



2022 EMPLOYEE BENEFITS PLAN



COLLEEN SAVOIE ACCOUNT EXECUTIVE
SHELLY TUTTLE ACCOUNT MANAGER
BRANDON DE LAY ANALYST



City of Valdez 2022 Employee Benefits Plan: Summary



April 1, 2022 Renewal

Total Benefit Cost	Current		PS&F Projection	
	Carriers	Cost	Carriers	Cost
Medical	Meritain/Sun Life	\$3,384,042	Meritain/Sun Life	\$3,411,314
PCORI Fee	IRS	\$1,038	IRS	\$1,038
Dental	Meritain	\$217,114	Meritain	\$180,465
Vision	Meritain	\$62,285	Meritain	\$66,463
Life / AD&D	Prudential	\$1,101	Prudential	\$1,101
EAP	Magellan	\$1,920	Magellan	\$1,920
Consulting Fee	PS&F	Included	PS&F	Included
Total Annual Premiums / Cost	\$3,667,500		\$3,662,300	
\$ Change from Current	-		(\$5,200)	
% Change from Current	-		-0.1%	

Notes

1. PCORI Fee assumes PMPY fee of \$2.79 and member count of 372.
2. A PS&F consulting fee of \$60,100 is included in the medical totals above. Assumed to be split evenly between City of Valdez and Valdez City Schools. A 3% increase is added for the 2022-23 plan year.

City of Valdez
 2022 Employee Benefits Plan: **Total Cost**



April 1, 2022 Renewal

		Current Meritain/SunLife Current Budget	Renewal Meritain/SunLife Projected Budget
Individual Stop Loss (ISL) Deductible		\$175,000	\$175,000
Fixed Costs	128	\$302.34	\$302.39
Consulting Fee	128	\$19.56	\$20.15
Total Fixed Fees		\$321.90	\$322.54
% Change from Current			0.2%
Expected Costs			
Medical/RX	128	\$1,846.43	\$1,890.95
Dental Claims	128	\$139.15	\$115.29
Vision Claims	128	\$39.75	\$42.47
Total Expected Costs		\$2,347.23	\$2,371.25
			1.0%
Maximum Costs			
Medical/RX	128	\$2,211.40	\$2,380.49
Dental Claims	128	\$139.15	\$115.29
Vision Claims	128	\$39.75	\$42.47
Total Maximum Costs		\$2,712.20	\$2,860.79
			5.5%
Total Monthly Expected Cost		\$300,446	\$303,520
Total Annual Expected Cost		\$3,605,351	\$3,642,241
% Change from Current			1.0%
Total Monthly Maximum Liability		\$347,162	\$366,181
Total Annual Maximum Liability		\$4,165,945	\$4,394,174
% Change from Current			5.5%

Notes

1. Renewal expected claims based on PS&F projection blending current and prior years.

City of Valdez
 2022 Employee Benefits Plan: **Budget Rates**



April 1, 2022 Renewal

Rates - Med/Rx/Den/Vis	Counts	Current Meritain \$100 Deductible Total Cost	PS&F Proj. Meritain \$100 Deductible Total Cost
Employee	33	\$1,092.73	\$1,091.18
Employee & Spouse	25	\$2,261.94	\$2,258.73
Employee & Child(ren)	17	\$2,119.89	\$2,116.88
Employee & Family	53	\$3,332.83	\$3,328.10
Monthly Estimated Premium	128	\$305,287	\$304,853
Annual Estimated Premium Total		\$3,663,441	\$3,658,241
% Change From Current		-	-0.1%
Annual \$ Change From Current		-	(\$5,200)
Consulting Fee		\$19.56 PEPM	\$20.15 PEPM
Self-Insured Totals			
Annual Total at Maximum		\$4,165,945	\$4,394,174
Annual Total at Expected		\$3,486,603	\$3,658,241
% of Maximum		87.9%	83.3%
% of Expected		105.1%	100.0%

City of Valdez
2022 Employee Benefits Plan: TPA



April 1, 2022 Renewal

		Current Meritain	Renewal Meritain
Administration Fees			
Medical/Rx	128	\$25.75	\$25.75
Dental	128	\$2.20	\$2.20
Vision	128	\$0.80	\$0.80
Aetna Network		15% of savings	15% of savings
The Alaska Preferred Provider Network		25% of savings	25% of savings
Utilization Management	128	\$2.55	\$2.55
Case Management	128	\$160 / hour	\$160 / hour
COBRA Administration	128	\$1.40	\$1.40
Teladoc	128	\$3.10	\$3.10
Healthy Merits	128	\$4.45	\$4.50
PBM Interface Fee	128	\$2.00	\$2.00
BridgeHealth	128	\$2.70	\$2.70
Consulting Fee	128	\$19.56	\$20.15
Estimated Total PEPM	128	\$64.51	\$65.15
Monthly Administration Costs		\$8,258	\$8,339
Additional Charges			
SBC Preparation		\$250 per year	\$250 per year
Independent Review		via Medical Rehabilitation Consultants	via Medical Rehabilitation Consultants
EAP		\$1.25 PEPM	\$1.25 PEPM
Notes			
PPO Network - Alaska		Aetna Choice PPO	Aetna Choice PPO
Wrap Network		The Alaska Preferred Provider Network	The Alaska Preferred Provider Network
PBM		Caremark via National Cooperative RX	Caremark via National Cooperative RX
Rx Rebates		100% Pass Thru	100% Pass Thru
Additional Notes		Actual network fee costs are not included in totals above.	Actual network fee costs are not included in totals above.

City of Valdez

2022 Employee Benefits Plan: Stop Loss



April 1, 2022 Renewal

FIRM - Due Date 2/10 SOLD
FIRM - Due Date 2/10

	Current Sun Life ISL Level \$175,000	Renewal Sun Life ISL Level \$175,000	Budget Sun Life ISL Level \$175,000
Individual Stop Loss Features			
Individual Stop Loss (ISL) Deductible	\$175,000	\$175,000	\$175,000
Annual Maximum	Unlimited	Unlimited	Unlimited
Contract Type	Paid	Paid	Paid
Benefits covered	Medical, Rx	Medical, Rx	Medical, Rx
No New Laser @ Renewal	Included	Included	Included
Rate Cap	50%	50%	50%
ISL Advancement	Included	Included	Included
Experience Refunding	Not Included	Not Included	Not Included
Laser(s)	None	None	None
Stop Loss Rates			
ISL Premium			
Employee 128	\$245.63	\$264.46	\$245.63
Aggregate Premium			
Composite 128	\$11.76	\$12.35	\$11.76
Monthly Stop Loss Premiums	\$32,946	\$35,432	\$32,946
Total Annual Stop Loss Costs	\$395,351	\$425,180	\$395,351
% Change From Current	-	7.5%	0.0%
Commissions	NET	NET	NET
Aggregate Stop Loss Factors			
Contract Type	Paid	Paid	Paid
Aggregate Corridor	125%	125%	125%
Benefits covered	Medical, Rx	Medical, Rx	Medical, Rx
Monthly Accommodation	Not Included	Not Included	Not Included
Annual Reimbursement Maximum	\$1,000,000	\$1,000,000	\$1,000,000
Plan Mirroring	Included	Included	Included
Minimum Attachment Point	90%	90%	90%
Aggregate Factors			
Employee 128	\$2,211.40	\$2,380.49	\$2,363.69
Monthly Aggregate Factors	\$283,059	\$304,703	\$302,552
Annual Maximum Claims	\$3,396,710	\$3,656,433	\$3,630,624
% Change From Current	-	7.6%	6.9%
Annual Expected Claims	\$2,717,368	\$2,925,146	\$2,914,499
% Change From Current	-	7.6%	7.3%
Dental Expected Claims			
Dental Expected Claims 128	\$139.15	\$115.29	\$115.29
Monthly Expected Claims	\$17,811	\$14,757	\$14,757
Annual Expected Claims	\$213,734	\$177,085	\$183,085
Vision Expected Claims			
Vision Expected Claims 128	\$39.75	\$42.47	\$42.47
Monthly Expected Claims	\$5,088	\$5,436	\$5,436
Annual Expected Claims	\$61,056	\$65,234	\$65,234
Projected Cost Analysis TPA	Meritain	Meritain	Meritain
Annual Fixed Costs			
Total Administration Fees	\$99,093	\$100,071	\$100,071
Stop Loss Premiums	\$395,351	\$425,180	\$395,351
Total Est. Fixed Costs	\$494,444	\$525,251	\$495,422
% Change From Current	-	6.2%	0.2%
Total Projected Claims			
Total Maximum Claims	\$3,671,501	\$3,898,752	\$3,878,943
Total Expected Claims	\$2,992,159	\$3,167,465	\$3,162,819
Total Liability			
Annual Total at Maximum	\$4,165,945	\$4,424,003	\$4,374,366
% Change From Current	-	6.2%	5.0%
\$ Change From Current	-	\$258,059	\$208,421
Annual Total at Expected	\$3,486,603	\$3,692,717	\$3,658,241
% Change From Current	-	5.9%	4.9%
\$ Change From Current	-	\$206,114	\$171,638
Notes			

1. Enrollment counts based on December Meritain report.

City of Valdez
 2022 Employee Benefits Plan: **Stop Loss Analysis**



April 1, 2022 Renewal

	ISL Deductible	Stop Loss Premium	Dollar Change From Current	Claim Breakeven Point
Current - \$175,000 ISL	\$175,000	\$395,351	-	-
Option 1 - \$200,000 ISL	\$200,000	\$369,408	(\$25,943)	1.0

	2018-19	2019-20	2020-21	2021-22
Large Claims Over ISL per Plan Year	\$179,492	\$422,147 \$230,208		

Option 1 - \$200,000 ISL				
Additional Claim Liability	\$4,492	\$50,000	\$0	\$0
Premium Dollar Change From Current	(\$25,943)	(\$25,943)	(\$25,943)	(\$25,943)
Total Illustrative Cost Difference	(\$21,451)	\$24,057	(\$25,943)	(\$25,943)

Notes

1. 2021-22 large claims are plan year to date (April 2021 - December 2021).
2. Stop Loss premiums for plan years 2018-2022 are assumed to be equivalent to the 2022-23 premiums.

City of Valdez
2022 Employee Benefits Plan: **Medical**



April 1, 2022 Renewal

Benefits	Current/Renewal Meritain Grandfathered \$100 Deductible
In-Network Member Cost Sharing	Aetna - Choice POS II
Deductible (Ind. / Fam.)	\$100 / \$300
Aggregate (Y/N)	No
Out-of-Pocket Maximum (Ind. / Fam.)	\$488 per person
Aggregate (Y/N)	No
HDHP (HRA/HSA)	No
Office Visit - Primary	10%
Specialist	10%
Telehealth Visit	0%*
Preventive Care Visit	10%
Outpatient Lab & X-Ray	10%
Ambulatory Surgical Center	10%
BridgeHealth Surgery Benefit	0%*
Inpatient Hospital	10%
Emergency Room	10%
Urgent Care	10%
Spinal Manipulations	10%
Limitations	40 visits per calendar year
Occupational Therapy	10%
Limitations	24 visits per calendar year
Hearing	Exam: 10% when aid is purchased* Device: 50%* \$400 maximum every 3 years
Prescription Drugs	
Formulary Name	
Generic / Brand	\$5 / \$10*
Mail-Order 90-day	\$5 / \$10*
Out-of-Network Benefits	All Other Providers
Deductible (Ind. / Fam.)	Shared w/ in-network
Coinsurance	10% - 25%
Out-of-Pocket Maximum (Ind. / Fam.)	Shared w/ in-network
Out-of-Network Exclusions	N/A
Notes	

1. * indicates deductible waived.

City of Valdez
 2022 Employee Benefits Plan: **Dental**



April 1, 2022 Renewal

Benefits	Current/Renewal Meritain \$2,500 Max
In-Network Member Cost Sharing	Passive Network
Deductible (Ind. / Fam.)	\$25 / \$75
Annual Maximum per person	\$2,500
Class 1: Diagnostic & Preventive	
Exams	0%*
Cleanings	0%*
Fluoride Treatment	0%*
X-rays	0%*
Class 2: Basic and Restorative	
Fillings, Simple Extractions	20%
Endodontics (Root Canal)	20%
Periodontics (Gum Disease)	20%
Class 3: Major	
Crowns, Bridges, Dentures, Implants	50%
Class 4: Orthodontics	50%
Lifetime Maximum	Unlimited
Age Limitation	Up to age 19
Notes	

1. * indicates deductible waived.
2. The annual maximum does not apply to pediatric dental care up to age 19.

City of Valdez
 2022 Employee Benefits Plan: **Vision**



April 1, 2022 Renewal

Benefits	Current/Renewal Meritain Vision Plan
In-Network Member Cost Sharing	Passive Network
Exam	10%
Lenses	
Single Vision	10%
Bifocal	10%
Trifocal	10%
Frames Allowance	10% coinsurance, benefit paid up to \$100
Contact Lenses Allowance	50%
Frequency	
Exam	1 per calendar year
Lenses	1 pair per calendar year
Frames	per 2 calendar years
Contact Lenses	1 pair hard lenses or 12 month supply disposable per calendar year

City of Valdez
2022 Employee Benefits Plan: **Life**



April 1, 2022 Renewal

Benefits	Current/Renewal Prudential Flat \$4k and Flat \$2k
Eligibility	30 hours per week
Class(es)	
Class 1	Executives
Class 2	City Employees
Benefit Amount	
Class 1	\$4,000
Class 2	\$2,000
Definition of Earnings	W-2 earnings
Guarantee Issue	Full Amount
AD&D Benefit	\$5,000
Age Reduction	By 35% at age 65; 50% at age 70
Accelerated Death Benefit	
	Class 1: 90% up to \$4,000
	Class 2: 90% up to \$2,000
Waiver of Premium	After 9 months of disability
Portability/Conversion	Conversion Included
Dependent Life	Spouse/DP: \$2,500 Child(ren): \$1,000
Additional Contract Provisions	
Rate Guarantee	Until 4/1/24
Rates	
Volume	\$264,144
Life per \$1,000 of benefit	\$0.111
AD&D per \$1,000 of benefit	\$0.015
Dep per family 65	\$0.90
Monthly Estimated Premium	
	\$92
Annual Estimated Premium Total	
	\$1,101
Commissions	
	Graded 15%
Notes	

1. Volume based on Prudential December invoice.
2. A revised renewal has been requested that does not include graded 15% commission.

City of Valdez
 2022 Employee Benefits Plan: **Voluntary Life**



April 1, 2022 Renewal

Benefits	Current/Renewal Prudential Voluntary Life		
Participation Requirement	20%		
Eligibility	30 hours per week		
Class(es)	All eligible employees		
Benefit Amount			
Employee	\$1,000 increments up to \$120,000		
Spouse	Up to lesser of 50% of employee election or \$30,000		
Child: Live birth to 14 days	Not covered		
Child: 14 days to 6 months	\$10,000		
Child: 6 months and up	\$10,000		
Child: Definition	14 days, to age 19, 25 if full time student		
Definition of Earnings	W-2 earnings		
Guarantee Issue			
Employee	Full Amount		
Spouse	\$25,000		
Child	Full Amount		
Annual Purchase Rights	1 multiple of salary to maximum of \$100,000		
AD&D Benefit	Same as Life		
Age Reduction	By 35% at age 65; 50% at age 70		
Accelerated Death Benefit	90% up to \$120,000		
Waiver of Premium	After 9 months of disability		
Portability/Conversion	Included		
Additional Contract Provisions			
Basis for Spouse Rates	Employee Age		
Elections Tied to Life/AD&D	Yes		
Rate Guarantee	Until 4/1/24		
Rates			
Age	EE rate per \$1,000	Sp rate per \$1,000	Ch rate per \$1,000
<25	\$0.080	\$0.080	\$0.119
25-29	\$0.080	\$0.080	
30-34	\$0.100	\$0.100	
35-39	\$0.120	\$0.120	
40-44	\$0.210	\$0.210	
45-49	\$0.310	\$0.310	
50-54	\$0.550	\$0.550	
55-59	\$0.880	\$0.880	
60-64	\$1.340	\$1.340	
65-69	\$2.280	\$2.280	
70-74	\$3.840	\$3.840	
75-79	\$6.130	\$6.130	
80-89	\$6.130	\$6.130	
90+	\$6.130	\$6.130	
AD&D	\$0.017	\$0.023	\$0.023
Commissions	Graded 15%		
Notes			

1. A revised renewal has been requested that does not include graded 15% commission.



COMPENSATION DISCLOSURE STATEMENT

Parker, Smith & Feek maintains agreements with some insurance carriers whereby we are eligible to receive future additional compensation through what is commonly known as contingency or profit sharing agreements. The formulas are typically complex in nature and are generally based on calendar year factors such as the total eligible premium volume of business placed with an insurer, and/or the aggregate amount of business that was retained from one year to the next.

Parker, Smith & Feek's revenue from all contingencies for the last calendar year was 0.15% of the total Benefits premium volume.

We have no effective way of identifying how much of any contingency monies we receive might be attributable to the placement of your particular insurance with one of these companies. While we may not actually receive this additional revenue from all carriers, most, if not all, benefit carriers offer this type of compensation arrangement.

Our objective in recommending insurance carriers and plan designs is to provide you, our client, with an array of options for your consideration and selection.

The carriers that we propose to you are in no way a reflection of the contingencies that we may receive.

As always, we are happy to provide you with any further information you require to properly analyze the placement of your insurance.

A.M. Best Rating – Parker, Smith & Feek has a Security Committee which reviews the financial condition of the carriers represented in our proposals. In view of the ever changing healthcare insurance marketplace, and the increasing frequency of insurance company ownership changes and financial stability of these insurance companies, Parker, Smith & Feek's Security Committee has established as a minimum standard, the use of insurance companies rated "A-" Class VII (\$50 million to \$100 million policy holder surplus) or better by A. M. Best Company. We believe that higher standards are always in the best interest of our clients.

Within this proposal, we have shared the present A.M. Best financial ratings of the insurance carriers being presented. By acknowledgement of this proposal, you have been made aware of the A.M. Best rating of your insurance company for your insurance coverages. By your decision(s) of insurance company, you understand that Parker, Smith & Feek is not responsible for the financial integrity of your insurance company selection and that any issues arising from the financial failure of your insurance company is not Parker, Smith & Feek's liability.

City of Valdez

2022 Employee Benefits Plan: Assumptions



Carriers	A.M Best Rating	Carriers	A.M Best Rating
Aetna	A (XV)	OBI Health Net Plan of Oregon, INC	NR
AFLAC	A+ (XV)	OBI Samaritan Health Plans	NR
American Fidelity Assurance Company	A+ (X)	PacificSource Health Plans	A- (IX)
Ameritas	A (XV)	Pan-America Life Insurance Company	A (IX)
Benchmark	A (VIII)	Physicians Insurance	A- (IX)
CIGNA	A (XV)	Premera Blue Cross	A (XIII)
Colonial Life	A (XV)	Principal Life Insurance Company	A+ (XV)
Commencement Bay	A (XV)	Providence Health Plan	NR
Companion	A+ (XV)	Prudential Insurance Company of America	A+ (XV)
Delta Dental of WA	NR	QBE A&H	A (XV)
Everest Re	A+ (XV)	Regence Blue Cross Blue Shield	A (XV)
Eye Med Vision Care HMO	NR	Regence Blue Shield	A (XV)
Guardian Life Insurance Company of America	A++ (XV)	Reliance Standard	A++ (XIV)
Hartford Life Insurance Company	A+ (XV)	Standard	A (XIV)
HCC Life Insurance Company	A++ (X)	Sun Life	A+ (XV)
Health Net (Direct)	NR	Superior Vision	NR
HM Life Insurance Company	A (XV)	Symetra	A (XV)
Kaiser	NR	Trustmark	A- (IX)
Kaiser Foundation Health Plan of NW	NR	UHA	NR
Kaiser Foundation Health Plan of WA (GHC)	NR	Unimerica (Optum Stoploss)	A (XV)
Kaiser Foundation Health Plan of WA (GHO)	NR	Union Security Insurance Co (Assurant)	B++ (VIII)
Liberty Mutual	A (XV)	United Healthcare of Oregon INC	A (XV)
LifeMap	A- (VII)	United Healthcare	A (XV)
LifeWise	A (XIII)	Unum	A (XV)
Lincoln	A+ (XV)	USABLE Life	A (IX)
MetLife	A+ (XV)	Voya (ING)	NR
Moda Health	B++ (VIII)	VSP	A- (XIII)
Mutual of Omaha	A+ (XV)	Willamette Dental Insurance INC	NR
National Guardian Life Insurance Company	A- (VII)	Willamette Dental of Washington INC	NR
New York Life Insurance Company	A++ (XV)	Zurich	A+ (XV)
OBI (Oregon Business & Industry) Association	N/A		



HEALTHCARE REFORM MANDATES ARE INCLUDED WHERE GUIDANCE HAS BEEN RELEASED AND INTERPRETED.

General Assumptions

1. 4/1/2022 is the proposed effective date for the plans illustrated.
2. Rates are guaranteed for 12 months (unless otherwise noted) at which time the benefit plans would renew.
3. Insurance companies reserve the right to change their rates with a 30-day advance notice to the insurance broker and/or the employer.
4. The attached information and rates do not constitute a contract. The rates provided are based upon the data provided by Valdez Schools. The insurance company reserves the right to change the rates if the final enrolled census is different from the census data provided. Final rates will be determined by actual enrollment and completed risk questionnaire (if applicable).
5. Plan assumes common eligibility.
6. This is a brief summary of benefits and coverages for comparison purposes only and does not constitute a contract. For more details about the coverage, including any exclusions or limitation, please refer to the carrier summaries. For in-force coverage, please refer to your policy and plan booklet.

Medical Assumptions

1. Specialty drugs may be limited to in-network benefits only and only at special pharmacies.
2. Extra-territorial mandates may apply.
3. Healthcare reform mandates included where guidance has been released and interpreted.

Dental Assumptions

1. Late entrant penalties may apply for services other than Preventive and Diagnostic, if an employee or dependent does not enroll within 31 days of becoming eligible. Late entrant penalties do not apply when there is a qualifying event. Refer to carrier Summary of Benefits for details.

City of Valdez

2022 Employee Benefits Plan: Assumptions



NETWORK ASSUMPTIONS	IN-NETWORK PROVIDERS	OUT-OF-NETWORK PROVIDERS
Aetna	Paid according to contract	Based on Medicare reimbursement rates. Balance billing may apply.
Cigna	Paid according to contract	Based on a fee that is 110% of Medicare-like reimbursement rates (developed by Cigna, using similar methodology to Medicare). Balance billing may apply.
First Choice Health Network	Paid according to contract	Based on a fee that is similar to Medicare reimbursement rates. Balance billing may apply.
Health Net	Paid according to contract	Based on a fee that is 160% of Medicare allowable. Balance billing may apply.
Kaiser Foundation Health Plan of the Northwest	Paid according to contract	Based on Kaiser Northwest's Allowed Amount. Balance billing may apply.
Kaiser Foundation Health Plan of Washington	Paid according to contract	Applies to Emergency Services only. Based on Kaiser Washington's Allowed Amount. Balance billing may apply.
Kaiser Foundation Health Plan of Washington Options	Paid according to contract	Based on Kaiser Washington's Allowed Amount. Balance billing may apply.
Moda	Paid according to contract	Based on Moda's Allowed Amount. Balance billing may apply.
PacificSource	Paid according to contract	Based on PacificSource's allowable fee. The allowable fee may be based on Medicare data, contracted vendors or other recognized databases. Balance billing may apply.
Premera Blue Cross	Paid according to contract	Based on Premera's allowable charges. Balance billing may apply.
Providence Health Plan	Paid according to contract	Based on Providence's usual and customary charges. Balance billing may apply.
Regence BlueShield	Paid according to contract	Based on Regence's usual and customary charges. Balance billing may apply.
United Healthcare	Paid according to contract	Based on United Healthcare's eligible expenses. Balance billing may apply.

The above assumptions are a representative list used for this proposal. Specific assumptions vary from one insurance company to another. A complete list of assumptions will be provided to Valdez Schools before coverage is placed with the selected insurance company.

City of Valdez

2022 Employee Benefits Plan: Assumptions



BENEFIT SERVICES

PARKER, SMITH & FEEK, INC. OFFERS A VARIETY OF BENEFIT SERVICES. THE FOLLOWING IS ONLY A REPRESENTATIVE LISTING.

We assist our clients with group benefit products, such as:

- Medical and Prescription Drug
- Vision Care
- Dental
- Group Life Insurance
- Accidental Death and Dismemberment
- Long-term and Short-term Disability
- Long-term Care Coverage
- Employee Assistance Programs
- Travel Accident
- Voluntary Benefits

We have additional resources available to assist in the following areas:

- Claims Analysis (when data is available)
- Employee Claims Advocacy
- Benefits Compliance
- Employee Education and Communications
- Total Compensation Statements
- Benefits/Human Resources Website
- Design and Implementation of Wellness Programs
- Integrated Absence Management

We can assist in locating a strong partner for many other administrative services, including, but not limited to:

- COBRA Administration
- Section 125/Flexible Spending Account
- Administration
- Retirement Plan Administration
- Third Party Health Plan Administration
- Actuarial Valuations
- Retirement Plans - Pension, Profit Sharing, 401k/403b

OTHER PS&F SERVICES

In addition to our full range of benefit services, PS&F also offers:

- Business Succession and Estate Planning
- Workers' Compensation Services
- Personal Insurance for Individuals and Families
- Commercial Risk Management Solutions including insurance protection
- Surety Bonds

If you are interested in any additional services, please contact a member of your PS&F Benefits team at 425.709.3600.