



**Keystone Flex Administrators, LLC**  
Section 125 & HRA Administration

in partnership with

The Kempton Group Administrators, Inc.



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**INTRODUCTION**



Kim Linn  
President & CEO  
Keystone Flex Administrators



Jay Kempton  
President & CEO  
The Kempton Group Administrators



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**INTRODUCTION**

- Kim Linn - President & CEO
- Charla Allison - Claims Manager
- Chelsea Linn - Claims' Department, Administrative Assistant



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**FLEX PLANS**

**FLEX PLAN**  
With Debit Card Option



**Enhancement For Employees:**

- Full annual election loaded on cards at beginning of plan year
- Swipe at any merchant that takes MasterCard
- No claims to submit
- Manual claims & debit cards
- MyBenny.Com site for employees to check their balances 24/7



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**FLEX PLANS**



**FLEX PLAN**  
With Debit Card Option



**Employer Enhancements:**

- Funding of Benny Cards
- Employer Portal available – Can do terminations, new hires, address changes, order a new Benny Card (\$10 fee), etc.
- Employee Satisfaction

❖ Don't forget - Monthly/ONE TIME Set up fee/Escrow Deposit



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**FLEX PLANS**

**FLEX PLAN**  
Manual Claims for Dependent Care, OTC, etc.

- Daily processing
- ACH to employee's bank account
- Filing of claims
- Funding of Claims



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**HRA PLANS**

### HRA Plans Manual Claims

- Daily processing
- Send unsigned checks to Employer for distribution to employee
- Filing of claims
- Funding of Claims - only fund as claims incur



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**BILLING & PAYMENT**

- Detailed Billings will be generated and sent via Email the first week of each month
- Administrative Fees
- Debit Card Fees (If Elected)
- Keystone will ACH from Employer on either the 15th or last day of each month.



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- We do discrimination testing!
- We are in Kempton's office and work closely with them, so you still have a 'one stop shop'!
- Kempton and Keystone will have separate enrollment forms
- Any Kempton Plan Changes need to be reflected on your Kempton forms
- We will be contacting you individually regarding plan renewal in the near future



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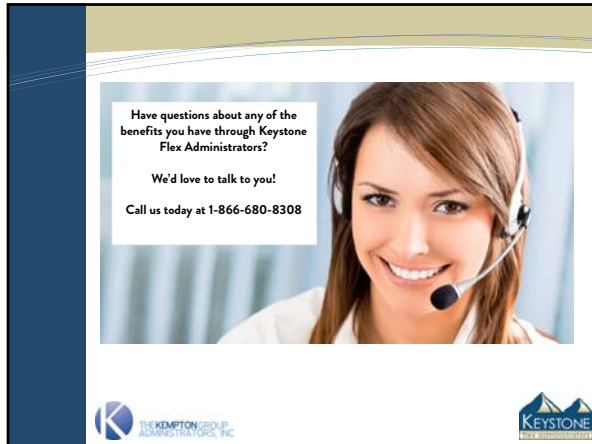
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Have questions about any of the benefits you have through Keystone Flex Administrators?

We'd love to talk to you!

Call us today at 1-866-680-8308

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