

CoPower FlexOptions Fee Schedule

Effective 1/1/2009 for New Groups

POP Only			
Plan Setup	\$125.00	Renewal	\$25.00
Pretax Plans (includes any combination of POP, HFSA, LHFSAs, Pretax HSA and DCAP plans)			
Plan Setup	\$500.00	Monthly Fees* (per participant)	\$5.00
Renewal	\$250.00	Each Additional Plan (per participant)	\$2.50
HSA Plans**			
Post Tax HSA			
Plan Setup	\$0.00	Monthly Fees* (per participant)	\$5.00
HSA Setup (per participant)	\$25.00	Each Additional Plan (per participant)	\$2.50
Renewal (per participant)	\$10.00		
Pretax HSA (includes any combination of POP, HFSA, LHFSAs, Pretax HSA and DCAP plans)			
Plan Setup	\$500.00	Monthly Fees* (per participant)	\$5.00
HSA Setup (per participant)	\$25.00	Each Additional Plan (per participant)	\$2.50
Renewal	\$250.00		
		Pretax Plan Documents and Testing Only***	\$300.00
		Documents and Testing Only Renewal	\$100.00
HSA Bank Fees (charged to the account holder)			
Monthly Bank Account Fee (waived for balances over \$3,000)	\$2.25	Fifty HSA Checks	\$7.95
		Per PIN withdrawal (ATM or point-of-sale)	\$2.00
		Replacement of lost debit card (per card)	\$12.00
		Termination of debit card access	\$12.00
		Excess contribution distribution	\$25.00
<i>Monthly Administration Fees Include:</i>			
• Initial debit card at account opening (up to 2)			
• Debit card point-of-sale purchase via signature			
• Unlimited check transactions			
• Monthly e-statements/Quarterly paper statements			
• 1099, 5498 or year end status			
Other CoPower Fees			
All Plans		HFSA, LHFSAs and DCAP Plans	
Monthly Minimum Fee	\$50.00	No-card Option (additional per participant, per month)	\$1.00
Late Fee	\$20.00	Additional Nondiscrimination Testing	\$150.00
Paper Enrollment Kits (after first 10, per kit)	\$2.00	Replacement and Additional Cards (charged to participant)	\$10.00
Presentation/Enrollment (groups 50+, not including travel expenses, as available)	\$100.00	Grace Period Fee (first year, in advance)	\$100.00
Custom/Additional Reports and Programming (per hour, half hour minimum)	\$50.00	Grace Period Fee (renewal, in advance)	\$50.00
Bank Return Fee (employer or participant)	\$30.00	Midyear Conversion (one time only, per participant)	\$5.00
Plan Amendment Fee	\$150.00		

Rates are subject to change without prior notice. Please contact your local LISI office for recent updates. All HFSA, LHFSAs and DCAP plans using the prepaid card are required by Evolution Benefits to prefund a minimum balance for card transactions.

* For plans with up to two participants, the monthly fee will be annualized and paid at the beginning of the year. The monthly minimum fee does not apply. Prepaid fees are nonrefundable.

** For HSAs, the individual setup fee and CoPower monthly administration fees are billed to the employer. These fees may be paid by the employer, employee or both. HSA Bank will charge its fees directly to the individual account.

*** Allows pretax contributions to HSA without CoPower's affiliated trustee or administration of HSAs. HSA setup fee does not apply.