

Cafeteria Plans: *FSA, HRA, Transit and Parking*

Cafeteria plans can provide significant tax savings for both the employer and employee. National Benefit Services, LLC has provided quality administration services on FSA, HRA and COBRA plans for more than 20 years. Our team environment combines years of experience with technological innovation—providing efficient and accurate plan administration.

Our Services

- Plan design
- Plan document & SPD
- Enrollment of employees
- Daily claim processing
- Positive pay check protection
- Direct deposit
- On-line account access for participants and plan sponsors
- 24 Hour automated phone support for account balance and claim information
- Toll free call center (M-F 8am to 10pm MST)
- Debit cards (optional)
- Non-discrimination testing
- Completion of annual form 5500 and all related schedules



Types of Plans

Section 125 Cafeteria (Flexible Spending Account). Section 125 of the IRS Code is a valuable method of avoiding taxation for qualified medical and dependent care expenses.

Section 105 Health Reimbursement Arrangement (HRA). HRAs are employer-paid reimbursement programs for health care benefits. These plans allow employers to set aside a specific amount of money for employees to pay for health care expenses as defined by the plan. All employer contributions to the Plan are tax deductible to the employer, and tax-free to the employee.

Section 132 Qualified Transportation Plan. Transportation plans allow an employee to set aside funds to be used for pre-tax reimbursement for certain qualified transportation and commuter parking expenses related to their employment.



National Benefit Services, LLC, is a fee-for-service firm specializing in the design and administration of all types of Retirement Plans, Cafeteria Plans, and COBRA.

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