



# PBS

Professional Benefit Services, Inc.

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Self-Funded Health Plan Administration

## Executive Summary

Professional Benefit Services is a family-owned TPA firm, located in Salem, Oregon that has been providing employer benefit plan solutions since 1989. We provide administration for health plans, retirement plans and consumer driven health plans to clients across the country with clients of all types. This allows our clients to streamline their administration for improved efficacy and communication.

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.

With the continuous rise in health plan expenses and services, there are many service providers that are taking actions to increase margins by cutting service and increasing indirect compensation. This prevents clients from fully understanding the variables influencing their plan and inhibits their ability to participate in improving the offering. At Professional Benefit Services, we value the experience of our clients and want to include them in the process to the level they choose to be involved. Professional Benefit Services' emphasizes transparency of services, high level customer service and innovative cost containment strategies in health claims management to deliver a high quality product that is customized to each client.

We work with our clients to ensure the appropriate vendor is working with their plans to ensure the clients' goals are met. Revenue sharing (kickbacks) are either removed from our provider contracts or credited to the client to ensure our motivations align with our clients' goals. This transparency is critical in allowing effective evaluation of vendors and best fit for each client. Additionally, we are always open to working with new service providers as the space is ever evolving.

High level customer service is critical to help our members and clients navigate the ever changing health landscape. We can't always control the result but we can certainly control how it is delivered to our members. We have dedicated account representatives for each client to facilitate member and client inquiries. We offer a dedicated web portal, email and telephone support to ensure we communicate with members in the method that is most effective for them.

Innovative cost containment solutions are critical in today's healthcare environment. From national medical tourism to predictive modeling to unique plan design, PBS will be constantly evaluating new opportunities to improve the cost and function of the health plan. Our firm has been designed to be flexible and mobile to react when needed.

We appreciate your time in considering our services. Should you have any questions or concerns, please email or call us at (800-982-2012 or [myhealth@profben.com](mailto:myhealth@profben.com)).

## 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 Greg Jones ([gjones@profben.com](mailto:gjones@profben.com) | 800-982-2012) for more details.**