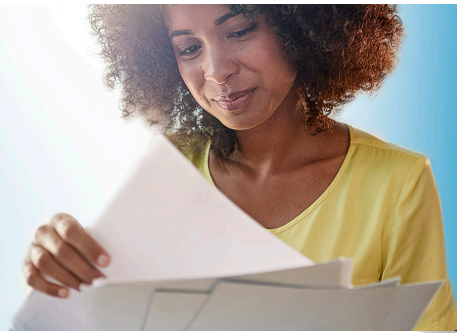


Multiple Employer Trusts



PROUDLY SERVING **AMERICA'S WORKFORCE**

- ▶ Agriculture
- ▶ Entertainment
- ▶ Non-Profits
- ▶ Public Entities

PacFed is here to help employers:

- ▶ Lower premiums
 - ▶ Provide more coverage options
- ▶ Keep informed of new regulations
 - ▶ Communicate required notices
- ▶ Simplify employee benefits process
 - ▶ Reduce costs

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800.753.0222



Multiple Employer Trusts allow participating employers to use their collective purchasing power to obtain health insurance and other group coverage. Participation in one of PacFed's administered Multiple Employer Trusts requires an employer to have a minimum of 100 full-time employees.

Advantages to employers include:

Lower Premium Cost

Reduced administration fees and broker commissions typically decrease the premium cost by 4-10 percent.

Premium Renewal Stability

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

Greater Selection of Coverages

Employers may choose from multiple options for health, vision and dental coverage that are offered 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

Member Assistance 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, Certificates of Coverage and ERISA Compliance

COBRA administration and the issuance of Certificates of Coverage are provided at no additional cost to the employer. ERISA compliance, including ACA and HIPAA regulatory compliance, are shifted from the employer to the Multiple Employer Trust.

PacFed Benefit Administrators

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