



Ciara Torres, Benefits Administrator
City of Ocala
110 SE Watula Avenue
Ocala, Florida 34471

Dear Ciara,

Welcome to another year of your benefits program! Thank you for choosing Eagles Benefits by Design as your partner. We currently provide these services: Medical Flexible Spending Account and Dependent Care Account which saved you and your employees over \$169,621.15.

Eagles offers all types of Consumer Directed Healthcare Accounts, including Health Savings Accounts (HSA), Individual Coverage Health Reimbursement Agreements (ICHRA), Lifestyle Accounts (LSA), Flexible Spending Accounts (FSA), Limited Flexible Spending Accounts, Dependent Daycare Accounts (DDA), and more.

Eagles also administers Dollar Based Dental, a self-funded dental plan loved by Employers, employees, and Dentists. Learn more at <https://DollarBasedDental.com>.

For current clients of either our Consumer Driven Healthcare Accounts or Dollar Based Dental, we also offer full COBRA and Retiree Billing administration.

Please let us know if you would like to discuss adding any of our other services, as you may qualify for a discount.

This letter and the supporting documents provide you with important information and deadlines to enroll your employees on time so they can utilize their 2025-2026 benefits. Flexible benefit plans have become one of the most valued employee benefits because these “cafeteria-style” benefit plans allow employees to budget for planned expenses *and* save taxes!

As you know, the more employees who enroll in the FSA Plan and the more funds they contribute, the greater the tax savings both you, the employer, and your employees will see. As mentioned above, you and your employees **saved over \$169,621.15 in taxes**. As the employer, you save 7.65% on payroll taxes, and your employees save on payroll taxes and income taxes.



Our benefits are the only ones that pay you to offer them!

Employer Savings	\$34,285.13
Employee Savings	\$135,336.02
TOTAL SAVINGS*	\$169,621.15

*Total savings does not include pre-tax dollars employees pay for health insurance premiums, which reduces the amount of income used for tax calculations, resulting in even more significant tax savings to the employer.

Plan Document Update

This year, we are updating our clients' plan documents at no additional charge, if we do not have a signed copy in our files.

We are thankful for your business and are not increasing your per-participant fee this year!

As our prices continue to climb, we work hard to constrain costs and keep our fees as low as possible. We continue to leverage technology to provide you with savings. These include sending enrollment materials as soft (pdf), doing web-based enrollment and educational meetings, and moving our clients to ACH claims payments.

There are no changes in your rates for your new plan year. Please sign and return this letter to extend your services for another year. Please contact us to secure these low rates with a multiple-year guarantee.

_____ Yes, we want to renew all services.

City of Ocala
2025-2026

Each year the IRS increases the maximums.

_____ Yes, we want to have the annual maximums.

_____ Yes, we want to update our plan document and summary plan description

Signature

Signature

Printed Name

James M. Knox
Vice President Eagles, Benefits by Design, Inc
7/1/2025

Title

Date