

# One-Stop-Shop Compliance



# CXC: Differentiation

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## Executive Summary

### Our Vision

- To be the industry benchmark in building and delivering health benefits management solutions

### Our Core Values

- **Relationships** - Build long-term, trusted, and valuable relationships with our clients, our people, and our partners
- **Innovation** - Create maximum business value for our clients by implementing creative solutions
- **Leadership** - Focus, inspire, motivate, and grow our clients and ourselves to achieve exceptional results
- **Openness** - Be open, honest, and direct to build trust with our clients and amongst each other

## Why a centralized compliance solution is critical for success

In an ever-shifting industry where compliance regulation is rife with caveats and complexities the importance of an integrated, inclusive and localized approach is vital for maintaining cost efficient, accurate and timely process and reporting adherence.

## What sets CXC apart as the leader in holistic compliance

CXC is the only end-to-end, completely integrated compliance solution providing proprietary, dynamically guided workflows within a truly holistic, one-stop shop compliance platform; all built, certified and maintained in close collaboration with employee benefits attorneys.

# CXC Complimentary Tools

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As part of UBA's partnership with CXC, agencies receive full access to CXC's industry leading Compliance Central platform; which includes ComplianceRx, an intuitive assessment and diagnostic tool, as well as our secure Compliance Document Vault, and regular, customizable Compliance Alerts

## Compliance Risk Assessment Tool

ComplianceRx dynamically identifies gaps in compliance and helps keep your clients out of hot water with the IRS and DOL. Our step-by-step workflow quickly and automatically diagnosis problem areas before they become major issues.

## Compliance Document Vault

Easily store and transfer PHI-related data and critical audit-readiness files in a single SOC2/SOC3 compliant vault.

## Compliance Alerts

Receive and send timely alerts and reminders concerning critical tasks and deadlines with full strategic control over outbound, push notification-style alerts for targeted audiences.

# CXC Services Delivery Options

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## Full-Service Basic

- **Assignment of a dedicated, PPACA-Certified Analyst** to instruct, guide and support client from start to finish
- **Official Kick-off Call** with dedicated PPACA-Certified Analyst to walk through the entire process
- **ACA Data Upload Template**, client-customized and 100% self-validating
- An **ACA Full-Service Guidebook** and **Informational Videos** for reference
- Additional data validation and quality control (both manual and system checks) before any Forms are created
- **For ACA-Clients:**
  - **Direct E-Filing into the Department of Labor's system\***
  - **Our ACA Reporting Guarantee**, which states if ever an IRS letter of inquiry or penalty is received within three years of the filing date, regardless of whether our services have been retained since that time, CXC Solutions will, at no cost and in conjunction with our ERISA Attorneys, assist in the drafting of any required IRS response letter(s) until the inquiry or issue is resolved

\*CXC Solutions is one of only a few companies in the U.S. authorized by the DOL for direct E-Filing; meaning there is no third party or middle man between us and the DOL's system, resulting in the ability to make on-the-fly, one-off adjustments to any filing without necessitating a full filing.

## Full-Service Advanced

- **Our truly white glove, full-concierge service model**
- **All the same great services as above except there is no template to fill out**
- **Simply send us the data** in as many as four Excel or .csv files and we'll do the rest: data compiling, scrubbing, and validation as well as all subsequent Form creation and direct E-Filing (included at no cost) to the Department of Labor

## Self-Service Model

- **Turnkey and client/broker self-managed solutions**
- **Full support of leading ERISA Attorneys** providing proactive counsel and service review
- **Branding and White-Label-ready templates, systems and portals**
- **Reseller-friendly** with unlimited "Train-the-Trainer" instruction, training and guidance

# Compliance Solutions

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## ACA Reporting

Full-Service  Self-Service 

- Assignment of a dedicated, PPACA Certified Business Analyst to guide, manage and execute the entire workflow process from start to finish
- Full support of leading ERISA Attorneys providing proactive counsel and service review
- Client and agency access to full Video Tutorials, Guides and Audit Workbooks
- White glove, complete Concierge services available via “Full-Service Advanced”
- Discounted yet still heavily hands-on service and support via “Full-Service Basic”
- Direct E-Filing into the Department of Labor’s system
- Our ACA Reporting Guarantee, which states if ever an IRS letter of inquiry or penalty is received within three years of the filing date, regardless of whether our services have been retained since that time, CXC Solutions will, at no cost and in conjunction with our ERISA Attorneys, assist in the drafting of any required IRS response letter(s) until the inquiry or issue is resolved

## Nondiscrimination Testing

Full-Service  Self-Service 

- Only solution reviewed by EBIA
- Accurately and automatically identify employees in the “prohibited groups,” such as highly compensated employees, in accordance with current regulations using inherent logic in the tool
- Reduce the risk of misunderstanding using built-in help features that will assist you in explaining tests to clients
- Establish proper due diligence by quickly generating detailed reports to attach to a client’s file
- Avoid or reduce the likelihood of having a plan fail a test and jeopardize favorable tax treatment for employees in prohibited groups, using our built-in recommendations
- 7 years of data archival for audit readiness

## Form 5500 Preparation & Filing

Full-Service  Self-Service 

- Ability to pull any past 5500 filing for the employer
- Progress report allows the user to track the completion status
- CXC has a team that monitors any changes in regulations to ensure compliance of the 5500Xpress tool
- Any changes to the logic in the tool are reviewed internally and then approved by a leading ERISA attorney before being released to our clients
- Easy to follow process for electronic signature
- Approved vendor for e-filing 5500 forms

## POP Plan Document & Testing

Full-Service  Self-Service

- POP Plan Document creation with free Nondiscrimination Testing
- Each Pop Plan Document comes with free opinion letter from Hitesman & Wold
- Nondiscrimination Testing can Accommodation plan structure complexity
- Certified by a leading ERISA Attorneys

## Cafeteria Plan Documents

Full-Service  Self-Service

- Coming Soon! Target launch date Q2 2020

## Wrap Documents

Full-Service  Self-Service

- Document language continuously updated with all ERISA updates
- ERISA compliant delivery instructions included
- Ability to store compliance documents in in SOC3-secured vault for easy archiving and retrieval
- Includes Summary of Material Modifications and updates
- Each WRAP Document comes generated in English and Spanish

## Employee Federal Notices

Full-Service  Self-Service

- Federal notices made readily available

## HIPAA

Full-Service  Self-Service

- Compliance, Privacy, and Security Officer Training
- Manual, prebuilt documents, contracts, forms, policies, and procedures