About PacificSource Administrators

Benefit administration made easy.

PacificSource Administrators (PSA) offers a broad range of services, including:

- Flexible spending accounts (FSAs)
- Premium-only administration
- Health reimbursement arrangements (HRAs)
- Transportation fringe benefit (TFB)
- COBRA/Retiree administration

We have a long history in insurance, employee benefit plan administration, and management services. We currently provide services for more than 1,750 organizations, primarily in the Northwest.

To serve organizations throughout the Northwest, PacificSource Administrators has regional offices in Idaho, Oregon, Montana, and Washington.

- **Idaho:** Boise, Coeur d'Alene, and Idaho Falls
- **Montana:** Billings, Helena, and Missoula
- **Oregon:** Bend, Eugene, Medford, Portland, Springfield, and Tigard
- **Washington:** Kirkland and Tacoma

Our Committments

Quality: We are dedicated to giving our clients a quality experience by administering benefits efficiently so that we can pay claims quickly and accurately.

Excellent customer service: We believe in establishing long-term partnerships with our clients based upon trust, service, and respect.

Employee education: We offer clear and effective educational materials to help employees make the most of their benefits.

Online tools: We make it easy for our clients and participants to access their accounts online.

Our Services

Section 125 Flexible Spending Account

Also known as a cafeteria plan, an FSA allows you to save payroll taxes while giving your employees the opportunity to increase their take-home pay. Employees may participate in an FSA option through payroll-deducted premiums, non-reimbursed health-related expenses, or dependent-care expenses. Our services include plan design assistance, enrollment, education, and ongoing administration.

Questions?

Contact PSA-TPA Sales and Service for assistance with questions, quotes, and information.

Email
PSASales@ pacificsource.com

Phone
(800) 422-7038
TTY (800) 735-2900
ask for PSA Sales

PacificSource.com/PSA

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There are three components to an FSA:

1. Premium payment component
2. Health FSA component
3. Dependent-care assistance plan (DCAP) component

Premium Payment Component

With this component, your employees pay their portion of the insurance premium with pretax dollars. Your company also pays lower FICA and other payroll taxes. It's a win-win. This component can be a stand-alone benefit, referred to as a premium only plan.

The health FSA and DCAP components share several common features:

- Employees determine their own contributions. They can determine this amount by estimating their out-of-pocket expenses for the plan year.

- Once employees have determined their plan year contribution, this amount is divided by the number of pay periods in that year and deducted pretax from each paycheck.

- We take care of all the enrollment materials and help you customize informational materials for your employees. We also educate them about the benefits and risks that may come with participating in the plan.

- We'll issue reimbursement checks or direct deposits to participants within about one week of receiving their requests.

- At the end of the plan year, any unused funds in the FSA account are forfeited to the employer. However, if you choose to allow it, your employees can each have up to $550 of unspent health FSA dollars carry over to their next plan year's FSA.

  Note: This provision must be adopted prior to the end of your plan year.

- You and your participating employees can access FSA information through our secure web portal at **PSA.Employer. PacificSource.com/Login.aspx** and **PSA.Consumer.PacificSource.com/ Login.aspx**.

Health Reimbursement Arrangement (HRA)

An HRA can help you manage benefit costs while empowering employees to make informed decisions with their healthcare dollars. Funds are made available in an account for your employees, and you get to choose how much you want to contribute to each employee's HRA. They can then use those funds to pay for medical expenses specified in your plan design.

Section 132 Transportation Benefit

This benefit allows your employees to set aside pretax dollars to pay for work-related parking, transit passes, and van pooling. In the process, you'll save on FICA taxes. And funds left at the end of the plan year may roll over into the next plan year.

COBRA/Retiree Administration

The Consolidated Omnibus Budget Reconciliation Act (COBRA) introduced a fair and equitable plan of insurance for employees and dependents who no longer qualify under your health plan coverage. Keeping track of the necessary notifications, time periods, and billings can be a huge task for employers. Our expert COBRA team can lighten your administrative burden while ensuring you comply with COBRA law.

Our COBRA services include:

- Secure portal for employers and COBRA participants

- Notification of COBRA rights to employees and dependents

- Monthly payment coupons sent directly to employees

- Premium payment collection and remittance

- Time-period tracking

- Detailed monthly report of your company's COBRA activity available online

Prepaid Benefit Card

For added convenience, we offer a prepaid benefit debit card with our FSA and HRA plans—for a small additional fee. This special, "stored value" debit card draws on the funds in the account, giving employees an easy, automatic way to pay for their qualified expenses.

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