



# BENEFIT ADMINISTRATION

HR MANAGEMENT

PAYROLL SERVICES

BENEFIT ADMINISTRATION

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| <b>COBRA</b>  | <b>THE INTEGRATION OF BUSINESS AND TECHNOLOGY</b> |
| <b>HIPAA</b>  |   |
| <b>FSA/HRA/HSA</b>                                  |   |
| <b>LEAVE OF ABSENCE AND RETIREE PREMIUM BILLING</b> |   |
| <b>PARKING AND TRANSIT</b>                          |   |
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## Compliance is the name of the game.

**Mangrove takes our administrative and compliance responsibilities very seriously, and together with integrity, quality and a dedicated staff are the cornerstones of our client service culture.**

### COBRA Administration

Customized solutions maintain strict compliance and leverage cutting-edge technology to provide virtually paperless administration. Leave the work, and the compliance responsibility, to our specialized professionals.

### HIPAA

In today's fast-paced, multi-tasking business world, employers often struggle to keep current with HIPAA rights and protections. We provide complete and accurate certificate issuance to any employee or dependent that ceases to maintain group health coverage. Outsourcing this process shifts compliance responsibility from your organization to ours.

### Flexible Spending Accounts

FSAs compliment an employer's benefits plan by allowing employees the opportunity to play an active role in saving money on IRS eligible expenses.

### Health Reimbursement Arrangements

Take control of your health care. HRAs provide the freedom to choose the health care you want and be more involved in your health care decisions.

### Health Savings Accounts

HSAs reduce an employer's expenses and allow them to offer better benefit packages to their employees, and provide employees with flexible choices and tax advantages. Plan participants enjoy 24/7/365 web access to account information and high auto-substantiation levels, while employers benefit from flexible enrollment, contribution and reporting tools, increased participation, and greater tax savings.

### Leave of Absence and Retiree Premium Billing

With over 20 years' experience administering Leave of Absence and Retiree premium billing services, your employees are provided with first-class customer service, allowing our clients to remain confident that their valuable non-active plan participants will receive truly personal and dependable service.

### Parking and Transit

A Parking and Transit Reimbursement account allows employees to use tax-free dollars to pay for eligible mass transit, parking, and van-pooling expenses. These plans work much the same as a Dependent Care FSA except that these are monthly elections rather than annual. Employees elect the amount to contribute to their account through pre-tax payroll deductions and then access those funds using manual reimbursements or their Benefits Card.

