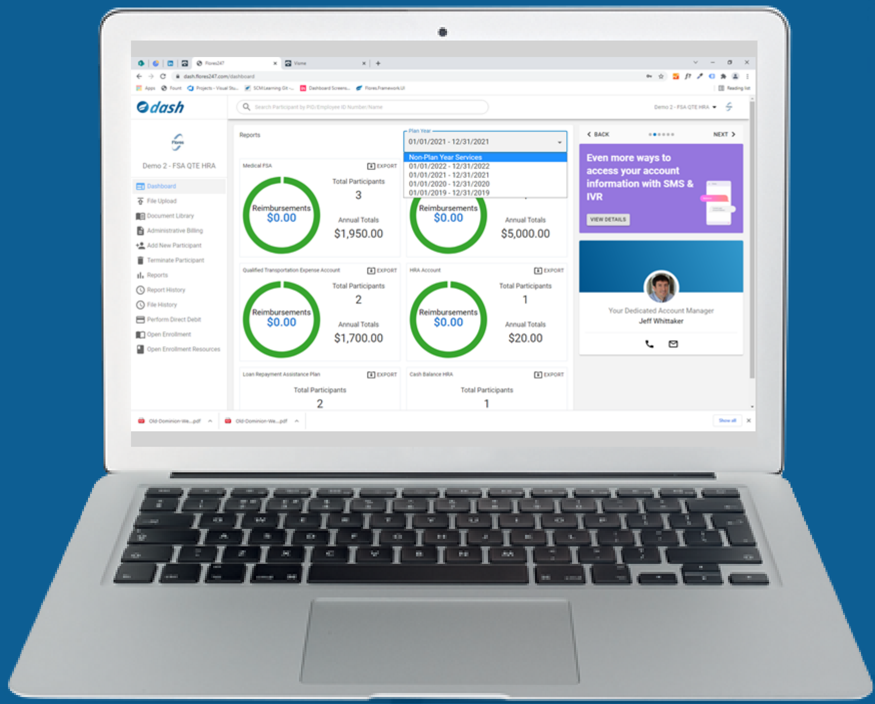
Flores DASH Training Manual

www.flores247.com



Overview

Welcome to DASH, Flores' proprietary benefits administration platform for employers. You will be able to access on demand reports, enroll and terminate participants, upload files, and more using DASH. Please take a few moments to review our training manual and share this manual with the members of your team responsible for providing updates to Flores. For questions, please contact your dedicated account manager via email or phone at (800) 532-3327.

We look forward to providing a remarkable experience to you and your participants. Thank you for choosing Flores!

Table of Contents

Available topics are outlined below. Page numbers are indicated in parenthesis.

Basics & Administration

Welcome to DASH! In this section of the manual, we will cover basic administrator functions including how to login, update settings, view and pay invoices, and initiate a debit for plan funding (if applicable).

Login Instructions

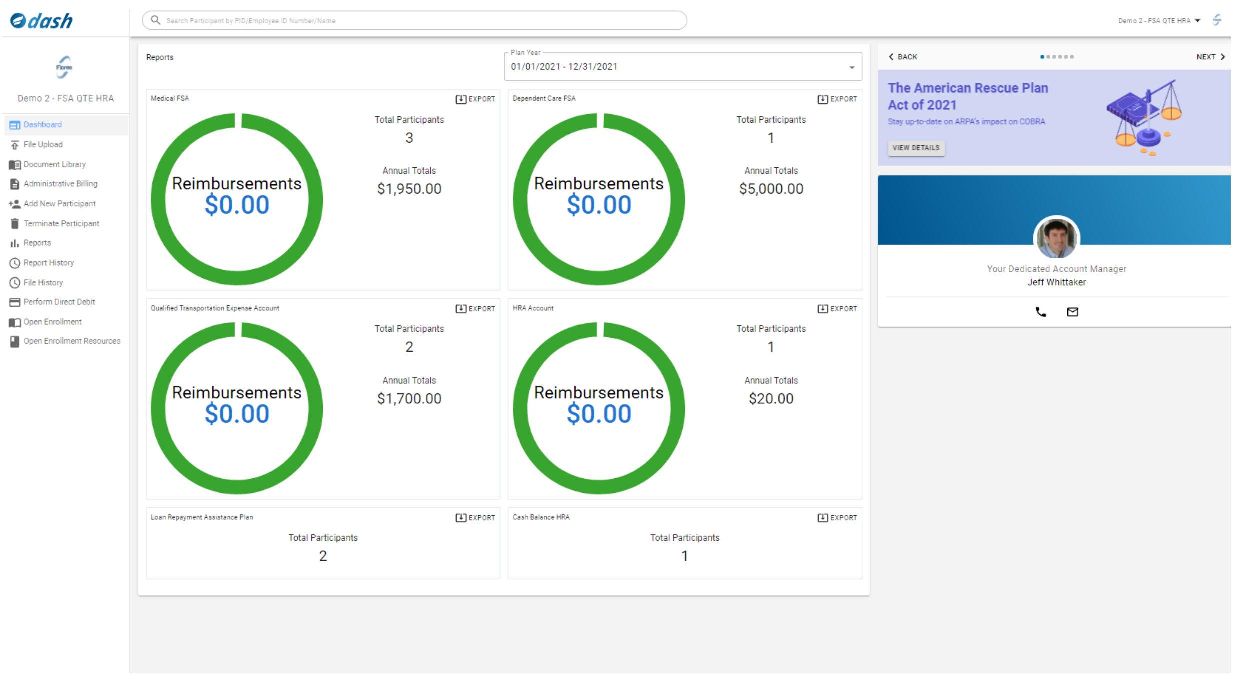
You will access DASH via our Participant and Employer site, www.flores247.com. Select the EMPLOYER LOGIN option, then use the email address you provided to Flores and the password provided to you via email during implementation to login. You will be able to change your password in the SETTINGS section after login. If you need your passcode reset, please contact your dedicated account manager at (800) 532-3327.

Select a Company (Optional)

If you administer benefits for multiple companies, you will be asked select the company you wish to administer before proceeding to the company Dashboard. If you only administer benefits for a single company, you will proceed immediately to the Dashboard.

Dashboard

After you login and select your company (if applicable), you will be taken to the the landing page below. Your landing page is composed of three panels: the NAVIGATION PANEL on the left, the DASHBOARD in the center, and the SEARCH BAR at the top of the screen.



Basics & Administration

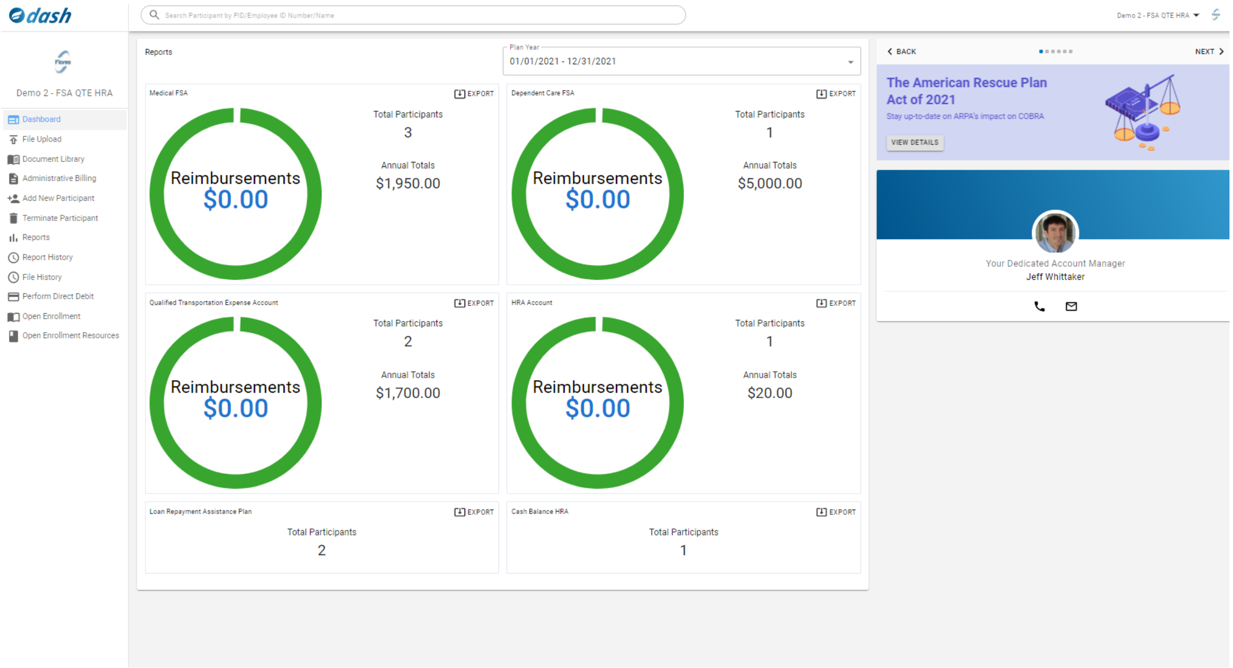
Using your Dashboard

The Dashboard is a launch point for accessing information. You can view participant details by entering a Participant ID, SSN, or name using the SEARCH BAR at the top of your screen. If multiple locations are managed by separate individuals within your company, please contact your account manager to discuss filtering the search bar results based on responsibilities or location.

The NAVIGATION PANEL to the left will provide selections for each function available to you. You can choose the DASH logo in the upper left corner of your screen to return to the Dashboard.

The middle panel is the DASHBOARD with common plan metrics in each tile. Choose the "EXPORT' button to download a detailed report for each tile.

You can navigate between plan years using the 'Plan Year' drop down menu. If Flores administers COBRA, Retiree, or Direct billing for your company, choose the 'Non Plan Year Services' option from the plan year drop down menu to view a snapshot of those services.

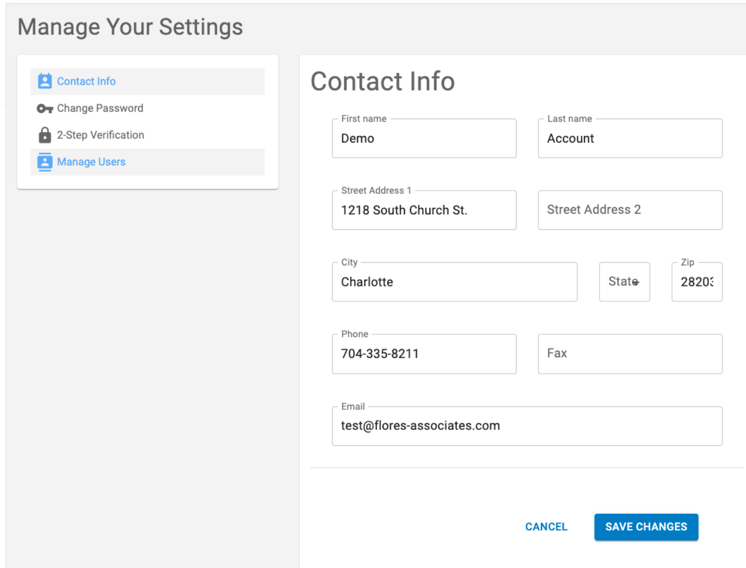


If at any point you have questions or need assistance, your account manager's name, email address, and phone number are accessible from the Dashboard.

Basics & Administration

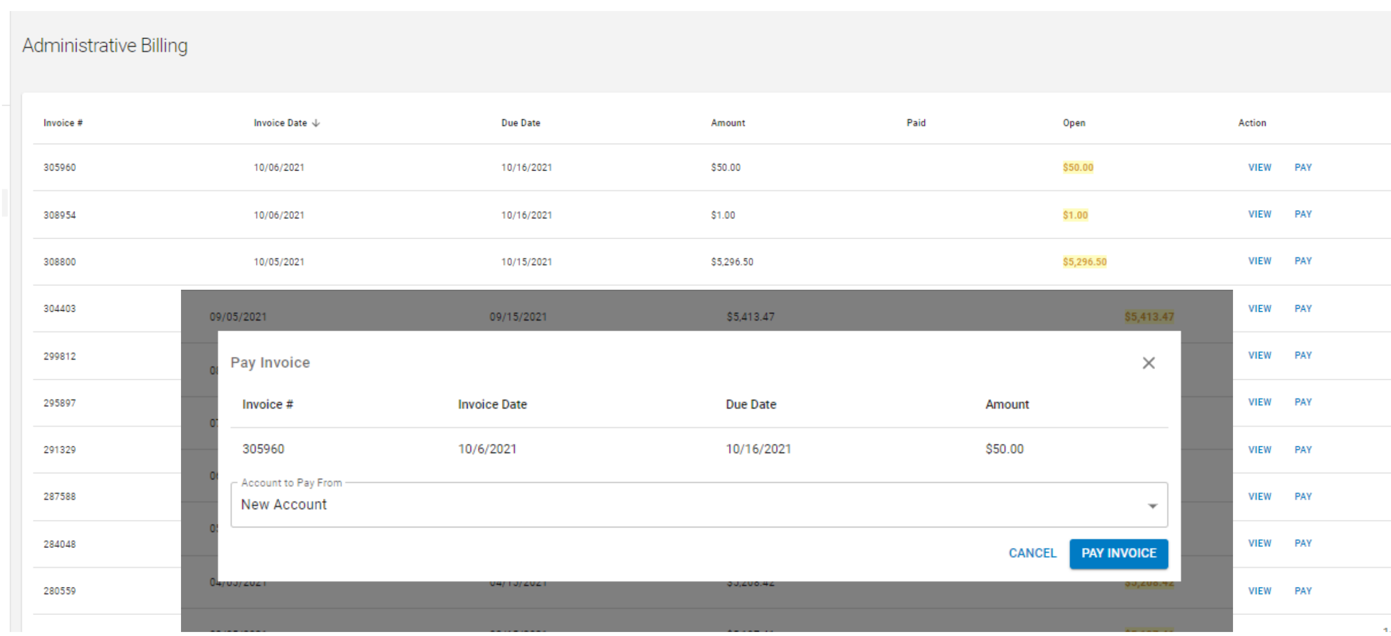
Settings

You can navigate to SETTINGS by selecting the arrow that is beside your company name and logo in the top right corner of your screen. In this section, you can update your contact information, change a password, or setup two-factor authentication. Users with administrative level access will have an additional 'MANAGE USERS' selection available that may be used to manage user permissions for the company and update contact assignments.



Administrative Billing: View and Pay Invoices

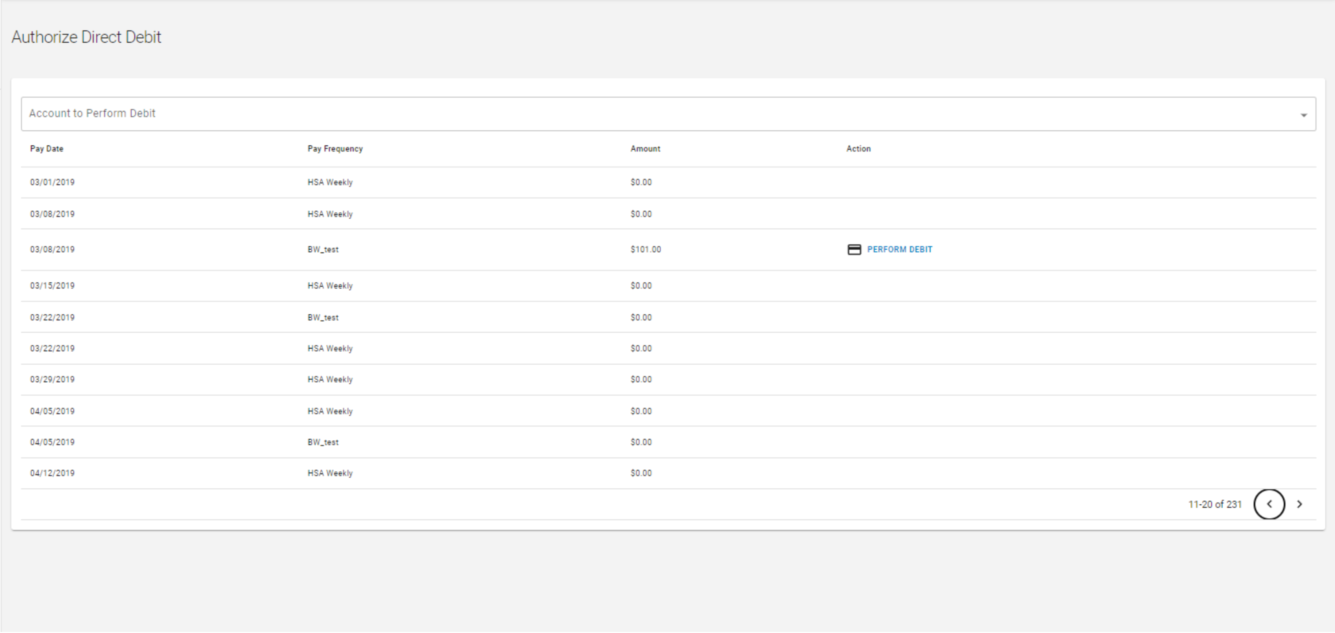
You can view and pay your outstanding invoices and payment history in the ADMINISTRATIVE BILLING section. Choose 'VIEW' to view the invoice and 'PAY' to pay outstanding amounts. Open amounts will be highlighted in yellow. After you select 'PAY', you will select the account to debit from the 'ACCOUNT TO PAY FROM' drop down menu and choose 'PAY INVOICE' to process.



Basics & Administration

Perform Direct Debit

As a part of the implementation process for reimbursement plans and balance accounts, you will determine a plan funding procedure with your account manager. If you agree to initiate a debit to transfer funds, you may initiate a debit in the PERFORM DIRECT DEBIT section. To initiate a debit, you will select the account you wish to debit from at the top of the screen. Amounts eligible to debit will have 'PERFORM DEBIT' in the line. Choose 'PERFORM DEBIT' and proceed to authorize the funds transfer from the bank account selected on the confirmation screen.


Authorize Direct Debit

Account to Perform Debit

Pay Date	Pay Frequency	Amount	Action
03/01/2019	HSA Weekly	$0.00	
03/08/2019	HSA Weekly	$0.00	
03/08/2019	BW_test	$101.00	PERFORM DEBIT
03/15/2019	HSA Weekly	$0.00	
03/22/2019	BW_test	$0.00	
03/22/2019	HSA Weekly	$0.00	
03/29/2019	HSA Weekly	$0.00	
04/05/2019	HSA Weekly	$0.00	
04/05/2019	BW_test	$0.00	
04/12/2019	HSA Weekly	$0.00	

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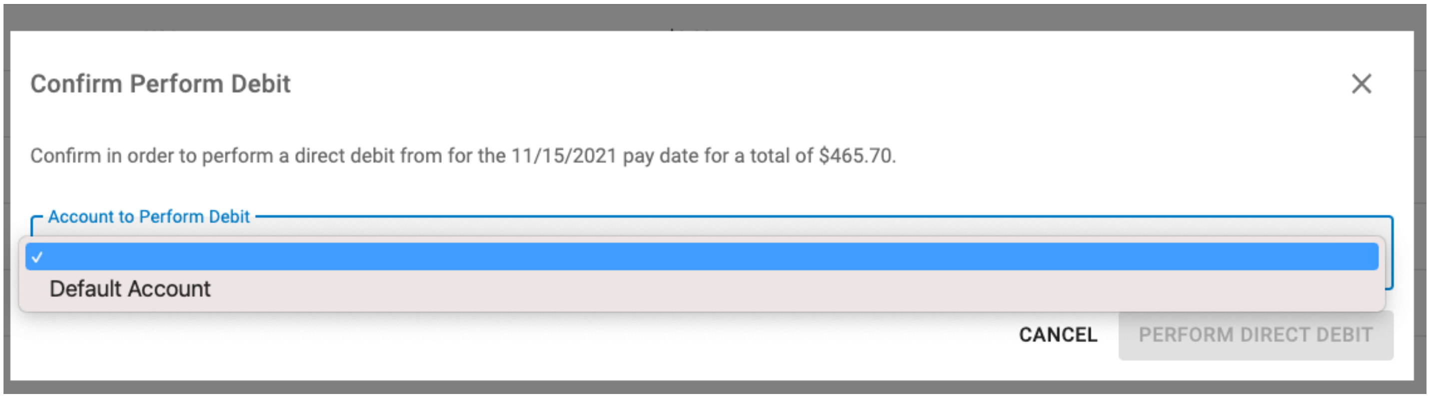


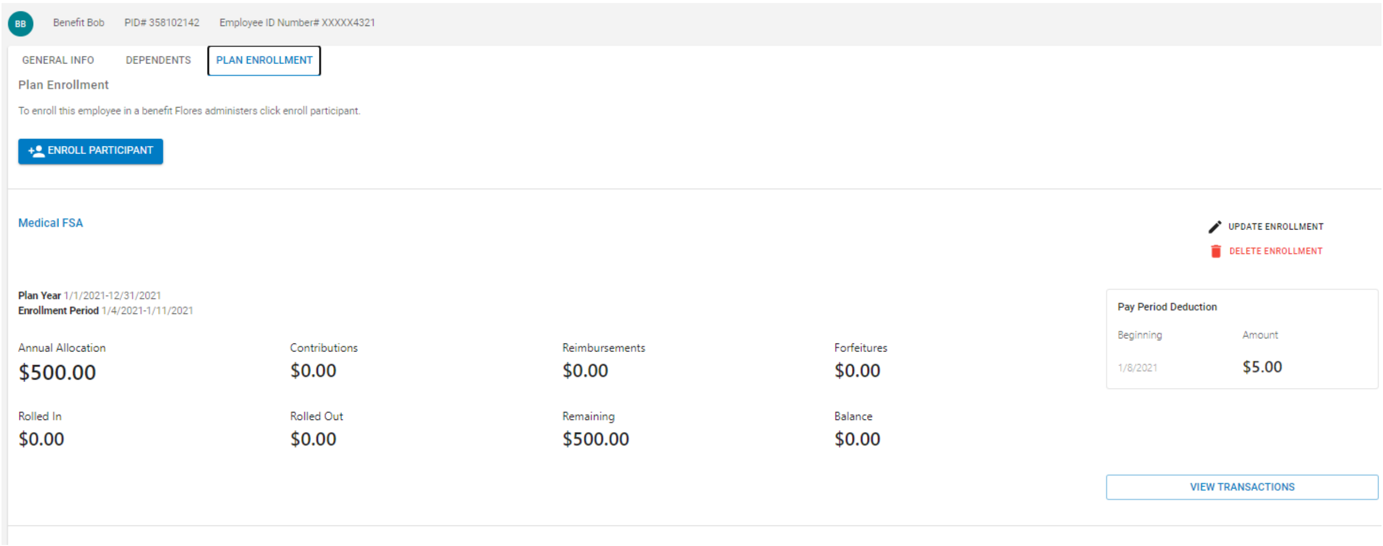
Basics & Administration

Search for a Participant - Reimbursement/Balance

You can view details on a balance or reimbursement account participant using the SEARCH BAR that is fixed at the top of your screen. You may search by Name, Participant ID, or Employee ID/SSN. In the case that your company has multiple locations managed by separate individuals, please contact your account manager to discuss filtering search results based on responsibilities (i.e. restricting access to only employees associated with a location the administrator manages).

The participant record will include three tabs: GENERAL INFO, DEPENDENTS, and PLAN ENROLLMENT. GENERAL INFO will contain demographic information including name, address, and pay frequency. DEPENDENTS will list dependent information, and PLAN ENROLLMENT will contain enrollment and transaction details.

You may add, update, or delete an enrollment from the participant record using the 'ADD ENROLLMENT', 'DELETE ENROLLMENT' or 'UPDATE ENROLLMENT' selections. Please only use the 'DELETE ENROLLMENT' function to remove an erroneous enrollment; benefit end dates due to status changes and/or terminations should be recorded using the 'UPDATE ENROLLMENT' function. Deidentified transaction information, if applicable, will also be available for each plan enrollment using 'VIEW TRANSACTIONS'.



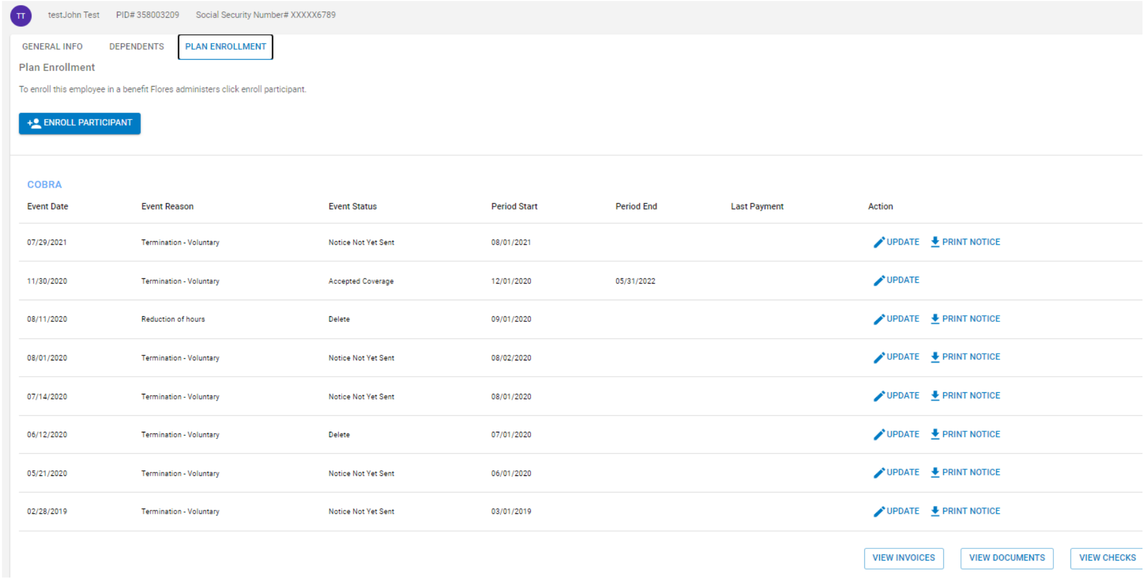
Basics & Administration

Search for a Participant - COBRA/Retiree/Direct Bill

You can view details on a COBRA, Retiree, or Direct Bill account participant using the SEARCH BAR that is fixed at the top of your screen. You may search by Name, Participant ID, or Employee ID/SSN. In the case that your company has multiple locations managed by separate individuals, please contact your account manager to discuss filtering search results based on responsibilities (i.e. restricting access to only employees associated with a location the administrator manages).

The participant record will include three tabs: GENERAL INFO, DEPENDENTS, and PLAN ENROLLMENT. GENERAL INFO will contain demographic information including name, address, and pay frequency. DEPENDENTS will list dependent information, and PLAN ENROLLMENT will contain qualifying event and billing details.

In PLAN ENROLLMENT You will be able to view COBRA/Retiree/Direct Bill Event Details like the event reason, coverage status, payment history, and coverage periods. You can choose 'PRINT NOTICE' to print a copy of a Qualifying Event or other notice, or 'UPDATE' to update an event entry. 'VIEW INVOICES' will provide an invoice history and reconciliation. Choose 'VIEW DOCUMENTS' to access digital copies of election forms and other correspondence, and 'VIEW CHECKS' to view check numbers, dates, and the invoices to which the payment was applied.

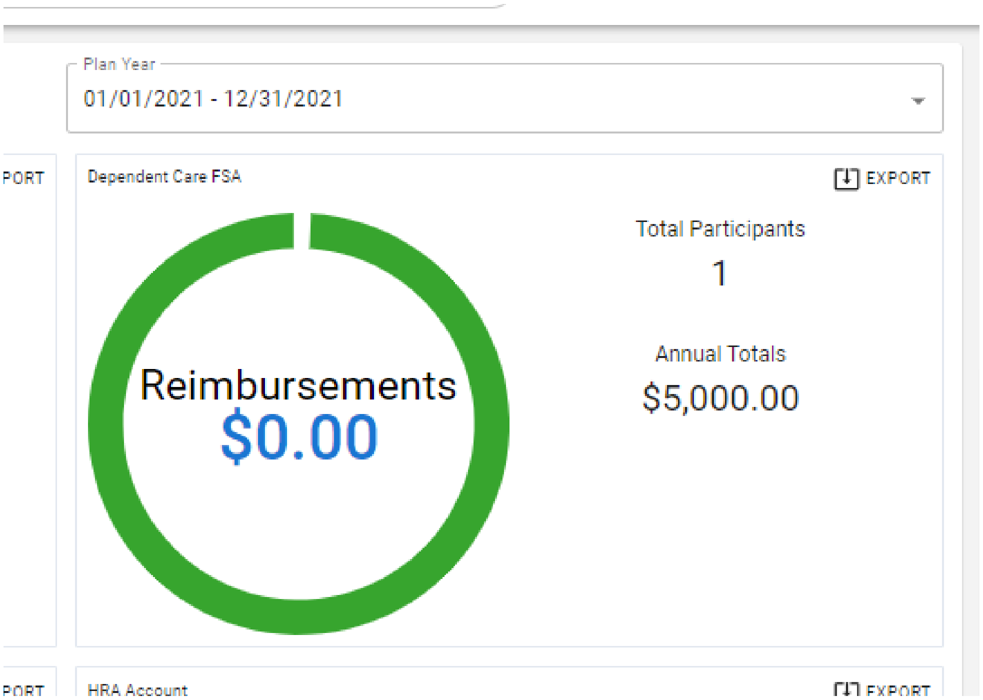


Files and Reports

We offer various on demand and cyclical reporting options that are available to download on DASH. There is also a secure file upload tool and the ability to view the file and report history.

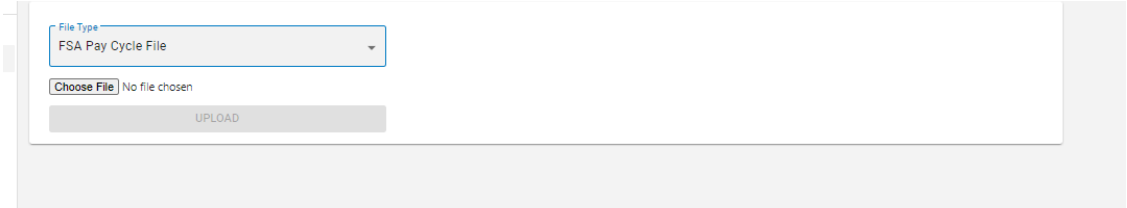
Dashboard Report Options

We provide a snapshot of your plan on the Dashboard upon login. You can view details for each metric when you select the 'EXPORT' option that is available in each square. Use the 'PLAN YEAR' drop down menu to navigate across plan years.



File Upload

Your plan administration may require the occasional transfer of files to Flores to report plan contributions (if applicable) and enrollment updates. Use the FILE UPLOAD feature to transmit files securely to Flores. Select the file type from the drop down menu, then 'CHOOSE FILE' to choose your file, and 'UPLOAD' to transmit the file to Flores.

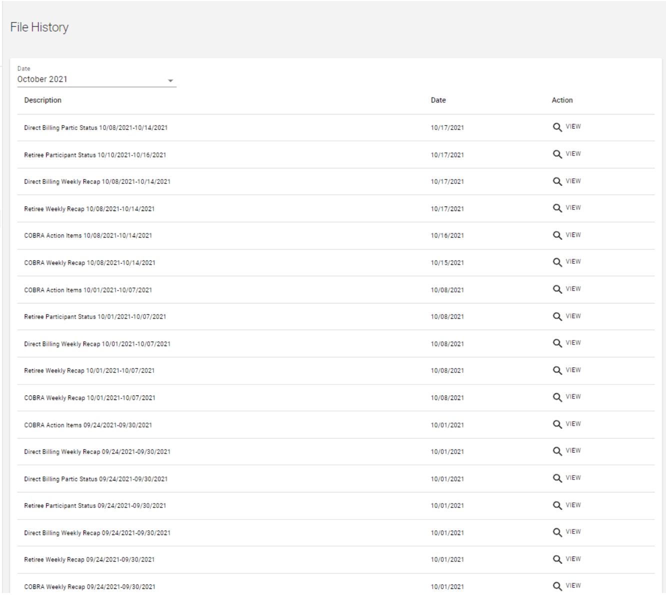


Files and Reports

File History

Flores generates periodic reporting that administrators should login and review promptly. You can view the file history for your plan in the FILE HISTORY section.

Choose the month you wish to view from the drop down menu, and all reports for the month chosen will populate. If Flores initiates COBRA enrollment changes with other third parties, like your insurance carrier, files transmitted to your insurer will be found here. Select a file to view by choosing 'VIEW' in the Action column.



File History

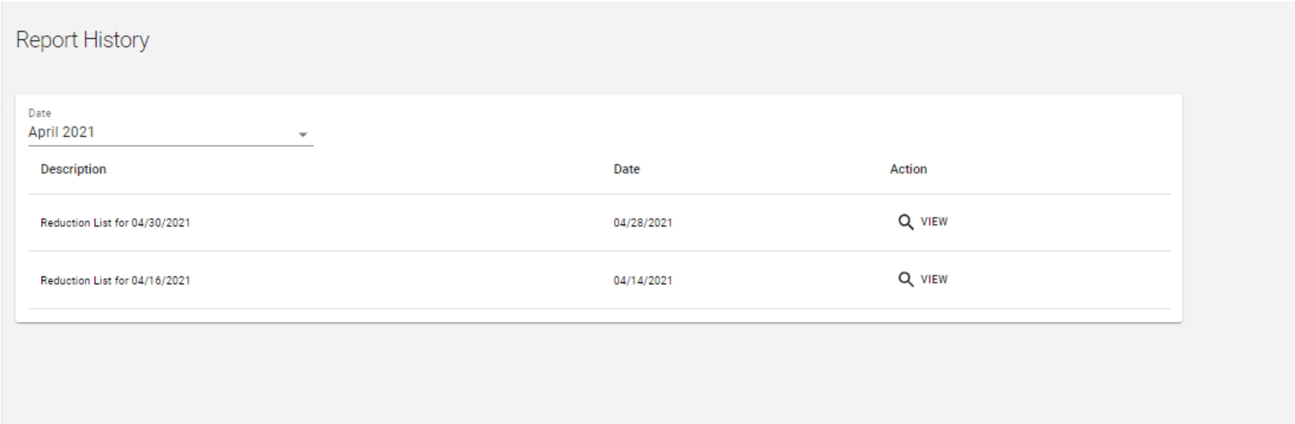
Date
October 2021

Description	Date	Action
Direct Billing Partic Status 10/08/2021-10/14/2021	10/17/2021	VIEW
Retiree Participant Status 10/10/2021-10/16/2021	10/17/2021	VIEW
Direct Billing Weekly Recap 10/08/2021-10/14/2021	10/17/2021	VIEW
Retiree Weekly Recap 10/08/2021-10/14/2021	10/17/2021	VIEW
COBRA Action Items 10/08/2021-10/14/2021	10/16/2021	VIEW
COBRA Weekly Recap 10/08/2021-10/14/2021	10/15/2021	VIEW
COBRA Action Items 10/01/2021-10/07/2021	10/08/2021	VIEW
Retiree Participant Status 10/01/2021-10/07/2021	10/08/2021	VIEW
Direct Billing Weekly Recap 10/01/2021-10/07/2021	10/08/2021	VIEW
Retiree Weekly Recap 10/01/2021-10/07/2021	10/08/2021	VIEW
COBRA Weekly Recap 10/01/2021-10/07/2021	10/08/2021	VIEW
COBRA Action Items 09/24/2021-09/30/2021	10/01/2021	VIEW
Direct Billing Weekly Recap 09/24/2021-09/30/2021	10/01/2021	VIEW
Direct Billing Partic Status 09/24/2021-09/30/2021	10/01/2021	VIEW
Retiree Participant Status 09/24/2021-09/30/2021	10/01/2021	VIEW
Direct Billing Weekly Recap 09/24/2021-09/30/2021	10/01/2021	VIEW
Retiree Weekly Recap 09/24/2021-09/30/2021	10/01/2021	VIEW
COBRA Weekly Recap 09/24/2021-09/30/2021	10/01/2021	VIEW

Reports available in FILE HISTORY may include: File Loading Results (FSA & COBRA), Administration Billing Details, COBRA Eligibility Files Sent to Carriers, COBRA Action Items, and COBRA Weekly Recap reports.

Report History

You can view a report history in the REPORT HISTORY section. Choose the month you wish to view from the drop down menu, and all reports for the month chosen will populate. Select a file to view by choosing 'VIEW' in the Action column. Reports available in REPORT HISTORY may include: Transfer & Exception Reports, Balance Reports, and Check Registers.



Report History

Date
April 2021

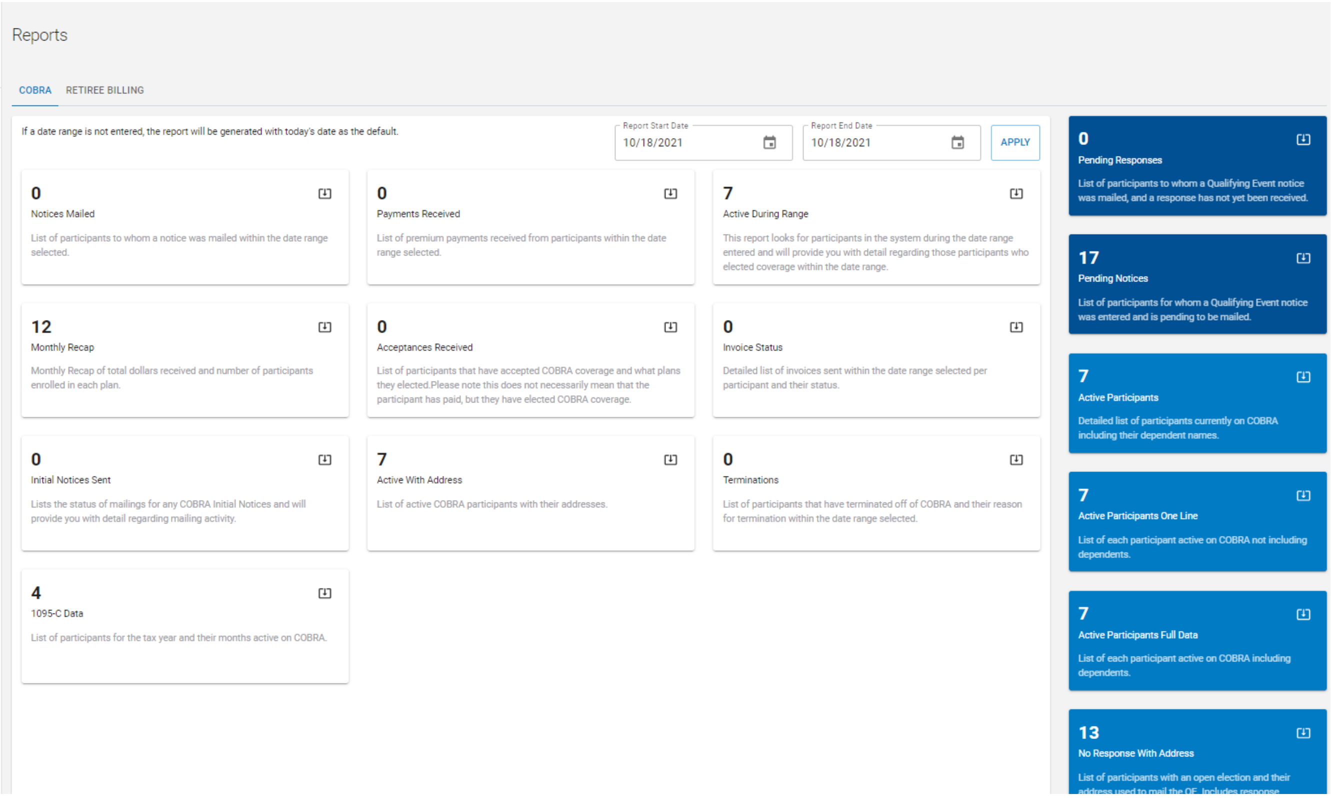
Description	Date	Action
Reduction List for 04/30/2021	04/28/2021	VIEW
Reduction List for 04/16/2021	04/14/2021	VIEW

Files and Reports

Reports - COBRA & Retiree/Direct Bill

If Flores administers your COBRA or Retiree/Direct Bill, you can populate reports in the REPORTS section. A date range may be entered in MM/DD/YYYY format. Choose 'APPLY', then select the tile that contains the detail you wish to view. If a date range is not entered, the report will default to the current date.

You can download the report by choosing the export button (arrow in upper right corner) for each tile.

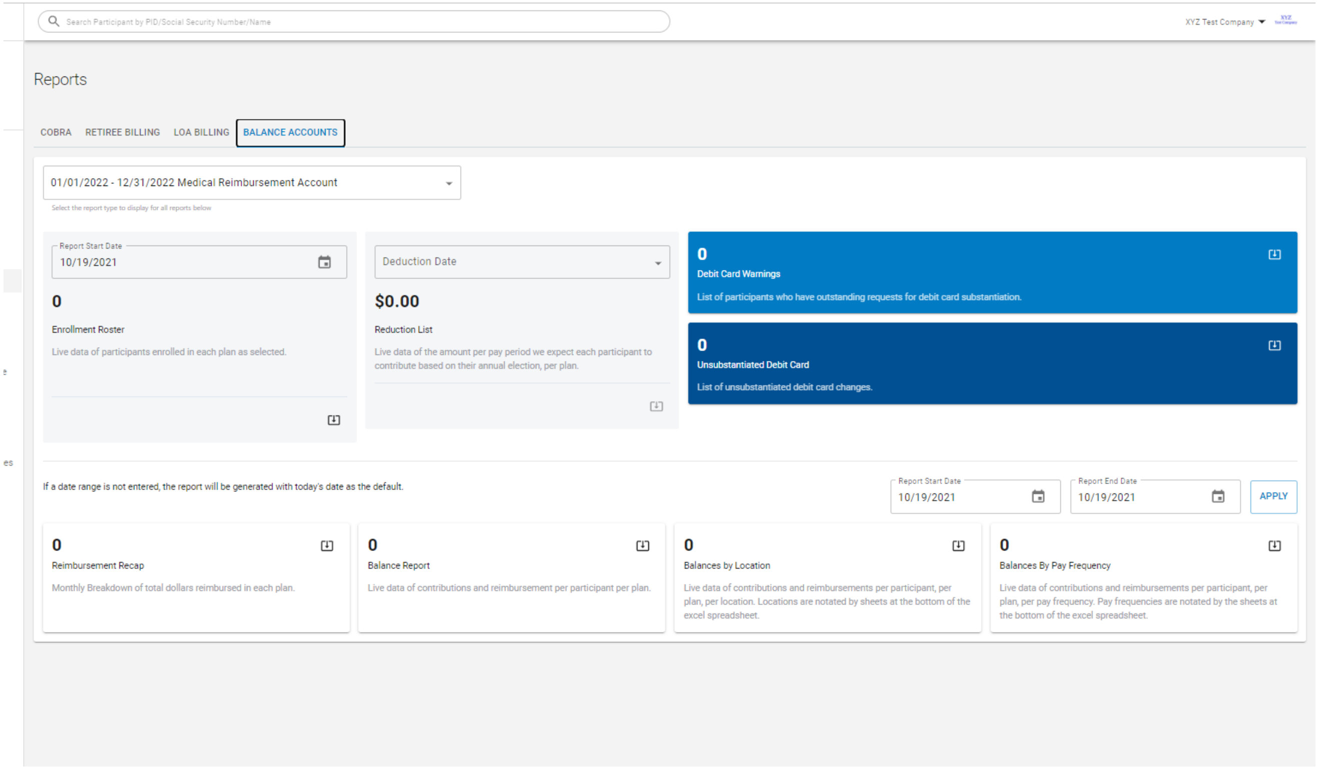


Files and Reports

Reports - Balance Accounts

If Flores administers a reimbursement plan on behalf of your company, you can populate reports on these plans in the REPORTS section. A date range may be entered in MM/DD/YYYY format and choose 'APPLY'. Date ranges are limited to open plan years and you may not enter a date range that crosses multiple plan years. If a date range is not specified, the report will populate with data based upon the current date.

Enter the date range, then select the tile that contains the detail you wish to view. You can export the report by choosing the export button (arrow in upper right corner) for each tile.



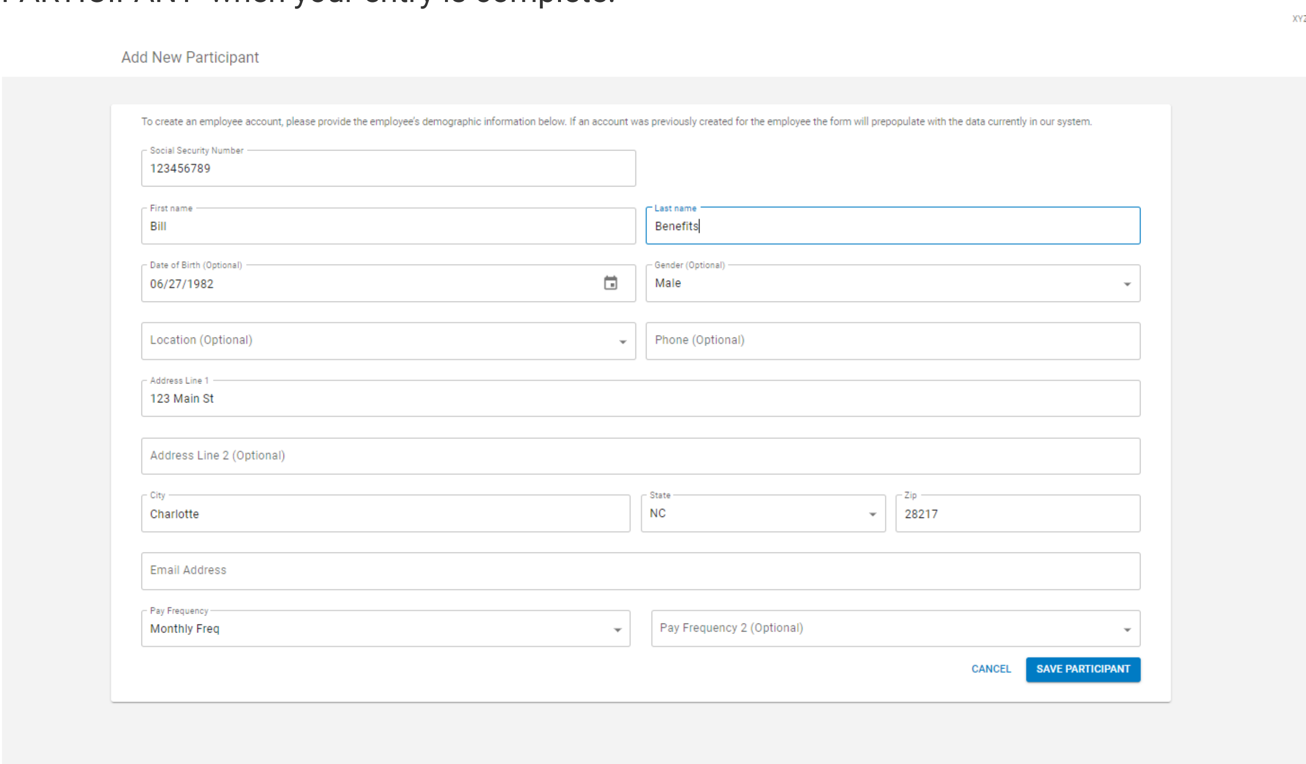
Enrollment Changes

You can easily update reimbursement accounts on DASH.

Add New Participant

To add a participant, choose ADD NEW PARTICIPANT from the navigation panel. You will enter contact details. Please include an email address so we will be able to send important email communications and plan reminders. If information is already in the Flores system, it will prepopulate for your review after you enter the employee's company assigned identifier (usually SSN).

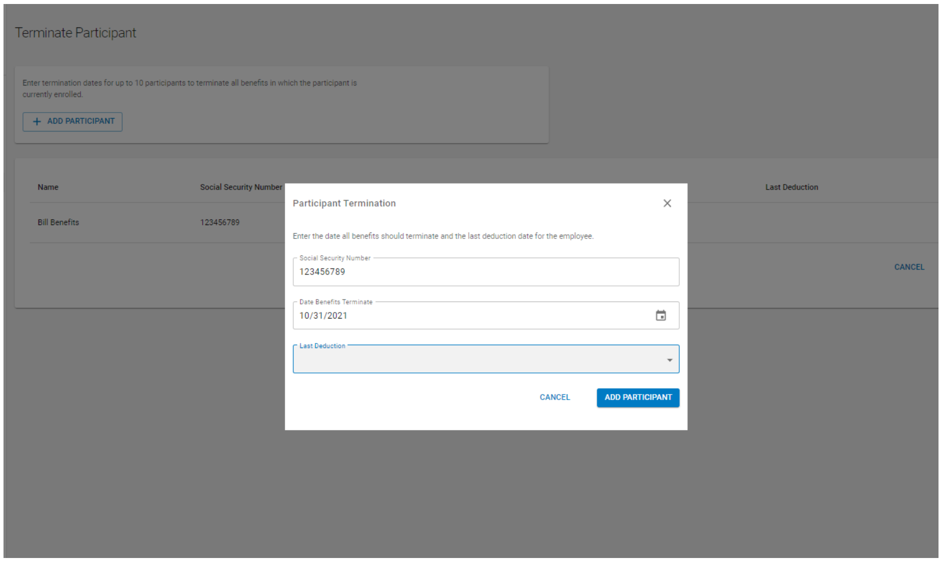
When entering a new enrollment, remember to select the Pay Frequency. Choose 'SAVE PARTICIPANT' when your entry is complete.

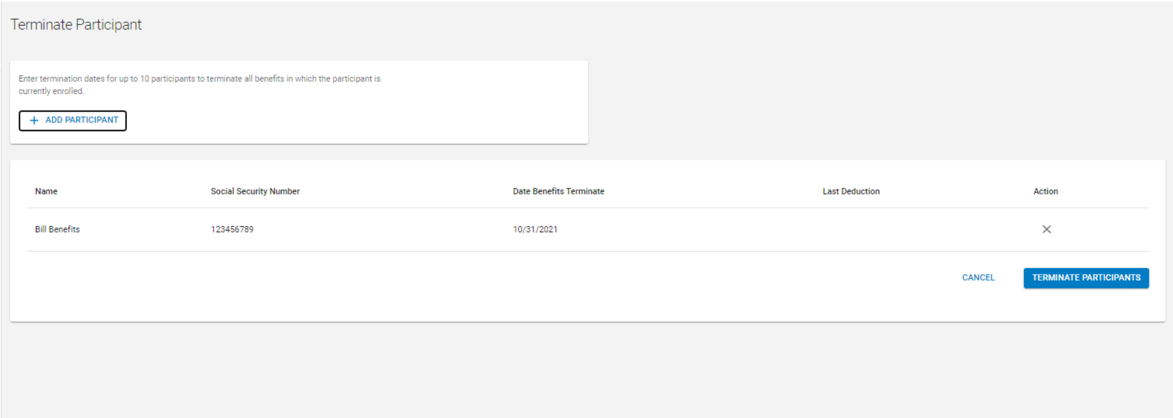


Enrollment Changes

Terminate Participant

You can terminate up to 10 participants at a time using the TERMINATE PARTICIPANT function. Choose 'TERMINATE PARTICIPANT' from the navigation panel, then select 'ADD PARTICIPANT'. Enter the Participant's identifier (usually SSN) and benefit end date. Select the final deduction date in which the participant will contribute funds to the account from the drop down menu. When complete, choose 'ADD PARTICIPANT'. You will then be able to enter additional terminations, or you can proceed to 'TERMINATE PARTICIPANTS' to execute the termination.



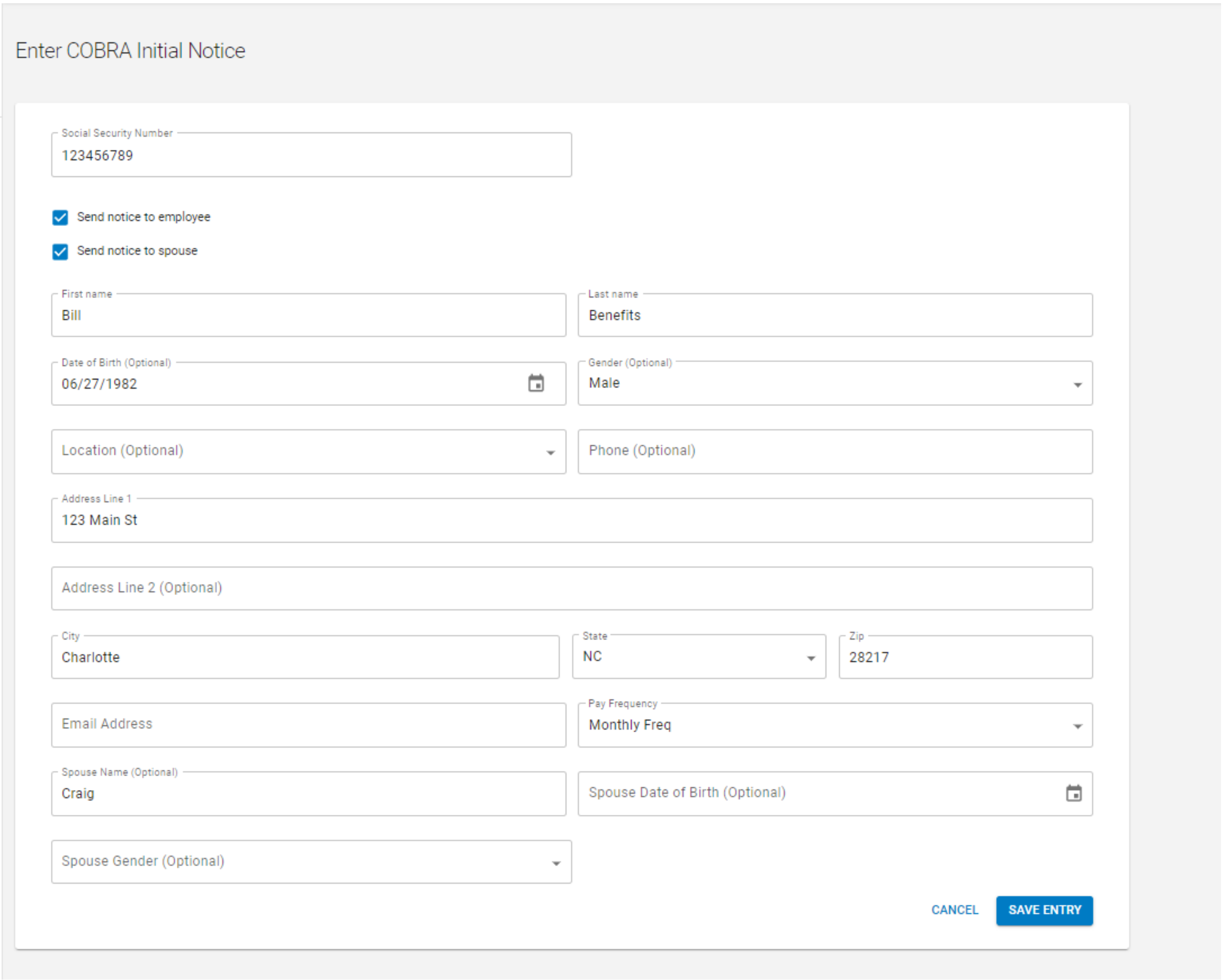


COBRA Events

In the event that a COBRA qualifying event or initial notice requires manual entry, you will need to enter event information when an initial notice or qualifying event notice are needed.

Enter Initial Notice

When an employee or the spouse of an employee enrolls in a COBRA-eligible group benefit for the first time, an initial notice is required. To request an initial notice, choose ENTER INITIAL NOTICE from the navigation panel. Proceed to enter the demographic details for the employee. Be sure to select 'Send to Spouse' if a spouse is also enrolled. Select 'SAVE ENTRY' when you have entered and reviewed all details and are ready to proceed with your request.

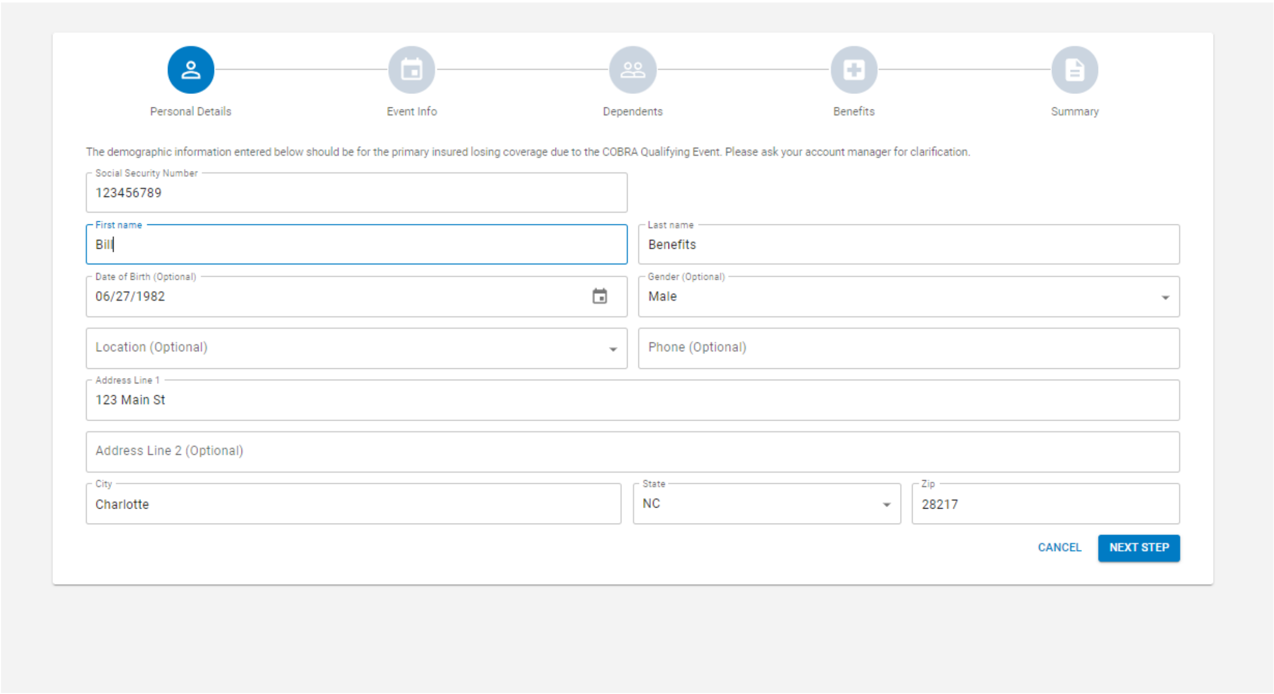


COBRA Events

Enter COBRA QE

When an employee, covered spouse, or dependent experiences a loss of coverage for a COBRA-eligible plan due to a qualifying event, you must notify Flores if we are the administrator of your COBRA billing. You can request a COBRA Qualifying Event Notice using the ENTER COBRA QE function.

Choose 'ENTER COBRA QE' from the navigation panel and provide the SSN of the qualified beneficiary losing coverage due to the Qualifying Event. Information will prepopulate if the individual already exists in the Flores system. Otherwise, enter the details requested. Choose 'NEXT STEP' when you are ready to proceed.



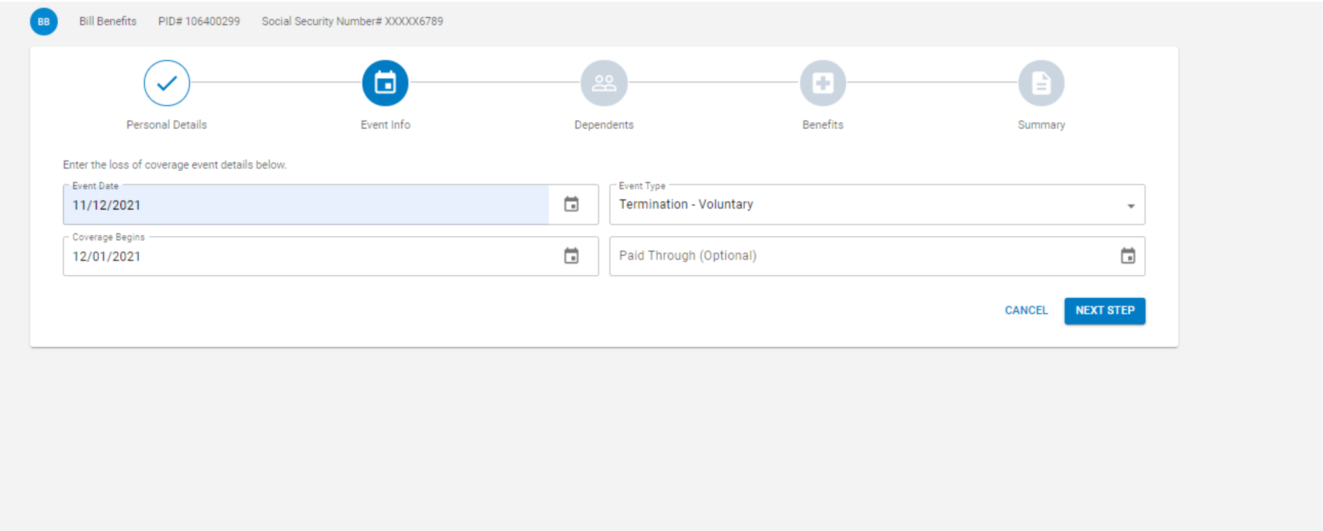
COBRA Events

Enter COBRA QE, Event Info

On the 'EVENT INFO' screen, you will enter the EVENT DATE, which should be the date the qualifying event occurred (i.e., this would be the termination date in the event of an involuntary or voluntary termination). Next choose the EVENT TYPE from the drop down menu.

The COVERAGE BEGINS date is the first day COBRA would begin (i.e. the first day the individual will not be covered on your group benefit).

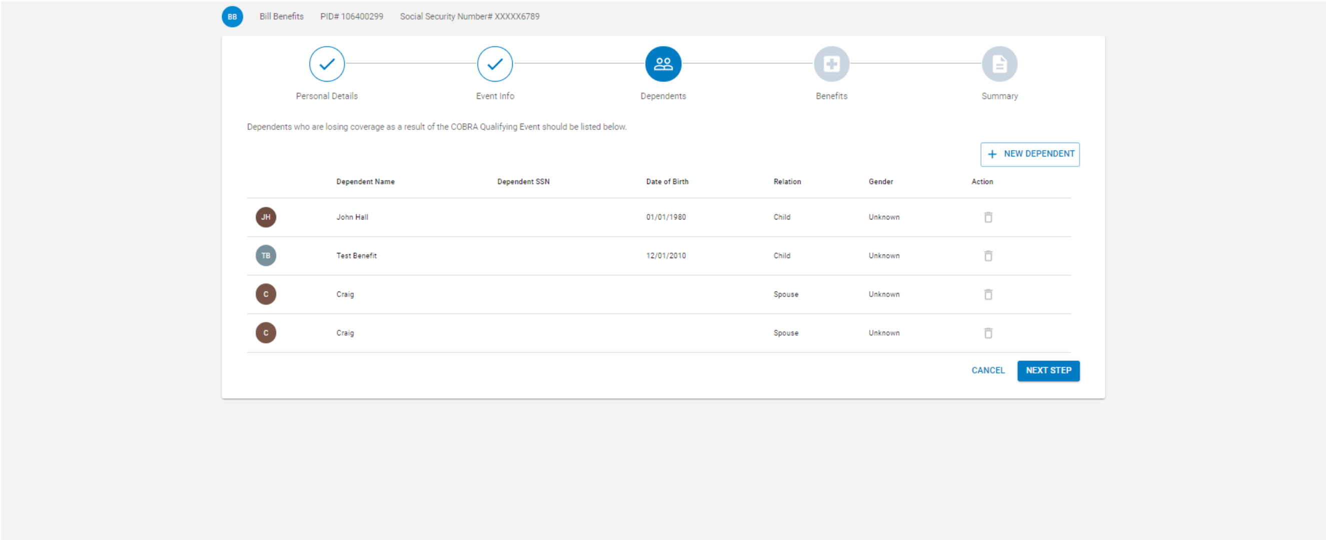
If your company has entered an agreement with the participant to provide optional coverage of COBRA premiums for a specified period, you may indicate that to Flores using the PAID THROUGH date field. If you wish to subsidize a portion of coverage only, you will leave PAID THROUGH blank and you will indicate the subsidized premium on the next screen. Select 'NEXT STEP' when you are ready to proceed.



COBRA Events

Enter COBRA QE, Dependents

On the next screen, you will provide details on the dependents, if any, enrolled in the group benefit. Choose 'NEW DEPENDENT' if you need to add a dependent. When complete, select 'NEXT STEP' to proceed to BENEFITS.



COBRA Events

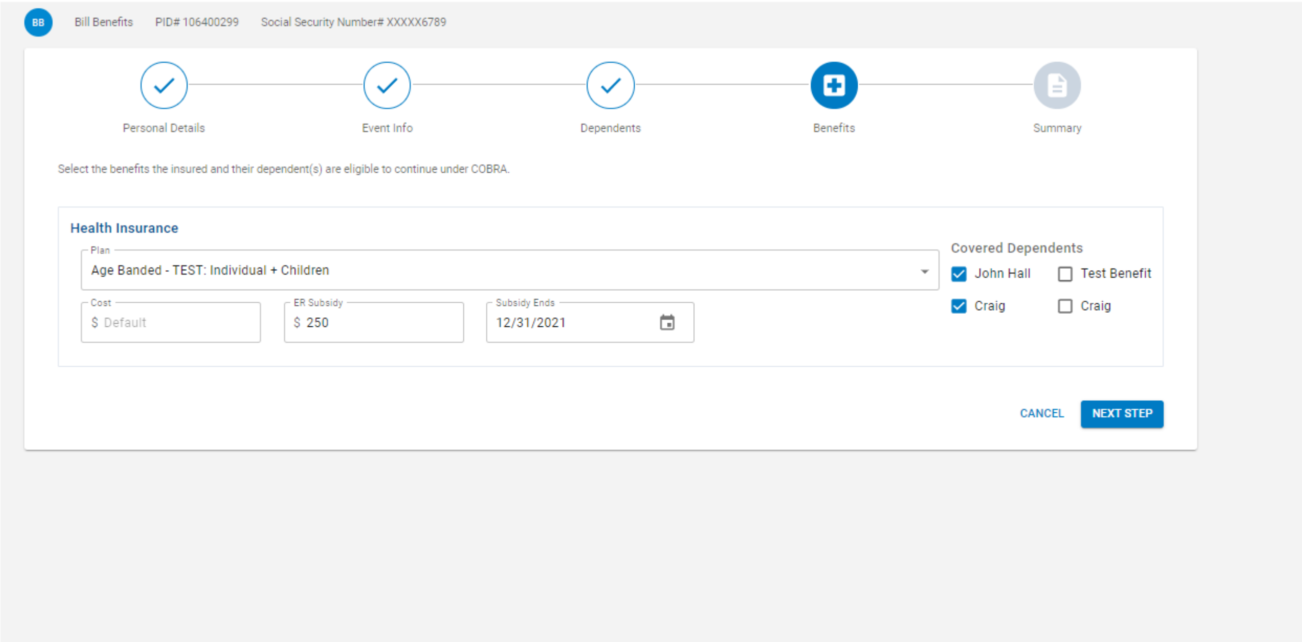
Enter COBRA QE, Benefits

On the next screen, you will provide details on the participant's benefit enrollment. You will add a line for each plan enrolled in at the time of the event.

In the drop down PLAN menu, choose the plan and plan level the participant was enrolled in at the time of the event. Select the checkbox beside each covered dependent in the COVERED DEPENDENTS box on the right.

COBRA will be offered at the default rates provided during implementation or renewal. If you wish to provide a subsidy for coverage, enter the amount you wish to reduce the premium by in the 'ER SUBSIDY' box. A subsidy end date is also required and should be entered in the 'SUBSIDY ENDS' date. Flores will bill at the default rate for periods that fall after the subsidy end date.

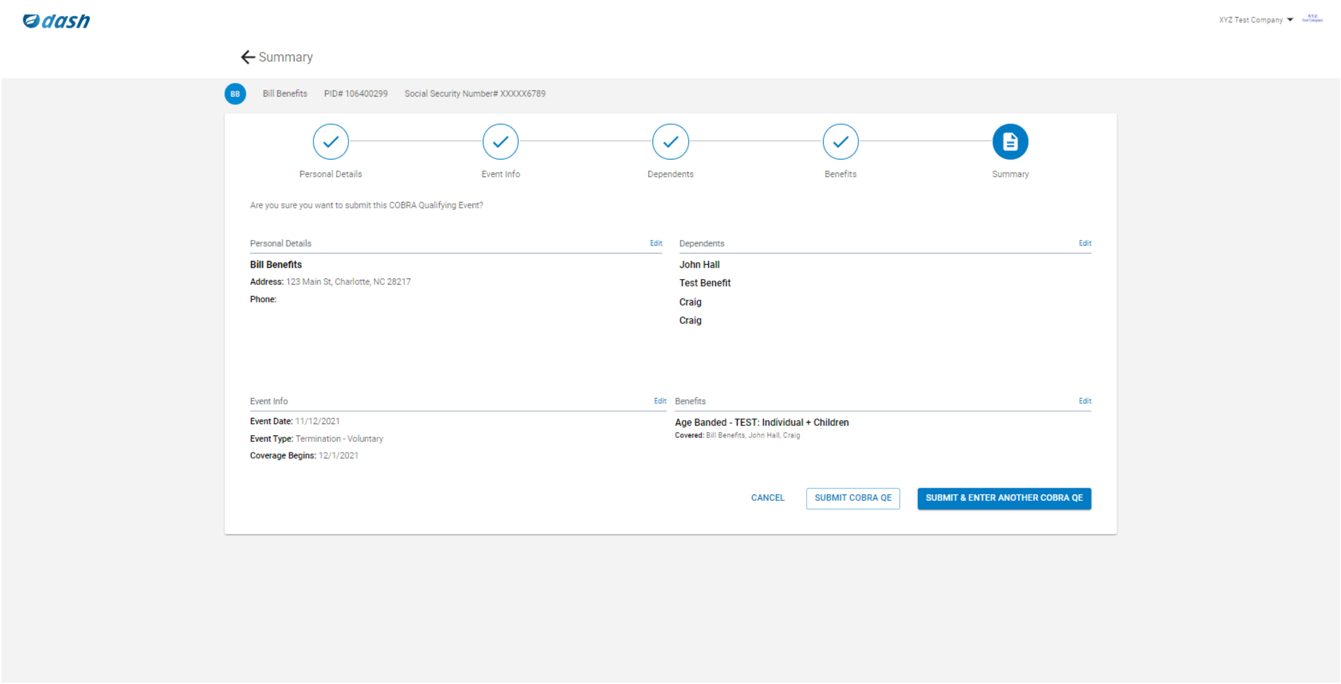
When your entry is complete, choose 'NEXT STEP' to review your entry.



COBRA Events

Enter COBRA QE, Summary

On the SUMMARY screen, you will be provided a recap of the information entered. Please review the information carefully and make changes if needed. When you are ready to proceed, choose 'SUBMIT COBRA QE' to submit a single qualifying event entry, or 'SUBMIT & ENTER ANOTHER COBRA QE' to enter additional events for other participants.

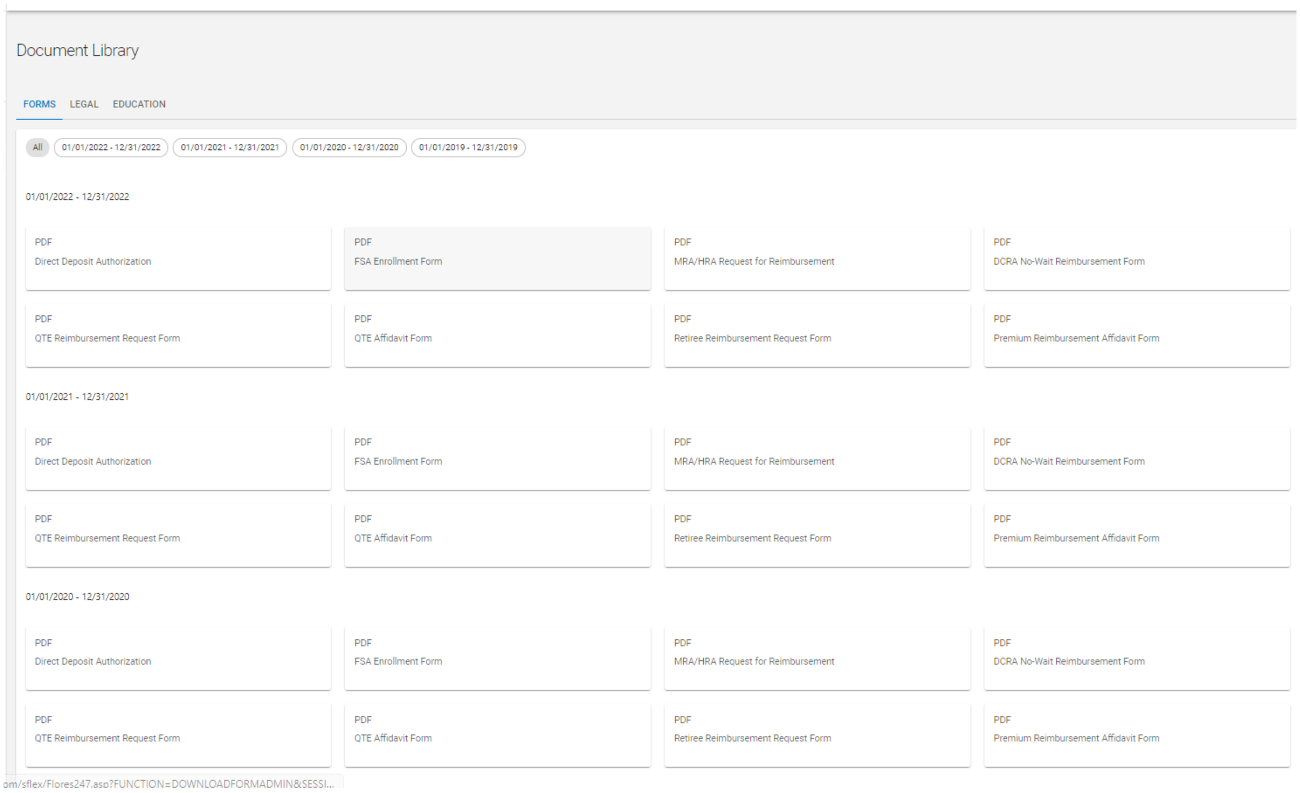


Education & Resources

You can find forms, flyers, and legal documents (if using Flores standard legal documents) for your balance accounts in the DOCUMENT LIBRARY. At Open Enrollment, you will also be able to provide details on your plan for the upcoming year in the OPEN ENROLLMENT section. Our OPEN ENROLLMENT RESOURCE LIBRARY has a range of calculators, videos, flyers, and more to help you share benefit information with your team.

Document Library

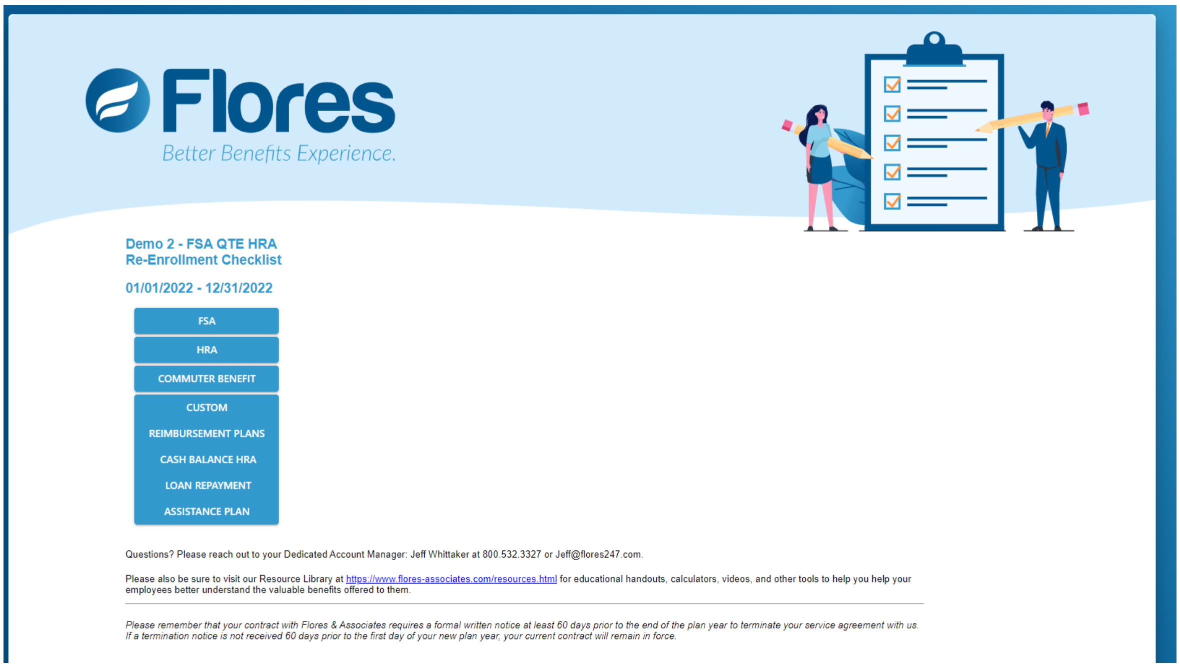
You will find forms, legal documents (if applicable), flyers, and other resources in the Document Library. To access the Document Library, choose DOCUMENT LIBRARY from the navigation panel. You can use the tabs to navigate to the content you wish to view (FORMS, LEGAL, EDUCATION). You may also choose the plan year.



Education & Resources

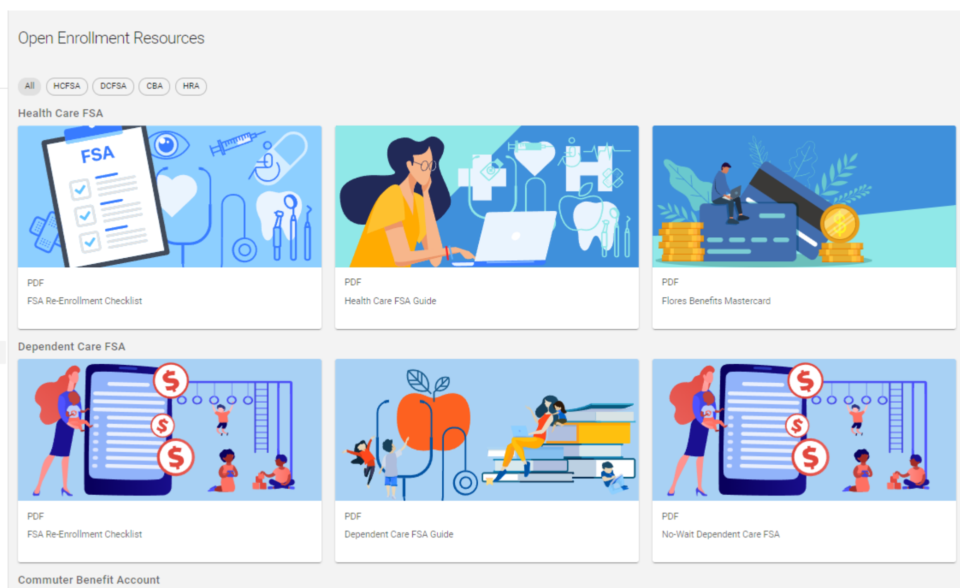
Open Enrollment

Flores will contact you regarding your plans for re-enrollment approximately three months prior to your renewal date. Select OPEN ENROLLMENT to complete renewal checklists for each service we administer on your behalf. You will be able to provide pay dates (if applicable), plan rates for COBRA or Retiree/Direct Bill, and other information necessary to process your renewal in this section. Please provide these details promptly to ensure a smooth re-enrollment process.



Open Enrollment Resource Library

The OPEN ENROLLMENT RESOURCE LIBRARY provides a variety of videos, calculators, flyers, and other tools to support employee education at Open Enrollment. You may also contact your account manager to discuss Open Enrollment resources that may be available to you.



Questions?

Your dedicated account manager is just a phone call or email away! Please email your dedicated account manager or call us at (800) 532-3327 for assistance. Thank you for choosing Flores!