



Administrative services

From spending accounts to COBRA, give your employees more choices for controlling their healthcare costs.

A complete package

Help your employees reduce healthcare costs, while lowering your company's tax liability. Give them a complete benefits package with administrative services from PacificSource Administrators, Inc.



Benefit administration made easy

We offer a broad range of services, including:

- Flexible Spending Accounts (FSA)
- Premium Only Plans (POP)
- Health Reimbursement Arrangements (HRA)
- Transportation Fringe Benefits (TFB)
- COBRA and Retiree Administration



All our services include:

- Secure online employer/employee account access
- Excellent customer service
- Employee educational materials
- Quick and accurate claims administration

Continued >

Questions?

Contact us for quotes

Email

PSASales@PacificSource.com

Phone

800-422-7038

TTY: 711

We accept all relay calls.

Ask for PSA sales.

PacSrc.co/psa-quote





Flexible Spending Accounts (FSA)

- Employee-funded, with optional employer contributions
- Employees choose their contribution amount
- Employees save via pre-tax payroll deductions
- Reduces your organization's FICA payments

Health FSA Options

General Purpose Health FSA

For healthcare expenses not paid for by a health plan. Eligible expenses include:

- Deductibles, coinsurance, copays
- Dental and vision care
- Prescriptions and over-the-counter medicine

Limited-Purpose Health FSA

- Can be used by participants with a Health Savings Account
- For dental and vision expenses only

Limited-Scope Health FSA

- For employees and dependents who don't have group medical coverage
- For dental and vision expenses only

Dependent Care FSA

- For childcare, elder care, or other dependent care expenses
- Usually provides a greater tax savings than the IRS standard dependent care tax credit

Premium Payment Component

- Employees pay insurance premium expenses with pretax dollars
- Employees can save via payroll deductions
- Employer discount if your organization is a PacificSource health plan member group
- Reduces your organization's FICA payments



Premium Only Plans (POP)

- Employees pay insurance premium expenses with pretax dollars
- Employees can save via payroll deductions
- Employer discount if your organization is a PacificSource health plan member group
- Reduces your organization's FICA payments



Health Reimbursement Arrangements (HRA)

- Employer-funded account, no contribution from employees
- For reimbursing employee (and eligible dependent) health expenses
- Offers flexibility for employers to set the rules of the arrangement
- Often paired with a high-deductible health plan (HDHP)
- Employers can fund HRA with cost savings from switching to an HDHP from a copay plan
- Employees must be enrolled in your group medical plan



Transportation Fringe Benefits

- Employees pay transit, van pooling, and parking expenses with pretax dollars
- Must be work-related transportation
- Reduces your organization's FICA payments
- Employees choose their monthly contribution amount
- We issue reimbursement via direct deposit or checks
- Employer can choose to carry over unused funds from previous year



Prepaid Benefit Debit Card

- An option with our FSA, TFB, and HRA plans, at no additional cost
- Prepaid MasterCard for employees
- Draws on the stored value of funds in the account
- Employees can easily pay for qualified expenses, automatically



COBRA and Retiree Administration

- For employees and dependents who no longer qualify for your health plan coverage
- Helps you smoothly navigate a tricky and compliance-heavy process
- We track necessary notifications, time periods, billing, premium collection, and remittance



About us

We have a long history in insurance, employee benefit plan administration, and management services. We currently provide services for more than 2,150 organizations, primarily in the Northwest. PacificSource Administrators has regional offices in Idaho, Montana, Oregon, and Washington.