

Running out of time or ready for a switch? Ameriflex is the reliable partner you need. With exceptional service and high NPS scores, we deliver the support competitors often lack. Managing our own HSA custodianship means lower fees and more control, while our Card Swipe Guarantee ensures seamless transactions. Ameriflex prides itself on transparent, simple pricing with no hidden fees, and we provide a comprehensive FSA Guarantee to minimize risk. Based in Dallas, we provide personalized service, keeping your world quiet and handling everything efficiently, even under pressure.

Quick Facts for Quick Decisions

- ✓ Long contract terms available (up to 3 years)
- ✓ High customer satisfaction ratings
- ✓ Most comprehensive guarantee program
- ✓ Fastest service response times
- ✓ Single platform for all services
- ✓ Easy to read invoices

Head-to-Head Comparison

Feature	Ameriflex	Competitor 1	Competitor 2	Competitor 3	Competitor 4
NPS Score	+93	-44	-40	Not Available	-60
Client Retention	90%	90%	97%	Not Available	103%*
Contract Length	Up to 3 years	Varies by service	1 year	1 year	1 year
FSA Guarantee	✓	✗	✗	✓	✗
Response Time - Calls	Within 59 minutes	30+ minutes	24/7 support	48-72 hours	Weeks**
Response Time - Emails	6 hours	Not specified	1-2 business days	Not specified	1-2 business days
Free Debit Cards	✓	✓	✓ (replacement fee)	✓	✓

*Competitor 4 is reported 103% retention rate suggests potential data anomalies **Per recent service reports.

Ameriflex Differentiators

- Client Satisfaction:** We ensure that each client is supported by a dedicated team with deep knowledge of their needs, offering fast responses and proactive service.
- Regulatory Compliance:** Our in-house compliance team and ERISA attorney provide ongoing support and guidance, ensuring that your clients remain compliant and avoid costly fines.
- Smart Technology:** We built the technology for our robust self-service tools, mobile apps, and integrations which streamline the administration process for both employers and employees.
- Security and Protection:** Our SOC II certification and ID theft protection set a new standard in protecting client and participant data.
- Card Swipe Guarantee:** Available to all Ameriflex FSA and HRA clients, our Card Swipe Guarantee allows us to ensure that participants' FSA and HRA-eligible card transactions will go through without requiring them to submit further documentation. In the event of an IRS audit or an IRS challenge to any qualified paid expense, Ameriflex will assist in satisfying any IRS inquiry.
- Risk Mitigation:** Our comprehensive COBRA Terms and Conditions provide clear guidelines and protections, minimizing risk and ensuring compliance in every aspect of the COBRA administration process.
- Public Sector Funding Option:** Ameriflex offers a simplified funding model for public sector employers: instead of prefunding the full annual FSA elections, you can send **one monthly payment equal to 1/12 of the total annual FSA contribution amount**. Ameriflex advances the full election to participants at the start of the plan year and handles all claims and reimbursements, while you benefit from **predictable budgeting, no large upfront funding requirement, and reduced financial strain**. This option is available exclusively to qualified public sector entities and can be easily integrated into your plan setup.

Technology & User Experience

Provider	Portal Experience	Key Differentiators
Ameriflex	User-friendly interface with comprehensive self-service tools	Mobile apps, quick customer service access
Competitor 1	Mixed reviews, clunky navigation	Robust reporting but cumbersome claims process
Competitor 2	Limited functionality	Slow performance, navigation difficulties
Competitor 3	Challenging user experience	Frequent claim denials, unclear explanations
Competitor 4	Multiple logins required	Separate COBRA/CDH platforms

Technology & User Experience

- 95% of calls answered within 60 seconds
- 94% of chats responded to within 60 seconds
- Emails are responded to within 6 hours for brokers
- ID Theft Protection included
- IRS Inquiry Assistance
- Comprehensive COBRA Support
- All accounts accessible with one card and portal login

To Sum it Up: Why Clients Choose Ameriflex

Reliability: Highest customer satisfaction ratings in the industry

Speed: Fastest response times across all communication channels

Protection: Unique guarantees and comprehensive coverage

Flexibility: Customizable contract terms and integration options

Technology: User-friendly platforms with robust self-service capabilities

What Our Clients and Brokers Are Saying

"Great Customer service made the process very easy. Very easy process of enrollment." - Employer

"The enrollment process was very easy to follow." - Employer

"Easy setup and great response from sales rep and implementation team." - Employer

"Everything went smoothly and was quick! I love the Ameriflex portal. It is user friendly. The representatives are very helpful." - Broker

"Super helpful employees and always available to assist." - Broker

"Very easy platform and the service team were incredible to help me with this middle of the year plan change. Great service and easy to use platform." - Broker

Ready to make the switch?

Next Steps: To explore how Ameriflex can transform your clients benefits administration, we recommend contacting your seller directly.