

PRODUCT OVERVIEW

Non-Discrimination Testing Services

GDI's flexible benefit plan clients know that they are in good hands from an IRS non-discrimination testing perspective because we include three basic tests with our services. We also provide assistance with correcting test failures, so you'll never feel abandoned should the test results be unfavorable for Key and/or Highly Compensated participants.

Our comprehensive non-discrimination testing services are perfect for employers who:

- self-administer their flexible benefit plan.
- need to test their self-insured health plans as required under IRS Code Section 105(h)
- have decided to apply 105(h) tests to their group health plan in anticipation of this pending requirement.
- due to a complex plan design, understand the need for additional testing and want a partner through the process vs. a "do-it-yourself" approach.

In order to make it easy for you to determine which tests are required, we've bundled them together as follows:

Flexible Benefit Plan Tests

- 25% Key Employee Concentration Test
- More than 5% Owners Dependent Care Concentration Test
- Dependent Care 55% Average Benefit Test
- Eligibility Tests
- Contributions & Benefits Tests
- Benefits Test

*The first three tests are included for our current POP and FSA clients upon receipt of a completed testing worksheet. The additional tests are charged on a fee per use basis.



Health Reimbursement Arrangement Tests

- Eligibility Test
- Benefits Test

Self-insured Medical Plan Tests

- Eligibility Test
- Benefits Test

THE GDI DIFFERENCE

- Compliance expertise is just a phone call away
- Personal assistance with resolving test failures
- Confidence that the tests are being performed in accordance with IRS regulations

Interested in learning more?
Contact: clientservices@gdynamic.com