

Products and Services

COBRA Administration

Employers with 20 or more employees are required to offer COBRA coverage to employees and their eligible dependents when they lose coverage due to a Qualifying Event. Most employers prefer to outsource the administration in order to keep up with the ever-changing COBRA regulations and to maintain the necessary documentation. The following services are provided:

- Initial Plan Set-up and Take-over
- Initial Notice of COBRA Rights
- Qualifying Event COBRA Notice
- Monthly Invoice to Continuant
- EFT payment Option
- Remittance and Eligibility to Carriers
- Notification of Underpayment
- Notice of Portability Rights
- Certificate of Creditable Coverage
- Account Summary

Flexible Spending Arrangements

Employers can lower payroll taxes while adding a benefit for employees through a Flexible Spending Arrangement (FSA). Employees can increase their net pay by contributing to the Health Care, Dependent Care, Premium Contribution, and Commuter Expense Accounts as permitted by Internal Revenue Code Section 125, 129, and 132. The following services are provided:

- Model Plan Documents
- Descriptive Brochure
- Claims Payment
- Annual Nondiscrimination Testing
- Form 5500 Information
- Year-end Forfeiture Report
- Online Account Access
- Benefits Card

Health Reimbursement Arrangements

Employers can provide funds to cover medical expenses, most commonly coordinating a higher deductible medical plan with an HRA to lower insurance premiums and increase consumerism. The following services are provided:

- Model Plan Documents
- Communication Materials
- Annual Nondiscrimination Testing
- Reimbursement Payments
- Monthly or Quarterly Reporting

Self-Administered Premium Contribution Plan: PC-EZ

A Premium Only Plan uses pre-tax dollars to cover the employee's portion of their insurance premiums as permitted by IRS Code Section 125. Payments for the insurance premiums are paid directly by the employer to the carrier. The following services are provided:

- Model Plan Documents
- Enrollment Form
- Nondiscrimination Self-test
- Updated annually with IRC changes

Retiree and Individual Administration

Outsourcing retiree benefits administration will save employers valuable time. BenefitHelp Solutions will provide retirees with knowledgeable and friendly customer service and pay insurance carriers promptly. The following services are provided:

- Communication Materials
- Public Retiree Education
- Subsidy Administration
- PERS Deduction Payment Option
- EFT Payment Option
- Remittance and Eligibility to Carriers