

Flexible Benefit Administration

Professional Benefit Administrators

Lower Your Costs Without Cutting Benefits!



Specializing in benefits administration since 1985, PBA understands how to help control employee health benefit costs over the long term. With Flexible Benefit Plans, we help your participating employees pay for qualified medical expenses and a portion of deductibles with Section 125 Flexible Spending Accounts (FSA) and other consumer directed options.

Our program includes overall management and administration of FSAs, assistance with compliance, and 24/7 website access for enrollment, communication and ease of administration.

Advantages to Your Company

When an employee's taxable income goes down, the employer's tax obligation also decreases. FSAs engage employees in their health plan and soften the impact of rising premiums, co-pays and deductibles.

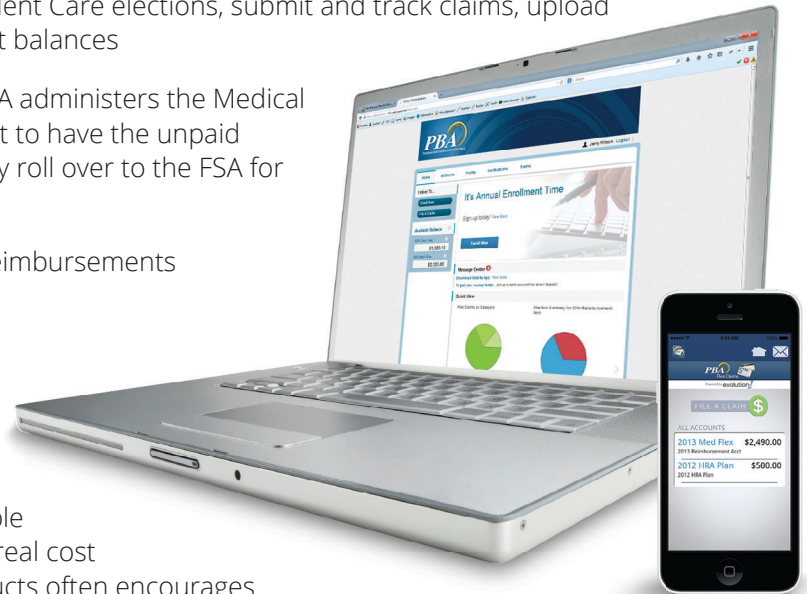
- tax savings when employees use pre-tax dollars to fund their account
- online enrollment and claim filing reduces the time HR spends with the enrollment process
- enhance your benefit package for employee attraction and retention
- regularly scheduled check cycles and direct deposits for expense reimbursements
- detailed electronic reporting for on-demand activity and government compliance
- banking reconciliation included for non-debit card transactions

Advantages to Your Employees

FSA contributions mean using before-tax dollars to pay for qualified Medical, Dependent Care expenses, Parking and Transit expenses, and other benefits not covered by a core benefit program. In most cases, this pre-tax feature gives participating employees an effective discount of 25% to 35% on all products and services purchased with funds contributed to their FSA.

- Tax savings for employees when they use pre-tax dollars to fund their account
- Medical, Dependent Care, & Transit on ONE card - the stacked card draws funds from accounts in the right order at the point of sale with no extra work on the part of the merchant or cardholder
- No hassle Flex Debit Cards can be pre-programmed with their co-pay information
- Direct deposit for non-debit card reimbursements
- Receipt reminders are sent out to make certain FSA compliancy (i.e. Dental or Vision expense may require receipt)
- 24/7 Web and Mobile access - FSA holders have secure online access to their account information 24 hours a day, 7 days a week, through the benefits portal website and the PBA Flex Claims mobile app for Android and iOS - users can access enrollment information, view annual Medical and Dependent Care elections, submit and track claims, upload receipts, view their transaction history, and check account balances
- Medical, Dental, and Vision integration in cases where PBA administers the Medical and Flexible Benefit Plans - FSA plan participants can elect to have the unpaid portion of Medical, Dental, and Vision claims automatically roll over to the FSA for reimbursement
- Recurring payments can be set up for Dependent Care reimbursements
- Allows up to \$500 carry over to subsequent plan year

Flexible Benefit Plans can help strengthen your overall benefit program and help your employees understand the current cost of healthcare. To implement a Flexible Spending Account (FSA), employees must estimate their eligible expenditures prior to the start of the plan year. Knowing the real cost of Medical Care, Dependent Care and over the counter products often encourages plan participants to look for ways to reduce these costs.



Scan to explore the PBA Flex Claims Mobile app!

Flexible Benefit Plan Administration from PBA will help your company add benefits without increasing costs. Talk to PBA & learn more today!



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