

Products Available	Services Provided
<p><b>COBRA Administration</b> Employers with 20 or more employees are required to offer COBRA to employees and their eligible dependents when they lose coverage due to a Qualifying Event. Most employers find it difficult to administer the ever-changing COBRA regulations and to maintain the necessary documentation.</p>	<p>Set up communication and procedures with Employer, Carriers and COBRA continuants Notice of Right to Continue (QE) Monthly invoice to continuant and EFT payment option Monthly Carrier report including premiums and eligibility Weekly eligibility report to Carriers Notification of underpayment Notice of Portability rights Certificate of Creditable Coverage Account Summary</p>
<p><b>Retiree Administration</b> Outsourcing Retiree benefit administration will save employers valuable time. BenefitHelp Solutions will provide retirees with knowledgeable and friendly customer service and pay insurance carriers promptly.</p>	<p>Education and counseling for public retirees Administer any subsidy program Collect premium via EFT, PERS Pension deduct (if eligible) or self payment option Monthly Carrier report including premiums and eligibility Weekly eligibility report to Carriers</p>
<p><b>Flexible Spending Accounts</b> Employers can lower payroll taxes while adding a benefit for employees through Flexible Spending Account (FSA) programs, as permitted by Internal Revenue Code Section 125. Employees can increase their net pay by contributing to the Health Care and/or Dependent Care Accounts. Premium Contribution Services are included in Flexible Spending Account administration</p>	<p>Model Plan Document and model Summary Plan Description (SPD) Employee Brochure and sample worksheets Participant 'Welcome Packet' Claims Payment Annual non-discrimination testing Information needed for Form 5500 filing Year-end Forfeiture report Employee FSA Election Report FSA Summary Transaction Ledger Online account access including online claims submission Benefits Card Services AutoPay option for groups with ODS coverage</p>
<p><b>Self Administered Premium Contribution Plan: PC-EZ</b> An Employee Premium Contribution Plan uses pre-tax dollars to cover the employee's portion of their insurance premiums. Payments for the insurance premiums are paid directly by the employer to the carrier.</p>	<p>Model Plan Document and model Summary Plan Description Template for enrollment form Template and formula for self non-discrimination testing Updated annually with IRC changes</p>
<p><b>Commuter Expense Reimbursement Account</b> Employers can lower their payroll taxes even more by allowing employees to set aside parking fees and commuter costs into a Commuter Expense Account as allowed by Section 132 of the IRC.</p>	<p>Model Plan Document and model SPD Employee Brochure and sample worksheets Participant Confirmation Packet Information needed for Form 5500 filing Employee CERA Election Report CERA Summary Transaction Ledger</p>
<p><b>Health Reimbursement Arrangements</b> Employers can pair a high deductible health plan with an HRA to lower their insurance premiums. Encourages conservative use of medical plan and HRA funds, which may dampen future medical trend and claims experience.</p>	<p>Model Plan Document and model SPD Communication Materials Claims Payment for eligible expenses Annual Reconciliation Annual non-discrimination testing, as required Monthly or Quarterly Reporting, as requested</p>