



Metlang and GSA National: A Partnership with Benefits

The contract Metlang is currently servicing, for which you were hired to support, is governed by the Service Contract Act of 1965 (SCA). Under the guidelines of SCA, each government service contract awarded contains a "wage determination" which dictates your minimum hourly wage, as well as a specific hourly amount that a contractor must spend on your Health & Welfare (H&W) benefits.

GSA National is your current Health & Welfare (H&W) Fringe and Benefits administrator. GSA National assists Metlang with tracking Health & Welfare contributions at the employee level and ensure compliance with Department of Labor (DOL) requirements.

GSA National establishes individual Premium Reserve Accounts (PRA) for each employee working on SCA contracts. Your PRA acts as a holding center – a checking account of sorts – through which your monthly insurance premiums are paid. Each month Metlang deposits H&W contributions and payroll deductions, if you have dependents, into the PRA. GSA National will deduct from your PRA the amount necessary each month to pay the premiums due based on benefit enrollments.

Currently, Metlang SCA employees have a 3-month PRA threshold; this means you must have 3-months' worth of benefit premiums and administrative fees in your PRA <u>before</u> any surplus is transferred to your retirement plan account. Once your 3-month PRA threshold has been met, the excess will be allocated into your Empower retirement plan account <u>monthly</u>. The breakdown of the administrative fees is shown below:

GSA Administrative Fee:

\$24.50 per employee per month (PEPM)

Annual Audit Fee:

Allocated per employee per month (PEPM) on a pro-rata basis

- Per Employee allocation = (annual audit fee amount /12 months)/# of EEs with activity each month.

Wilmington Trust Fee:

Allocated per employee per month (PEPM) on a pro-rata basis

- Per Employee allocation = (annual trust fee amount /12 months)/# of EEs with activity each month.

EMPLOYEE ASSISTANCE:

Please contact GSA National toll-free at 1.800.250.2741 between the hours of 8:30am and 7:00pm EST. You may also email GSA National at CustomerSupport@gsanational.com.