



Professional Benefit Services, Inc.

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Self-Funded Health Plan Administration

Overview

Professional Benefit Services offers full administration of your health plan. Primarily for employers with greater than 50 employees on their health plan, self-funded plans offer the ability to control health costs, customize plan designs and reduce tax liability. Self-funded plans are able to capitalize on savings earned throughout the year instead of the fully insured plan provider reaping the benefit. Professional Benefit Services offers self-funded administration of medical, dental and/or vision plans with a full suite of offerings to support each product.

What PBS Does

- **Networks:** Coordinate with existing PPO, secondary and wrap networks and/or assist in the selection of these networks.
- **Pharmacy:** Coordinate with current PBM (Pharmacy Benefit Manager) or establish a new relationship. We can work with any PBM.
- **Medical Management:** PBS has existing relationships with multiple medical management vendors that allow us to find a best fit for your situation.
- **Customer Service:** We have a full customer service department to support your members and providers. Additionally, we offer a website to members, providers and employers that provides information on every claim, plan document information, deductible satisfied, temporary ID cards, etc...) This website is integrated with our Alegeus website for clients that have an FSA, HSA or HRA with us for Single Sign On capability.
- **Document Design:** We will map over an existing health document or work with you on drafting a new document. We put the control back in your hands with the ability to draft the plan how you want it.
- **Reporting:** We can supply you with a host of different reporting options to assist with the management of your plan.
- **Continuous Improvement:** We work with your advisor to recommend changes to your plan depending on what your goals are. If cost is top priority then we may make suggestions regarding plan design or plan features (i.e. medical tourism, telemedicine, wellness, etc...) to help you achieve your goal.

Why PBS is Different

- **OON (Out-of-Network) Savings:** We utilize wrap network, secondary networks and individual negotiations on out-of-network services. We have achieved at least 30% savings, on average, deploying these agreements for our existing clients.
- **Rebates:** TPA's receive rebates from the pharmacy benefit manager (and occasional other affiliates) as a result of the business generated by their members. We will always credit the revenue sharing back to the client. Many TPA's in this industry do not disclose their revenue sharing receipts.
- **Customer Service:** PBS was founded nearly 30 years ago on the core principle of providing high level administration of employee benefit plans at a reasonable cost. Today, more than ever, we are putting an emphasis on our interactions with your members to ensure that we address any problems so you don't have to.
- **Semi-Annual Review:** PBS reviews plan operation and costs, at least semi-annually, to evaluate opportunities for improvement in cost, engagement and utilization.
- **Competitive Fee Schedule:** PBS offers competitive, transparent pricing on all services. In order to make an educated comparison, ask your current TPA how your rebates are being handled.

Please contact Garth Rouse (gbrouse@profben.com | 800-982-2012) for more details.