

June 2, 2014

Michael D. McNally, Jr.
Purchasing Agent – Senior
Wisconsin Department of Employee Trust Funds

Dear Michael,

Thank you for allowing us opportunity to clarify the eflexgroup merger with Total Administrative Services Corporation (TASC).

We are serious about providing you with outstanding administration services. There is no change in our commitment to delivering you excellent administrative services and innovative web solutions. As part of a larger national organization, we have access to greater resources and fantastic new product offerings that we look forward to sharing with you.

As you move into the Health Savings Account world, you will not find a better partner than eflexgroup. Throughout our RFP response, we discussed education as the key to making this program a success. Our promise remains; we are the best fit for your HSA implementation.

We look forward to working with the State and showing you just how easy benefits administration can be. Please see the attached response to your questions.

Sincerely,

Nancy Dantzman
Vice President, Business Development
nancyd@eflexgroup.com
608/206.7229



1. What date will the transition occur and technology merge be completed?

The absorption and merger process is an ongoing initiative that will take several months to complete. We are committed as a united organization to making sure the corporate merger activities do not disrupt the needs of our clients and participants. Our intention with ETF is to shift our plan from using the EV1 platform to using the robust TASC proprietary platform for FSA and Transit Administration while utilizing the same Evolution 1 Technology used by both firms for HSA administration. Corporate merger activities will not affect the service experience of ETF. We are confident that the merger activities will further strengthen our ability to provide industry leading service to ETF.

2. How confident are you that your target merge date will be met?

TASC and eflex have both earned their success by delivering on organizational objectives. We are confident that we will hit all applicable timelines in relation to merger activity and that those activities will not affect our ability to provide the highest level of service to ETF.

3. Can you share the transition plan and timeline? Can you share the detailed plans?

The primary focus over the past 30 days has been developing plans in relation to migrating the eflex customer base to the TASC proprietary systems to enhance the customer experience. The migration of those clients will be an ongoing project over the next several months. At the same time, we are shifting the focus of the eflex sales team to broaden our market reach, further empowered by the TASC product portfolio and the scalability of a larger organization. While we aim to preserve the unique eflex service experience as presented in our Proposal, we feel eflex clients and prospects are best served through the organizational alignment being created with the TASC merger.

4. Does the merger change resource allocation to our members/account from your proposal response?

No – we stand prepared to deliver the service model proposed in our RFP. I, as well as the team and support structure outlined, will remain fully available and committed to ETF.

5. Please describe your abilities to handle IT merger as well as a new account transition handling 15,000 account lives.

Upon joining the TASC family, eflex clients and participants gained the scalability of a larger organization while preserving the core values that made eflex a brand leader for many years. We are fully prepared to handle the onboarding of a group of this magnitude in a manner that will not only meet, but will exceed expectations. We have subject matter experts in IT and account transition fully prepared for a case of this size.



6. Please describe your abilities to handle projected increased call volume and educate 15,000 plus new account members? Please keep in mind that there are over 100,000 state employees who are eligible for these programs.

We are better positioned than ever before to handle the volume presented by the ETF. Sophisticated forecasting and scheduling systems will provide the appropriate data to prepare accordingly. Fortunately, a lot of the education and onboarding process is scalable through training videos, email communication and other mass communication tactics. This allows us to put appropriate resources in place for higher touch service needs such as the implementation schedule and employee educational meetings.

7. In light of the merger, are there plans to change the HSA custodian?

No. Currently both organizations use Evolution 1 Technology and Healthcare Bank for HSA business. We do not anticipate any changes, and will bring you the highest level of service and knowledge for the introduction of your HSAs.