

# Single Employer Plans



## THE GROUP HEALTH INSURANCE ALTERNATIVE

PacFed.com  
800-753-0222

**F**or larger employers, an ERISA trust may be established with the Trust as the policyholder. The Administrator may take over the responsibility for COBRA, Compliance Notices, ACA and IRS reporting. Group insurance plans are issued to a single employer ERISA Trust providing coverage for employees and their dependents. Single employer plans may choose to purchase coverage from an insurer or managed care organization in return for a fixed premium. Larger employers may elect to self-insure some or all of the risk.

**Advantages to employers include:**

### **Lower Premium Cost**

The savings in administration load and broker commissions result in a lower premium cost, typically providing a 4-10% reduction.

### **Premium Renewal Stability**

Annual premium renewals are less volatile because claims experience is spread over a large purchasing pool of employers.

### **Choice of Carriers and Coverage Options**

Employers are given the choice to offer at least two “different” carrier options for health, vision and dental coverage, and are able to offer this coverage through the HMO and/or PPO delivery system.

### **Reduced Administration Work**

One employer invoice and one enrollment form for all employee coverage (health, dental, vision and life) provide less administrative work for employers.

### **Member, Field and Claim Assistance Service**

Member Service staff respond to inquiries from both employers and employees regarding coverage, enrollment and claims. Field Service staff provide on-site assistance with employee enrollment and education; and serve as a point of contact for employers.

### **COBRA, Certificate of Creditable Coverage and Compliance Issues**

COBRA administration and the issuance of Certificates of Creditable Coverage are provided at no additional cost to the employer. Compliance, regulatory and fiduciary burdens are shifted from the employer to the private health insurance exchange.



## Pacific Federal, LLC

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