ATTACHMENT 1-F

ADMINISTRATIVE FEES

The selected TPA or HSA custodian should recognize the pool's "economy of size" by proposing a competitive fee schedule. This fee amount must be significantly lower than the amount charged to any group outside of MHC. The selected TPA or HSA custodian should anticipate that this fee schedule may be the subject of annual negotiation as part of the renewal process if the fees are not guaranteed beyond one year. Please outline your proposal according to the following format:

1. **Itemized fees, including the following (if applicable):**

   a) **Setup fees, including document fees**

   MidAmerica does not charge for plan setup or termination, nor do we charge for plan documents.

   b) **PEPM fee (broken down by account type)**

   MidAmerica proposes a PEPM fee of $2.50 for all account types (FSA, HSA, HRA, VEBA), regardless of the number of different products in which a participant is enrolled. For example, a participant will be charged $2.50 per month if they are enrolled in medical FSA only. If they are enrolled in medical FSA + dependent care FSA + HSA + VEBA, they will be charged $2.50 per month. The $2.50 PEPM fee includes debit card access and electronic claims management.

   Of this $2.50 PEPM, $1.50 will be provided back to MHC for sponsoring the program and to fund internal costs.

   c) **Transaction fees (if any)**

   There is no fee for claims submitted via debit card, the web portal, or mobile app. A fee of $5 will be assessed for each paper claim submitted (i.e. claims submitted via postal mail or fax).

   d) **Account closing fee**

   MidAmerica does not charge an account closing fee.

   e) **Brokerage account/investment access fee (if in additional to fees that may be charged by provider of investment alternatives)**

   MidAmerica will charge a brokerage fee of $12 annually.

f) Other fees

The following ancillary fees will apply:

Ancillary Fees			
Item	**Description**	**Cost**	**Unit Measure**
1. Returned Card Fee	Cost for undeliverable cards returned	$5.00	Per card, per occurrence
2. Dependent, Replacement, or Additional Card Fee	Cost per dependent, replacement (i.e. lost/stolen) or additional card issued	$5.00	Per card
3. Lost or Stolen Card Investigation	Cost for investigative reports and research on lost or stolen cards.	$25.00	Per report, per occurrence
4. Chargeback Disputes	Cost for research on disputed transactions	$25.00	Per disputed transaction submitted
5. Card Embossing Cancellation	Cost for cancellation of card orders that have already been submitted to the card issuer and are in the production process. Card embossing cancellation fees shall be paid by employer or participant, depending upon which party initiated the initial request.	$5.00	Per card, per occurrence
6. Card Redirect	Cost for a redirected request to pull a card and mail to a different address other than the address supplied. Redirected cards are shipped via U.S. mail, unless otherwise specified. Express delivery fees apply if express delivery is requested. Costs associated with a card redirect request shall be paid by participant.	$5.00	Per card, per occurrence
7. Failed ACH Transfer *(FSA and Unfunded HRA Only)*	Cost for failed ACH transfers. This fee is in addition to banking-related fees associated with the failed transaction.	$50.00, plus bank fees	Per failed ACH transaction
8. Failure to Maintain Minimum Funding *(FSA and Unfunded HRA Only)*	Cost for failure to maintain minimum funding requirements.	$20.00	Per each day the balance falls below minimum
9. Negative Minimum Balance *(FSA and Unfunded HRA Only)*	Cost for any day in which the employer has a negative balance, plus interest applied daily at an annual rate of 25%.	$200.00 plus interest	Per day, per occurrence

For items 1 through 4 above, fees are typically paid by the participant; however, we provide the plan sponsor the option to cover the cost if they wish.

2. **Identify and estimate fees shared revenue with third parties such as 12b-1 and sub-ta fees.**

   To provide mutual incentive for delivering excellent service to as many participants as possible, MidAmerica proposes the following incentive pricing structure, linked to participant counts:

   If MidAmerica is selected to administer the HRA, HSA, FSA, and/or DCAP plans: For each participant (unique SSN) enrolled in a plan we administer, we will pay $1.50 per participant per month to MHC.

3. **Identify savings for Employer Members (proposed fees versus standard fee schedule for HSA or Account Based Plan administration including VEBA)**

   Proposed fee for Account Based Plan Administration: $2.50 PEPM for any combination of medical FSA, dependent care FSA, HSA, HRA. This pricing provides a competitive fee structure to participants and enables MidAmerica to provide revenue sharing of $1.50 PEPM to MHC employer members.

4. **Do you guarantee that the fee schedule quoted for MHC and its Employer Members is significantly lower than would be charged to Employer Members requesting quotes outside of MHC? YES or NO (If no, please explain)**

   Yes.

5. **What is the rate guarantee period?**

   MidAmerica's fee rates and revenue sharing arrangements are guaranteed through the year 2025.