2% administration fee, to Employer at such times and in such manner as may be agreed upon by AmeriFlex and Employer, but not more frequently than monthly.

3.5 Insurance Coverage

AmeriFlex shall cover Employer under its general liability policy.

ARTICLE IIIB: AMERIFLEX RESPONSIBILITIES –Plan Administration (FSA/DCFSA/HRA/HSA/CRA)

3.6 Sole Responsibilities

The sole responsibilities of AmeriFlex shall be as described in this Agreement (including the obligations listed in any Exhibit to this Agreement).

3.7 Service Delivery

AmeriFlex shall provide customer service personnel by telephone during normal business hours as determined by AmeriFlex, and shall provide electronic administrative services. AmeriFlex shall not be deemed in default of this Agreement, nor held responsible for, any cessation, interruption or delay in the performance of its obligations

hereunder due to causes beyond its reasonable control, including, but not limited to, natural disaster, act of God, labor controversy, civil disturbance, disruption of the public markets, act of terrorism, war or armed conflict, or the inability to obtain sufficient materials or services required in the conduct of its business, including Internet access, or any change in or the adoption of any law, judgment or decree.

3.8 Benefits Payment

AmeriFlex shall, on behalf of Employer, operate under the express terms of this Agreement and the Plans. AmeriFlex shall initially determine if persons covered by the Plans (as described in the Eligibility Reports) are entitled to benefits under the Plans and shall pay benefits from the Plans in its usual and customary manner to Participants. AmeriFlex shall have no duty or obligation with respect to claims incurred prior to the Effective Date ("Prior Reimbursement Requests"), if any, and/or administration of the Plans (or other) services arising prior to the Effective Date ("Prior Administration"), if any, regardless of whether such services were/are to be performed prior to or after the Effective Date.

Employer agrees that:

(a) AmeriFlex has no responsibility or obligation with respect to Prior Reimbursement Requests and/or Prior Administration;

(b) Employer will be responsible for processing Prior Reimbursement Requests (including any run-out claims submitted after the Effective Date) and maintaining legally required records of all Prior Reimbursement Requests and Prior Administration sufficient to comply with applicable legal (e.g., IRS substantiation) requirements; and

(c) Employer shall indemnify and hold AmeriFlex harmless for any liability relating to Prior Reimbursement Requests and/or Prior Administration.

3.9 *Reserved*****

3.10 Reporting

AmeriFlex shall from time to time make available to Employer via electronic medium (unless otherwise agreed by the parties) a master report showing the payment history and status of Participant claims and the amounts and transactions of Participant accounts. AmeriFlex shall also make available to Participants electronic access to reports showing their individual payment history and the amounts and transactions in their individual accounts.

3.11- 3.12 *Reserved*****

3.13 Recordkeeping

AmeriFlex shall maintain, for the duration of this Agreement, the usual and customary books, records and documents, including electronic records, that relate to the Plans and its Participants that AmeriFlex has prepared or that have otherwise come within its possession. These books, records, and documents, including electronic records, are the property of Employer, and Employer has the right of continuing access to them during normal business hours at AmeriFlex's offices with reasonable prior notice. If this Agreement terminates, AmeriFlex may deliver, or at Employer's request, will deliver all such books, records, and documents to Employer, subject to AmeriFlex's right to retain copies of any records it deems appropriate. Employer shall be required to pay AmeriFlex reasonable charges for transportation or duplication of such records. Provided, however, that upon termination of this Agreement, AmeriFlex must destroy or return to Employer all PHI, including PHI that is in the possession of subcontractors or agents of AmeriFlex. If it is infeasible to return or destroy PHI, AmeriFlex shall provide to Employer notification of the conditions that make return or destruction infeasible. Upon Employer's agreement that return or destruction of PHI is infeasible, AmeriFlex shall extend the protections of this Agreement to such PHI and limit further uses and disclosures of such PHI to those purposes that make the return or destruction infeasible, for so long as AmeriFlex retains such PHI. AmeriFlex shall

pay all storage charges for any such PHI for so long as AmeriFlex retains such PHI.

3.14 Standard of Care

AmeriFlex shall use reasonable care and due diligence in the exercise of its powers and the performance of its duties under this Agreement. If AmeriFlex makes any payment under this Agreement to an ineligible person, or if more than the correct amount is paid, AmeriFlex shall make a diligent effort to recover any payment made to or on behalf of an ineligible person or any overpayment. However, AmeriFlex will not be liable for such payment, unless AmeriFlex would otherwise be liable under another provision of this Agreement, including but not necessarily limited to, Article 4.2.

3.15 Notices to Employer

Upon request of Employer, AmeriFlex shall provide to Employer all notices (including any required opt-out notice) reflecting its privacy policies and practices.

3.16 Non-Discretionary Duties; Compliance Obligations; Additional Duties

AmeriFlex and Employer agree that the duties to be performed hereunder by AmeriFlex are non-discretionary duties. AmeriFlex is merely a claims-paying agent of Employer. While AmeriFlex may provide information to Employer from time to time, such information shall not be construed as legal, accounting or other professional advice. Any and all compliance obligations with regard to the Plans are the ultimate responsibility of the Employer and the Employer is obligated to consult with its own professional advisors as to what those obligations might be and how they should be met. AmeriFlex and Employer may agree to additional duties in writing as may be specified in the Appendices from time to time.

3.17 Insurance Coverage

AmeriFlex shall cover Employer under its general liability policy.

ARTICLE IV: INDEMNIFICATION PROVISIONS

4.1 Indemnification by Employer

Employer agrees to indemnify and hold harmless AmeriFlex from and against any and all claims, suits, actions, liability, losses, damages, costs, charges, expenses, judgments, and settlements that AmeriFlex sustains as a result of any act or omission of Employer in connection with this Agreement. Employer will not be obligated to indemnify AmeriFlex if it is determined that a judgment, determination, or settlement in litigation was paid as a result of an act or omission by AmeriFlex that was:

(a) Criminal or fraudulent; or

(b) A negligent, reckless or intentional disregard of AmeriFlex's obligations under this Agreement.

Notwithstanding the foregoing, Employer will indemnify and hold AmeriFlex harmless to the extent Employer concurred in, instructed, directed, or caused such acts or omissions by AmeriFlex whether by its own acts, its own omissions, or both.

4.2 Indemnification by AmeriFlex

AmeriFlex agrees to indemnify and hold harmless Employer from and against any and all claims, suits, actions, liability, losses, damages, costs, charges, expenses, judgments, and settlements that Employer sustains as a result of any act or omission of AmeriFlex in connection with the performance of services under this Agreement.

AmeriFlex will not be obligated to indemnify Employer if it is determined that a judgment, determination, or settlement in litigation was paid as a result of an act or omission by Employer which was:

(a) Criminal or fraudulent; or

(b) A negligent, reckless or intentional disregard of Employer's obligations under this Agreement.

Notwithstanding the foregoing, AmeriFlex will indemnify and hold Employer harmless to the extent AmeriFlex concurred in, instructed, directed, or caused such acts or omissions by Employer whether by its own acts, its own omissions, or both.

AmeriFlex's liability to Employer (including its agents and brokers of record), in any case or administrative action, whether arising in contract, tort (including, without limitation, negligence and strict liability) or otherwise, shall be limited, with the exception of any punitive damages that may be awarded by any judicial authority and with the exception of any fees, fines or penalties of any nature imposed by any federal governmental authority (including but not limited to the United States Department of Labor and the Internal Revenue Service) to the amount equal to the total fees paid by Employer (including its agents and brokers of record) under this Agreement in the twelve (12) months prior to the incident. In no event shall AmeriFlex be liable for special, incidental, indirect, consequential, or exemplary damages.

4.3 Survival of Provision

The provisions of this Article will survive the termination of this Agreement.

ARTICLE V: *RESERVED*****

ARTICLE VIA: COBRA ADMINISTRATION SERVICE FEES

6.1 Initial Case Set-Up Fee

An initial case set-up fee specified in Exhibit D, attached hereto and made a part hereof, will become payable to AmeriFlex at the time this Agreement is executed.

6.2 Service Fee

A service fee specified in Exhibit D will be paid by Employer to AmeriFlex. For Renewal Terms only, AmeriFlex reserves the right to increase or modify the service fee at any time upon thirty (30) days notice to Employer, but no more than once every twelve (12) months. The service fee will be paid regardless of whether a Qualified Beneficiary electing Continuation Coverage pays the premiums for such coverage for the period billed or the month enrolled in such coverage.

6.3 Additional Fees

Charges for additional services requested by Employer not included in the Agreement will be agreed upon prior to the performance of such service by AmeriFlex.

6.4 When Fees Are Payable

AmeriFlex will transmit an invoice to Employer for service fees on a monthly or periodic basis and will transmit invoices to Employer for additional services immediately following the performance of such services. Payment of services is due upon receipt of such invoice.

6.5 *Reserved*****

6.6 COBRA Administration Fee

AmeriFlex will retain the 2% COBRA Administration fee paid by the Qualified Beneficiary. AmeriFlex will also retain the 2% COBRA Administration fee for individuals on a COBRA disability extension. AmeriFlex will remit to Employer the additional allowable 50% (after

the initial eighteen (18) month continuation period has expired) payable during a period of disability extension.

ARTICLE VIB: PLAN ADMINISTRATION SERVICE FEES (FSA/DCFSA/HRA/HSA/CRA)

6.7 Service Charges

The amounts of the monthly service charges of AmeriFlex are described in the Appendices. For Renewal Terms only, AmeriFlex reserves the right to increase or modify the service fee at any time upon thirty (30) days notice to Employer, but no more than once every twelve (12) months. Notwithstanding the foregoing, AmeriFlex may also change the monthly service charges as of the date any change is made in the Plans. Employer acknowledges that AmeriFlex has disclosed all sources of income to it pursuant to the administration of the Plan.

6.8 Billing of Charges

All service charges of AmeriFlex, whether provided for in this or any other Section, shall be billed separately from statements for payment of claims so that proper accounting can be made by Employer of the respective amounts paid for claims and for administrative expenses.

6.9 Payment of Charges

All charges under this Article VI shall be determined by AmeriFlex and billed to Employer monthly. Alternatively, if so agreed by the parties, AmeriFlex may deduct payment for monthly service charges from a bank account maintained by Employer. Payment shall be due upon receipt of invoice.

If the invoice remains unpaid sixty (60) days after the receipt of the invoice, a late fee of \$35 will be assessed per unpaid invoice on a per month basis for so long as the invoice remains unpaid.

ARTICLE VII. BENEFIT PROGRAM PAYMENT; EMPLOYER'S FUNDING RESPONSIBILITY FOR PLAN ADMINISTRATION (FSA/DCFSA/HRA/HSA/CRA)

7.1 Payment of Benefits

The Employer's health FSA and/or its HRA shall be considered unfunded plans. Each week or at such other interval as mutually agreed upon, AmeriFlex will notify Employer of the amount needed to pay approved benefit claims and Employer shall pay or transfer into the bank account the amount needed for the payment of Plans benefits. Employer shall enter into such agreements and provide instructions to its bank as are necessary to implement this Section 7.1. AmeriFlex shall have sole authority to provide whatever notifications, instructions, or directions as may be necessary to accomplish the disbursement of such Plans funds to or on behalf of Participants in payment of approved claims.

7.2 Funding of Benefits

Funding for any payment on behalf of the Participants under the Plans, including but not limited to, all benefits to Participants in accordance with the Plans, is the sole responsibility of Employer, and Employer agrees to accept liability for, and provide sufficient funds to satisfy, all payments to Participants under the Plans, including claims for reimbursement for covered expenses, if such expenses are incurred and the claim is presented for payment during the term of this Agreement.

ARTICLE VIII: GENERAL PROVISIONS

8.1 Notices

All notices, certificates, or other communications hereunder, which do not relate to any of the "service" terms of Article II or III, will be sufficiently given and will be deemed given when mailed by certified or

registered mail, postage prepaid with proper address, at such addresses as either party may designate in writing to the other from time to time for such purposes. AmeriFlex and Employer may, by written notice given by each to the other, designate any address or addresses to which notices or other communications to them will be sent when required as contemplated by this Agreement.

Employer agrees that AmeriFlex may communicate confidential, protected, privileged or otherwise sensitive information to Employer and specifically agrees to indemnify AmeriFlex and hold it harmless: (1) for any such communications directed to Employer through the Named Contact attempted via telefax, mail, telephone, e-mail or any other media, acknowledging the possibility that such communications may be inadvertently misrouted or intercepted; and (2) from any claim for the improper use or disclosure of any PHI by AmeriFlex if such information is used or disclosed in a manner consistent with its duties and responsibilities hereunder.

8.2 Severability

The invalidity or unenforceability of any provision of this Agreement will not affect the other provisions of this Agreement, and this Agreement will be construed in all respects as if such invalid or unenforceable provision were omitted.

8.3 Survival of Obligations

The parties' obligations under this Agreement, which by their nature are intended to continue beyond the termination or expiration of this Agreement, will survive the termination or expiration of this Agreement.

8.4 Termination of Agreement

- A. This Agreement, with respect to COBRA Administration, will terminate upon the first to occur of the following:
1. The expiration of thirty (30) days after written notice has been given by Employer or AmeriFlex to the other that Employer or AmeriFlex has breached any material obligation under this Agreement, and such breach has not been cured after such notice has been given;
 2. The date specified in a written notice given by AmeriFlex to Employer of AmeriFlex's termination of this Agreement due to Employer's failure to remit to AmeriFlex charges for services; or,
 3. The end of the 12-month period referenced in Section 1.1 if Employer or AmeriFlex has given at least thirty (30) days written notice of its intent to terminate the Agreement at the end of such period.
- B. In the event of termination of this Agreement, AmeriFlex will, unless Employer and AmeriFlex otherwise agree:
1. Complete the processing of all amounts received by AmeriFlex as premiums payable by those who have elected Continuation Coverage prior to the termination, except that AmeriFlex shall not be responsible for the termination of Qualified Beneficiaries from COBRA continuation coverage beyond the date of the termination of the Agreement;
 2. Release to Employer in any reasonably usable format agreed to by the Parties, all necessary records and files relating to billings, and in-force records that have been developed and maintained by AmeriFlex pursuant to this Agreement; and
 3. Deliver to Employer all unused materials, equipment, and specifications that were furnished by Employer. Employer will fulfill all lawful obligations with respect to policies

affected by the written agreement, regardless of any dispute between Employer and AmeriFlex.

4. AmeriFlex and Employer agree that AmeriFlex shall not be in any way responsible for the termination of QBs from COBRA continuation coverage beyond the date of the termination of this Agreement.
- C. If AmeriFlex performs any services pursuant to this Agreement following its termination, including but not limited to services described in this Section 8.4, AmeriFlex will be entitled to its fees or other charges on the same basis as if the Agreement has continued in effect for the period during which such services were performed. AmeriFlex will transmit an invoice to Employer for services rendered following termination of this Agreement, and this invoice will be payable upon receipt.
- D. This Agreement, with respect to FSA/DCFSA/HRA/HSA/CRA Administration will terminate upon the first to occur of the following:
1. The expiration of thirty (30) days after written notice has been given by Employer or AmeriFlex to the other that Employer or AmeriFlex has breached any material obligation under this Agreement, and such breach has not been cured after such notice has been given;
 2. The date specified in a written notice given by AmeriFlex to Employer of AmeriFlex's termination of this Agreement due to Employer's failure to remit to AmeriFlex charges for services; or,
 3. The end of the 12-month period referenced in Section 1.1 if Employer or AmeriFlex has given at least thirty (30) days written notice of its intent to terminate the Agreement at the end of such period.
- If any or all of the Plans are terminated, Employer and AmeriFlex may mutually agree in writing that this Agreement shall continue for the purpose of payment of any Plans benefit, expense, or claims incurred prior to the date of Plans termination. In addition, Employer and AmeriFlex may mutually agree in writing that this Agreement shall continue for the purpose of payment of any claims for which requests for reimbursements have been received by AmeriFlex before the date of such termination. If this Agreement is continued in accordance with this subsection D, Employer shall pay the monthly service charges incurred during the period that this Agreement is so continued and a final termination fee equal to the final month's service charge. This Agreement shall continue as provided by and subject to Section 3.13 if the return or destruction of PHI is determined to be infeasible.
- E. Nothing in this Article 8.4.D. shall be construed to prevent AmeriFlex from correcting any errors in administration, material or otherwise, within a reasonable period of time not to exceed thirty (30) days from notice of the error.
- F. Nothing in this Article 8.4 shall prevent Employer from exercising its rights to terminate this Agreement without penalty under the terms of Article 8.13.
- G. Termination of this Agreement shall result in the immediate return to Employer of any Employer-provided funds to the extent that such funds exceed the obligations of AmeriFlex under this Agreement.

8.5 No Waiver

Employer's or AmeriFlex's failure to insist on performance of any term or condition of this Agreement or to exercise any right or privilege

hereunder will not be construed as a waiver of such term, condition, right, or privilege in the future.

8.6 Counterparts/Facsimile

The Parties may execute this Agreement in multiple counterparts, each of which constitutes an original, and all of which, collectively, constitute only one agreement. The signatures of all of the parties need not appear on the same counterpart, and delivery of an executed counterpart signature page by facsimile or other electronic means is as effective as executing and delivering this Agreement in the presence of the other parties to this Agreement. In proving this Agreement, a party must produce or account only for the executed counterpart of the Party to be charged.

8.7 Choice of Law

This Agreement and the obligations of Employer and AmeriFlex will be governed and construed in accordance with the laws of the Commonwealth of Kentucky.

8.8 Arbitration and Limitations on Actions

Any controversy or claim arising out of or relating to this Agreement between Employer and AmeriFlex, or the breach thereof, shall be subject to non-binding arbitration prior to the filing of a complaint in a court of law; provided, however, that such arbitration shall be final and binding and may be enforced in any court with the requisite jurisdiction if the parties agree in advance, in writing, that such arbitration shall have final, binding effect. All arbitration, whether binding or non-binding, shall be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association. The arbitration shall take place in a location within a fifty (50) mile radius of the city in which AmeriFlex is headquartered. Neither party to this agreement may file such an arbitration request against the other party more than three (3) years after the act or omission giving rise to the action, nor may either party file a claim against the other party more than three (3) years after the act or omission giving rise to the action.

8.9 Audits

Each party shall be authorized to perform audits of the records of payment to all Participants and other data specifically related to performance of the parties under this Agreement upon reasonable prior written notice to the other. Audits shall be performed during normal working hours. Audits may be performed by an agent of either party provided such agent signs an acceptable confidentiality agreement. Each party agrees to provide reasonable assistance and information to the auditors. Employer acknowledges and agrees that if it requests an audit, it shall reimburse AmeriFlex for AmeriFlex's reasonable expenses, including copying and labor costs, in assisting Employer to perform the audit. Each party also agrees to provide such additional information and reports as the other party shall reasonably request.

8.10 Non-Disclosure of Proprietary Information

A. Employer and AmeriFlex each acknowledge that in contemplation of entering into this Agreement (and as a result of the contractual relationship created hereby), each party has revealed and disclosed, and shall continue to reveal and disclose to the other, information which is proprietary and/or confidential information of such party. Employer and AmeriFlex agree that each party shall: (1) keep such proprietary and/or confidential information of the other party in strict confidence; (2) not disclose confidential information of the other party to any third parties or to any of its employees not having a legitimate need to know such information; and (3) shall not use confidential information of the other party for any purpose not directly related to and necessary for the performance of its obligations under this Agreement (unless required to do so by a court of competent jurisdiction or a regulatory body having authority to require such disclosure).

B. Information revealed or disclosed by a party for any purpose not directly related to and necessary for the performance of such party's obligations under this Agreement shall not be considered confidential information for purposes hereof: (1) if, when, and to the extent such information is or becomes generally available to the public without the fault or negligence of the party receiving or disclosing the information; or (2) if the unrestricted use of such information by the party receiving or disclosing the information has been expressly authorized in writing and in advance by an authorized representative of the other party. For purposes of this Section 8.10, confidential information is any information in written, human-readable, machine-readable, or electronically recorded form (and marked as confidential and/or proprietary or words of similar import) and information disclosed orally in connection with this Agreement and identified as confidential and/or proprietary (or words of similar import); and programs, policies, practices, procedures, files, records, and correspondence concerning the parties' respective businesses or finances. The terms and conditions of this Section 8.10 shall survive the termination of this Agreement.

8.11 Designation of OPR Form

For purposes of the execution of this Agreement, AmeriFlex will only accept the signature of a broker or other designated agent if a duly authorized representative of Employer executes the Designation of OPR form attached to this Agreement as Exhibit B. In accordance with the terms of this form, such designation shall also operate as a designation of an agent for purposes of plan administration, meaning that Employer executing such form authorizes the agent to act on behalf of the plan administrator for Employer's Plans.

8.12 Business Associate Agreement

A Business Associate Agreement is included in the Agreement as Exhibit A. The execution of this Agreement shall also operate as an execution of said Business Associate Agreement.

8.13 Changes to Agreement

In the event of changes to federal or state laws or regulations affecting any, some or all of the Selected Services, AmeriFlex may make changes to this Agreement with thirty (30) days notice to Employer. If, within thirty (30) days of the notification of the change or changes, Employer elects to terminate this Agreement, Employer may do so within thirty (30) days of such notification without penalty.

8.14 Entire Agreement

This Agreement is entire and complete as to all of its terms and supersedes all previous agreements, promises, proposals and representations made between the parties, including any oral or written representations made by any representatives and/or agents of AmeriFlex, or any marketing materials, advertising or other media. It may be executed in duplicate counterparts, each of which may be considered as original and fully enforceable. Except as otherwise provided in Article 8.4, no termination, revocation, waiver, modification, or amendment of this Agreement will be binding unless agreed to in writing and signed by Employer and AmeriFlex.

IN WITNESS WHEREOF, Employer and AmeriFlex have caused this Agreement to be executed by their duly authorized representatives as of the day and year set forth above.

By:

Title:

Employer: _____

Date: _____

By: /s/ William Short

William Short
Title: President, AmeriFlex

EXHIBIT A: HIPAA Business Associate Agreement

This Business Associate Agreement ("BA Agreement") is entered into between Employer and AmeriFlex as of the Effective Date.

RECITALS

- I. Employer, as a plan sponsor of health benefit plans, is required to enter into this BA Agreement to obtain satisfactory assurances that AmeriFlex, a Business Associate under the Health Insurance Portability and Accountability Act ("HIPAA"), will appropriately safeguard all Protected Health Information ("PHI") as defined herein, disclosed, created or received by AmeriFlex on behalf of Employer.
- II. Employer desires to engage AmeriFlex to perform certain functions described in the Agreement for Administrative Services ("Agreement") of which this BA Agreement is a part, for, or on behalf of Employer involving the disclosure of PHI by Employer to AmeriFlex, or the creation or use of PHI by AmeriFlex, and AmeriFlex desires to perform such functions.
- III. AmeriFlex may be considered an organization that provides data transmission of Protected Health Information to Employer and requires access on a routine basis to Protected Health Information. As required under Section 13408 of the Health Information Technology for Economic and Clinical Health Act ("HITECH Act" or "HITECH"), AmeriFlex will be treated as a Business Associate of the Employer.

TERMS

In consideration of the mutual promises below and the exchange of information pursuant to this agreement and in order to comply with all legal requirements for the protection of this information, the parties agree as follows:

A. Definitions of Terms

1. "Business Associate" shall have the meaning given to such term in 45 C.F.R. Section 160.103.
2. "C.F.R." shall mean the Code of Federal Regulations.
3. "Designated Record Set" shall have the meaning given to such term in 45 C.F.R. Section 164.501.
4. "Covered Entity" shall have the meaning given to such term in 45 C.F.R. Section 160.103.
5. "Electronic Health Record" shall mean an electronic record of health-related information on an individual.
6. "Electronic Protected Health Information" means Protected Health Information that is transmitted by Electronic Media (as defined in the Security Rule and the Privacy Rule) or maintained in Electronic Media.
7. "Personal Health Record" shall mean an electronic record of identifiable health information on an individual that can be drawn from multiple sources and that is managed, shared and controlled by or primarily for the individual.
8. "Privacy Rule" shall mean the rule as defined in 45 C.F.R. [Part 160](#) and Subparts A and E of [Part 164](#).
9. "Protected Health Information" (or "PHI") shall have the meaning given to such term in 45 C.F.R. Section 164.501, limited to the information created or received by AmeriFlex from or on behalf of Covered Entity.
10. "Required By Law" shall have the same meaning as the term "required by law" in 45 C.F.R. Section 164.501.
11. "Secretary" shall mean the Secretary of the Department of Health and Human Services or his designee.
12. "Security Incident" means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with system operations in an information system.
13. "Security Rule" shall mean the Security Standards for the Protection of Electronic Protected Health Information at 45 C.F.R. Parts 160 and 162, and Parts 164, Subparts A and C. It is acknowledged that the application of Security provisions Sections 164.308, 164.310, 164.312, and 164.316 of Title 45, Code of Federal Regulations shall apply to a Business Associate of a Covered Entity in the same manner that such sections apply to the covered entity.
14. "Unsecured Identifiable Health Information" is information that is not protected through the use of a technology or methodology specified by the Secretary in the guidance issued under section 13402(h)(2).
15. "Vendor of Personal Health Records" shall mean an entity, other than a covered entity that offers or maintains a personal health record.

B. Obligations and Activities of AmeriFlex

1. AmeriFlex agrees to not use or disclose Protected Health Information other than as permitted or required by the Agreement or as otherwise Required by Law.
2. AmeriFlex agrees to use appropriate safeguards to prevent use or disclosure of the Protected Health Information other than as provided for by this BA Agreement.
3. AmeriFlex agrees to mitigate, to the extent practicable, any harmful effect that is known to AmeriFlex of a use or disclosure of Protected Health Information by AmeriFlex in violation of the requirements of this Agreement.
4. AmeriFlex agrees to report to Covered Entity any use or disclosure of the Protected Health Information not provided for by this Agreement of which it becomes aware.
5. AmeriFlex agrees to ensure that any agent, including a subcontractor, to whom it provides Protected Health Information received from, or created or received by AmeriFlex on behalf of Covered Entity agrees to the same restrictions and conditions that apply through this Agreement to AmeriFlex with respect to such information.
6. AmeriFlex agrees to provide access, at the request of Covered Entity, and in the time and manner designated by the Covered Entity, to Protected Health Information in a Designated Record Set, to Covered Entity or, as directed by Covered Entity, to an individual in order to meet the requirements of 45 C.F.R. § 164.524.
7. AmeriFlex agrees to make any amendment(s) to Protected Health Information in a Designated Record Set that the Covered Entity directs or agrees to pursuant to 45 C.F.R. § 164.526 at the request of Covered Entity or an individual, and in the time and manner designated by the Covered Entity.
8. AmeriFlex agrees to make internal practices, books, and records, including policies and procedures relating to the use and disclosure of Protected Health Information received from, or created or received by AmeriFlex on behalf of, Covered Entity available to the Covered Entity, or to the Secretary, in a time and manner designated by the Covered Entity or designated by the Secretary, for purposes of the Secretary determining Covered Entity's compliance with the Privacy and Security Rules.
9. AmeriFlex agrees to document such disclosures of Protected Health Information and information related to such disclosures as would be required for Covered Entity to respond to a request by an individual for an accounting of disclosures of Protected Health Information in accordance with 45 C.F.R. § 164.528.
10. AmeriFlex agrees to provide to Covered Entity or an individual, in a time and manner designated by the Covered Entity, information collected in accordance with Section B of this BA Agreement, to permit Covered Entity to respond to a request by an individual for an accounting of disclosures of Protected Health Information in accordance with 45 C.F.R. § 164.528.
11. AmeriFlex shall maintain a comprehensive security program appropriate to the size and complexity of the AmeriFlex's operations and the nature and scope of its activities as defined in the Security Rule.
12. AmeriFlex and its agents and subcontractors are prohibited from directly or indirectly receiving any remuneration in exchange for an individual's Protected Health Information unless the individual provides a valid authorization for same.
13. If AmeriFlex determines that a breach of data has been discovered with regard to unprotected health information, AmeriFlex shall notify the Covered Entity immediately of same. The notification should include the identification of each individual whose unsecured protected health information has been, or is reasonably believed to have been accessed, acquired or disclosed during such breach. Such notification to individuals must be made within sixty (60) days from discovering the breach and must be coordinated with and approved by the Covered Entity. Covered Entity will coordinate with AmeriFlex in the determination of additional specific actions that will be required of AmeriFlex for mitigation of the breach.
14. AmeriFlex shall be responsible for any and all costs associated with the notification and mitigation of a data breach that has occurred because of the negligence of AmeriFlex. However, AmeriFlex shall not be responsible for such costs if such a breach has instead occurred because of the negligence of the Covered Entity or if such breach occurred pursuant to the direction of a representative or agent of the Covered Entity.
15. AmeriFlex acknowledges that it may be subject to prosecution by the United States Department of Justice and/or state law enforcement agencies for criminal violations of HIPAA in certain instances wherein AmeriFlex obtains or discloses individually identifiable health information without authorization and shall be responsible for any and all costs associated with prosecution.

C. Permitted Uses and Disclosures by AmeriFlex

General Use and Disclosure Provisions

Except as otherwise limited in this Agreement, AmeriFlex may use or disclose Protected Health Information to perform functions, activities, or services for, or on behalf of, Covered Entity as specified in the Agreement, provided that such use or disclosure would not violate the Privacy Rule if done by Covered Entity or the minimum necessary policies and procedures of the Covered Entity.

1. Except as otherwise limited in this Agreement, AmeriFlex may use Protected Health Information for the proper management and administration of AmeriFlex or to carry out the legal responsibilities of AmeriFlex. To the extent practical, the information should be in a limited data set.
2. Except as otherwise limited in this Agreement, AmeriFlex may disclose Protected Health Information for the proper management and administration of AmeriFlex, provided that disclosures are Required By Law, or AmeriFlex obtains reasonable assurances from the person to whom the information is disclosed that it will remain confidential and used or further disclosed only as Required By Law or for the purpose for which it

was disclosed to the person, and the person notifies AmeriFlex of any instances of which it is aware that the confidentiality of the information has been breached.

3. Except as otherwise limited in this Agreement, AmeriFlex may use Protected Health Information to provide Data Aggregation services to Covered Entity as permitted by 42 C.F.R. § 164.504(e)(2)(i)(B).

4. AmeriFlex may use Protected Health Information to report violations of law to appropriate Federal and State authorities, consistent with 42 C.F.R. § 164.502(j)(1).

5. AmeriFlex is required to comply with an individual's restriction request, except as otherwise required by law, if it is to a health plan for payment or health care operation and pertains to a health care item or service for which the health care provider was paid in full "out of pocket."

Reporting Improper Use or Disclosure

AmeriFlex shall report to Covered Entity any use or disclosure of Protected Health Information not provided for by the Agreement immediately from the time it becomes aware of such use or disclosure. AmeriFlex shall report to Covered Entity any Security Incident and/or breach immediately from the time it becomes aware of such incident.

Obligations of Covered Entity

1. Covered Entity shall notify AmeriFlex of any limitation(s) in its notice of privacy practices of Covered Entity in accordance with 45 C.F.R. § 164.520, to the extent that such limitation may affect AmeriFlex's use or disclosure of Protected Health Information.

2. Covered Entity shall notify AmeriFlex of any changes in, or revocation of, permission by Individual to use or disclose Protected Health Information, to the extent that such changes may affect AmeriFlex's use or disclosure of Protected Health Information.

3. Covered Entity shall notify AmeriFlex of any restriction to the use or disclosure of Protected Health Information that Covered Entity has agreed to in accordance with 45 C.F.R. § 164.522, to the extent that such restriction may affect AmeriFlex's use or disclosure of Protected Health Information.

Impermissible Requests by Covered Entity

Covered Entity shall not request AmeriFlex to use or disclose Protected Health Information in any manner that would not be permissible under the Privacy Rule if done by Covered Entity.

E. Term and Termination

1. Term. The Term of this BA Agreement shall be effective as of the Effective Date of the Agreement. The term of this BA Agreement shall terminate when all of the Protected Health Information provided by Covered Entity to AmeriFlex, or created or received by AmeriFlex on behalf of Covered Entity, is destroyed or returned to Covered Entity, or, if it is infeasible to return or destroy Protected Health Information, protections are extended to such information, in accordance with the termination provisions in this Section E.
2. Termination for Cause. Upon Covered Entity's knowledge of a material breach by AmeriFlex, Covered Entity shall either:
 - a. Provide an opportunity for AmeriFlex to cure the breach or end the violation and terminate this Agreement if AmeriFlex does not cure the breach or end the violation within the time specified by Covered Entity;
 - b. Immediately terminate this Agreement if AmeriFlex has breached a material term of this Agreement and cure is not possible; or
 - c. If neither termination nor cure is feasible, Covered Entity shall report the violation to the Secretary.
3. Effect of Termination. As a third-party administrator of employee benefit plans, AmeriFlex is generally expected to maintain many records and files that may contain Protected Health Information for a certain period of time after the administration of such plans ceases. As such, AmeriFlex reserves the right to so maintain such files and records, and shall continue the protections accorded to the information in such and records under this BA Agreement. Only if the Covered Entity expressly requests the return or destruction of such records and files shall such return or destruction be undertaken, unless AmeriFlex determines subsequent to such request that returning or destroying the PHI is infeasible, in which case AmeriFlex shall provide to Covered Entity notification of the conditions that make return or destruction infeasible. Upon such determination, AmeriFlex shall extend the protections of this Agreement to such Protected Health Information and limit further uses and disclosures of such Protected Health Information to those purposes that make the return or destruction infeasible, for so long as AmeriFlex maintains such Protected Health Information.

F. Indemnification

Indemnification. Each party will indemnify and hold harmless the other party to this Agreement from and against all claims, losses, liabilities, costs and other expenses incurred as a result of, or arising directly or indirectly out of, or in conjunction with:

- a. Any misrepresentation, breach of warranty or non-fulfillment of any undertaking on the part of the party under this Agreement; and
- b. Any claims, demands, awards, judgments, actions and proceedings made by any person or organization arising out of or in any way connected with the party's performance under this Agreement.

G. Miscellaneous

1. Regulatory References. A reference in this BA Agreement to a section in the Privacy or Security Rule or HITECH Act and its associated regulations means the section as in effect or as amended.
2. Amendment. The Parties agree to take such action as is necessary to amend this BA Agreement from time to time as is necessary for Covered Entity to comply with the requirements of the Privacy or Security Rule and the Health Insurance Portability and Accountability Act of 1996, Pub. L. No. 104-191 or the HITECH Act from the American Recovery and Reinvestment Act of 2009 and its associated regulations.
3. Survival. The respective rights and obligations of AmeriFlex under Section 3 of this BA Agreement shall survive the termination of this Agreement.
4. Interpretation. Any ambiguity in this BA Agreement shall be resolved to permit Covered Entity to comply with the Privacy and Security Rule or HITECH Act and its associated regulations.

EXHIBIT B: Designation of Outside Plan Representative

*****NOTE: Leave this form blank if no representative will be designated for the plan outside of the Employer.*****

PLEASE CHOOSE ONE OF THE FOLLOWING OPTIONS:

____ **There will be no representative designated for the plan outside of the Employer**

____ **An OPR was already designated in the New Client Application.**

____ **An OPR will be designated as follows:**

_____, _____ (Title):
, of _____ (Employer):
_____ designate (Name): _____
of _____, as an outside plan representative ("OPR") with regard to the Plan(s).

The following terms and conditions shall apply to this designation:

1. Plan Administrator. The OPR shall be deemed a "plan administrator" for the Plan, including but not limited to, the power to make discretionary decisions regarding the Plan and/or participants in the Plan, including the proper application of any relevant federal, state or local laws to the Plan and/or participants in the Plan.
2. Access to Protected Health Information. The OPR shall, in his, her or its capacity as OPR, have the same access to Protected Health Information, as defined in the Business Associate Agreement or elsewhere in the Agreement, as a Plan Administrator would. Employer acknowledges that it has executed a Business Associate Agreement of its own with OPR detailing the protections the OPR will afford to any Protected Health Information received from AmeriFlex and that a copy of such Business Associate Agreement has been provided to AmeriFlex.

(PLEASE NOTE: Where applicable, it is the responsibility of the Plan Administrator to have a duly executed Business Associate Agreement in place with the Outside Plan Representative protecting the privacy and security of the Protected Health Information referenced in this paragraph.)

Notwithstanding the foregoing, AmeriFlex shall reserve both the right to exercise its discretion with regard to the provision of Protected Health Information to OPR as well as the right to consult with Employer with regard to the same at any time.

3. No Obligation to Notify. AmeriFlex shall consider any directives made by OPR with regard to the Plan and/or participants in the Plan to be directives made by Employer and shall be required to act accordingly. AmeriFlex shall have no obligation to notify Employer of any such directives made by OPR, nor shall any approval be required from Employer before acting on any such directives.
4. Indemnification. Employer shall fully protect, defend and indemnify AmeriFlex for any act or omission of AmeriFlex resulting from any directive made by OPR to AmeriFlex within the scope of the powers granted in Sections 1 and 2 of this document.
5. Revocation. The designation of OPR shall remain in effect perpetually. This designation can be revoked at any time with written notice of same to AmeriFlex. Notwithstanding the foregoing, AmeriFlex shall not be responsible

for any act or omission resulting from any directive made by OPR within the scope of the powers granted in Section 1 of this document before such time as AmeriFlex acknowledges receipt of any such revocation.

EXHIBIT C: Information Required by AmeriFlex for the Administration of COBRA

PLEASE NOTE: The Employer's use of a third party to provide the below information to AmeriFlex does not absolve the Employer of its responsibilities to provide timely and accurate information to AmeriFlex.

1. AmeriFlex Administrative Services Agreement signed by an authorized agent of Employer. [As soon as AmeriFlex has been selected as COBRA Administrator]
2. Completed New Client Application. [As soon as AmeriFlex has been selected as COBRA Administrator]
3. New Plan Member information (i.e. people who enroll in the health plan as employees) [Within 30 days of employee's enrollment in the company plan]
 - a. The following information must be provided for each covered employee, spouse and dependant(s):
 - i. Name, Last-Known Mailing Address, DOB, Social Security Number, Contact Information
 - ii. Date of hire
 - iii. Date of original plan enrollment
 - iv. Gender**v. NOTE:** Please verify that all information is current and correctly spelled. Mis-information can cause errors and delays in processing.
4. Takeover Qualified Beneficiary/Assistance Eligible Individual information [Upon completion of Employer Application and Administrative Services Agreement]
 - a. The following information must be provided for each QB, including spouse and dependant(s):
 - i. Name, Last-Known Mailing Address, DOB, Social Security Number, Contact Information
 - ii. Relationship to covered employee (if spouse/dependant)
 - iii. Date and Type of Qualifying Event
 - iv. Date of hire
 - v. Date of original plan enrollment
 - vi. Date of original Specific Rights Notice/Qualifying Events Notice
 - vii. Gender
 - viii. Specific group health plan information (i.e. the enrolled plan(s) before the QE)
 - ix. Paid-through date (if QB has elected COBRA) – AmeriFlex will begin billing the month after the paid-through date.
 - x. ARRA Assistance Eligible Individual (AEI) status: eligible/ineligible, date of notification, election, first month of subsidy for AmeriFlex to apply.
 - xi. Employer subsidies, if any
 - xii. **NOTE:** Please verify that all information is current and correctly spelled. Mis-information can cause errors and delays in processing.
5. New Qualified Beneficiary/Assistance Eligible Individual information [Within 15 days of receiving notice of the Qualifying Event]
 - a. The following information must be provided for each QB, including spouse and dependant(s):
 - i. Name, Last-Known Mailing Address, DOB, Social Security Number, Contact Information
 - ii. Relationship to covered employee (if spouse/dependant)
 - iii. Date and Type of Qualifying Event
 - iv. Date of hire
 - v. Date of original plan enrollment
 - vi. Gender
 - vii. Specific group health plan information (i.e. the enrolled plan(s) before the QE)
 - viii. ARRA Assistance Eligible Individual (AEI) status: eligible/ineligible.
 - ix. Employer subsidies, if any
 - x. **NOTE:** Please verify that all information is current and correctly spelled. Mis-information can cause errors and delays in processing.
6. Group Health Plan information including each current plan option, plan levels, dependent status, current premium amounts, plan year dates, policy number, and policy contract dates [During initial implementation and 30 days before plan renewals].
 - a. **NOTE:** If AmeriFlex does not receive updated plan info/renewal rates 30 days prior to the plan renewal, participants cannot be properly billed and may lose coverage. The Department of Labor has said that COBRA participants cannot be back-billed for retroactive premium increases.
 - b. **NOTE:** If Employer offers an HRA or Medical FSA, it must be offered to QBs. Please include an HRA or Medical FSA as a separate plan. Employer should use an actuarial analysis to determine "cost" of any HRA plan for calculation of premium.
 - c. **NOTE:** If a Plan coverage ends "end of month" for new QBs, AmeriFlex will assume "Extended Employer Notice Rule" applies pursuant to ERISA § 607(5); Code § 4980B(f)(8); Treas. Reg. § 54.4980B-7, Q/A-4(b).

7. A Summary Plan Document (SPD) if the plan does not conform to standard COBRA guideline minimums. [Upon completion of Employer Application]
8. A copy of each medical carrier invoice. If AmeriFlex does not receive timely carrier invoices, the plan may be charged a penalty. [Upon completion of Employer Application and every 6 months thereafter]
9. Open Enrollment changes for active COBRA participants [Within 7 days of open enrollment period]
 - a. **NOTE:** As the plan sponsor, Employer is solely responsible for the open enrollment of COBRA participants.
10. Customer Service and Enrollment Contact information for each plan. [Concurrent with Employer Application and within 2 days of information changing]
 - a. **NOTE:** AmeriFlex will send all COBRA enrollment and termination notifications to the enrollment contact listed under each plan. Incorrect or out of date enrollment contact information will result in delays in processing.

EXHIBIT D: COBRA Fee Schedule

COBRA Administration Services, as Described in Article III

1. Initial Case Set-Up Fee	\$
2. Annual Renewal Fee	\$175.00
3. AmeriFlex Mongoose® Client Web Portal and Real-Time Reporting.....	\$0
4. Per Enrolled Participant Per Month Fee:	\$
5. Monthly Minimum Fee	\$0.00
6. Individual General Rights Notification.....	\$0.00/letter
7. Open Enrollment Kits for COBRA Participants (upon request)	\$15.00/kit
8. Blanket Mailing of General Rights Notification (upon request).....	\$5.00/letter
9. Nonstandard Reports, Letters, Special Requests, etc.....	case-by-case

Note: The Optional Blanket Mailing of General Rights Notification fees are the responsibility of the group.

____ If this is checked, a third party is paying the COBRA monthly administration fees. If payment is not provided, the company will be responsible for the COBRA fees: \$1.10 per insured employee per month or a minimum monthly fee of \$80.00, and if applicable, the set-up fee of \$650.

EXHIBIT E: Sample COBRA Implementation Timeline & Procedures

Action Item	Responsible Party	Start Date	Deadline	Notes
Review, sign and return Administrative Service Agmt and Client Application	Employer/Broker	Day 1	Day 5	All paperwork must be approved by AmeriFlex Internal Sales & Support before installation and activation
Review and Sign Designation of OPR Form	Broker	Day 1	Day 5	Req'd if broker is acting on behalf of Employer
Installation and Activation of Employer data in AmeriFlex Mongoose System	AmeriFlex	Day 5	Day 15	
AmeriFlex Installation Conference Call	AmeriFlex	Day 5	Day 20	
Receive Current COBRA Participant Data	Employer	Day 5	Day 15	
Mail Administrator Change Letters to current COBRA Participants (Takeovers)	AmeriFlex	Day 20	Day 20	

EXHIBIT F: Health FSA Guidelines

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Service Charges:

the monthly fees charged for each Participant enrolled in the Health FSA as of the first day of each month for the term of the Agreement shall be \$4.50 p/p/p/m per Participant per month (subject to \$60.00 minimum fee per month).

NOTE 1: These service charges also include DCFSA and CRA services.

NOTE 2: IF HRA or HSA is also elected, these fees reflect combined pricing.

____ If this is checked, a third party is paying the FSA monthly administration fees. If payment is not provided, the company will be responsible for these fees: \$5.75 per participant per month or a minimum monthly fee of \$75.00 and, if applicable, the set-up fee of \$650.00. The annual renewal fee will be \$175.00. If HRA and FSA are administered, the combined fee will be \$6.50 per participant per month.

Services Included:

Employer is responsible for all legal requirements and administrative obligations with regard to the Health FSA, except for the following administrative duties (to be performed by AmeriFlex):

1. As needed, AmeriFlex shall make available enrollment and reimbursement forms and instructions for filing Participant claims.
2. Upon receiving instructions from Employer with regard to a Participant's change in status or other event that permits an election change under IRS regulations, AmeriFlex shall make the requested change in the Participant's election as soon as practicable.
3. Upon request by the Employer only, AmeriFlex shall prepare the information necessary to enable Employer to satisfy its Form 5500 filing obligation with regard to the Health FSA only. Employer shall be responsible for reviewing the information provided by AmeriFlex to ensure its accuracy, and, unless otherwise agreed by the parties in writing, Employer shall prepare and submit any Form 5500.
4. AmeriFlex shall provide online or other electronic tools with which the Employer may conduct unlimited discrimination testing for the health FSA at its convenience. It is strongly recommended that Employer conduct such testing both before the beginning of the plan year as well as periodically during the plan year.
5. AmeriFlex shall administer claims on the Employer's behalf. AmeriFlex shall notify Participants with regard to any claims that are denied due to inadequate substantiation or data submission and provide an adequate period of time for the Participant to resubmit the claim. AmeriFlex shall follow the requirements of ERISA with regard to denial of claims.

Services Not Included:

AmeriFlex is not responsible for any of the following:

1. Employer's compliance with COBRA (except where AmeriFlex has been engaged to administer COBRA for the Employer) or compliance with HIPAA portability provisions.
2. Determining if and when an event has occurred under the IRS permitted election change regulations such that a change in election is permitted under the Health FSA and any "ultimate" decisions with regard to plan compliance.

EXHIBIT G: DCFSA Guidelines

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Service Charges:

See Note 1 in the "Service Charges" section of Exhibit F.

Services Included:

Employer is responsible for all legal requirements and administrative obligations with regard to the DCFSA, except for the following administrative duties (to be performed by AmeriFlex):

1. As needed, AmeriFlex shall make available enrollment and reimbursement forms and instructions for filing Participant claims.
2. Upon receiving instructions from Employer with regard to a Participant's change in status or other event that permits an election change under IRS regulations, AmeriFlex shall make the requested change in the Participant's election as soon as practicable.
3. AmeriFlex shall provide online or other electronic tools with which the Employer may conduct unlimited discrimination testing for the DCFSA at its convenience. Especially if highly-compensated employees are participating in the DCFSA, it is strongly recommended that Employer conduct such testing both before the beginning of the plan year as well as periodically during the plan year.
4. AmeriFlex shall administer claims on the Employer's behalf. AmeriFlex shall notify Participants with regard to any claims that are denied due to inadequate substantiation or data submission and provide an adequate period of time for the Participant to resubmit the claim. AmeriFlex shall follow the requirements of ERISA with regard to denial of claims.

Services Not Included:

AmeriFlex is not responsible for any of the following:

1. Determining if and when an event has occurred under the IRS permitted election change regulations such that a change in election is permitted under the DCFSA and any "ultimate" decisions with regard to plan compliance. These decisions remain the responsibility of the plan sponsor.

EXHIBIT H: CRA Guidelines

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Service Charges:

See Note 1 in the "Service Charges" section of Exhibit F.

Services Included:

Employer is responsible for all legal requirements and administrative obligations with regard to the CRA, except for the following administrative duties (to be performed by AmeriFlex):

1. As needed, AmeriFlex shall make available enrollment and reimbursement forms and instructions for filing Participant claims.
2. Upon receiving instructions from Employer with regard to a Participant's change in status or other event that permits an election change under IRS regulations, AmeriFlex shall make the requested change in the Participant's election as soon as practicable.
3. AmeriFlex shall administer claims on the Employer's behalf. AmeriFlex shall notify Participants with regard to any claims that are denied due to inadequate substantiation or data submission and provide an adequate period of time for the Participant to resubmit the claim. AmeriFlex shall follow the requirements of ERISA with regard to denial of claims.

Services Not Included:

AmeriFlex is not responsible for any of the following:

1. Determining whether Employer's plan documents are in compliance with the Code or any other applicable state, federal, or local statutes or regulations.
2. Determining if and when an event has occurred under the IRS permitted election change regulations such that a change in election is permitted under the CRA and any "ultimate" decisions with regard to plan compliance. These decisions remain the responsibility of the plan sponsor.

EXHIBIT I: HRA Guidelines

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Service Charges:

[Check one]

_____ (HRA only) In addition to the initial setup fee of <<<\$N/A>>> and an annual renewal fee of <<<\$N/A>>>, the monthly fees charged for each Participant enrolled in the HSA as of the first day of each month for the term of the Agreement shall be <<<\$N/A>>> per Participant per month (subject to \$75.00 minimum fee per month).

_____ (Combo) In addition to the initial setup fee of <<<\$N/A>>> for combined services of FSA and HRA (and COBRA administration if requested) and an annual renewal fee of <<<\$N/A>>>, the monthly fees charged for each Participant enrolled in the HRA and/or the FSA as of the first day of each month for the term of the Agreement shall be <<<\$N/A>>> per Participant per month (subject to \$75.00 minimum fee per month). The service charges described in Exhibit F are not in addition to the fees listed here.

_____ If this is checked, a third party is paying the HRA monthly administration fees. If payment is not provided, the company will be responsible for these fees: \$5.50 per participant per month or a minimum monthly fee of \$75.00 and, if applicable, the set-up fee of \$650.00. The annual renewal fee will be \$175.00. If HRA and FSA are administered, the combined fee will be \$6.50.

Services Included:

Employer is responsible for all legal requirements and administrative obligations with regard to the HRA, except for the following administrative duties (to be performed by AmeriFlex):

1. As needed, AmeriFlex shall make available enrollment and reimbursement forms and instructions for filing Participant claims.
2. Upon request by the Employer only, AmeriFlex shall prepare the information necessary to enable Employer to satisfy its Form 5500 filing obligation with regard to the HRA only. Employer shall be responsible for reviewing the information provided by AmeriFlex to ensure its accuracy, and, unless otherwise agreed by the parties in writing, Employer shall prepare and submit any Form 5500.
3. AmeriFlex shall provide online or other electronic tools with which the Employer may conduct unlimited discrimination testing for the HRA at its convenience. It is strongly recommended that Employer conduct such testing both before the beginning of the plan year as well as periodically during the plan year.
4. AmeriFlex shall administer claims on the Employer's behalf. AmeriFlex shall notify Participants with regard to any claims that are denied due to inadequate substantiation or data submission and provide an adequate period of time for the Participant to resubmit the claim. AmeriFlex shall follow the requirements of ERISA with regard to denial of claims.

Services Not Included:

AmeriFlex is not responsible for any of the following:

1. Employer's compliance with COBRA (except where AmeriFlex has been engaged to administer COBRA for the Employer) or compliance with HIPAA portability provisions.

EXHIBIT J: HSA Guidelines

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Service Charges:

[Check one]:

_____ (HSA only) In addition to the initial setup fee of <<<\$N/A>>> and an annual renewal fee of <<<\$N/A>>>, the monthly fees charged for each Participant enrolled in the HRA as of the first day of each month for the term of the Agreement shall be <<<\$N/A>>> per Participant per month (subject to \$75.00 minimum fee per month).

_____ (Combo) In addition to the initial setup fee of <<<\$N/A>>> for combined services of HSA, FSA and HRA (and COBRA administration if requested) (in any combination) and an annual renewal fee of <<<\$N/A>>>, the monthly fees charged for each Participant enrolled in the HRA and/or the FSA as of the first day of each month for the term of the Agreement shall be <<<\$N/A>>> per Participant per month (subject to \$75.00 minimum fee per month). The service charges described in either Exhibit F or Exhibit H are not in addition to the fees listed here.

Services Included:

Employer is responsible for all legal requirements and administrative obligations with regard to the HSA, except for the following administrative duties (to be performed by AmeriFlex):

1. As needed, AmeriFlex shall make available enrollment and reimbursement forms and instructions for filing Participant claims.
2. Upon request by the Employer only, AmeriFlex shall prepare the information necessary to enable Employer to satisfy its Form 5500 filing obligation, if any, with regard to the HSA only. Employer shall be responsible for reviewing the information provided by AmeriFlex to ensure its accuracy, and, unless otherwise agreed by the parties in writing, Employer shall prepare and submit any Form 5500.
3. Claims shall generally be paid via an electronic payment card administered by AmeriFlex. For all other claims, AmeriFlex shall make commercially reasonable efforts to disburse any benefit payments by check that it determines to be due within ten (10) business days of the day on which AmeriFlex receives the claim. AmeriFlex shall not be responsible for the failure to make payments due to acts or omissions of the HSA trustee or custodian.
4. AmeriFlex shall be a claims-paying agent only and shall have no role or authority as an HSA trustee or custodian, nor shall it have any duties or obligations appurtenant thereto.

Services Not Included:

AmeriFlex is not responsible for any of the following:

1. Determining whether Employer's plan documents are in compliance with the Code or any other applicable state, federal, or local statutes or regulations.
2. Any services normally provided by an HSA trustee or custodian, including any reporting requirements and any "ultimate" decisions with regard to plan compliance. These decisions remain the responsibility of the plan sponsor.

EXHIBIT K: Billing Services Guidelines

NOTE: This Exhibit is completed only if the Employer selected the Billing Services. If "N/A" appears in the spaces below, the Employer has not selected these services and should disregard this Exhibit for purposes of the Agreement

Capitalized terms used in this Exhibit and not defined have the meanings given in the Agreement.

Effective Date and Term:

Notwithstanding anything in the Agreement that may be to the contrary, with regard to Billing Services only, the Agreement shall be effective _____ ("Billing Services Effective Date") and the initial term will be:

_____ The initial 12-month period commencing on the Billing Services Effective Date; or,

_____ From the Billing Services Effective Date through ____/____/20__.

Thereafter, this Agreement will renew automatically for successive periods of twelve (12) months unless this Agreement is terminated in accordance with the provisions of Section 8.4 of the Agreement.

Services Included:

AmeriFlex shall be responsible for:

N/A

Services Not Included:

AmeriFlex shall not be responsible for:

N/A

Employer Responsibilities:

Employer shall be responsible for:

N/A

Service Charges:

N/A

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