

# Single Employer Trusts



PROUDLY  
SERVING  
**AMERICA'S  
WORKFORCE**

**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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**F**or large employers, a **Single Employer Trust** may be established with the Trust as the policyholder. The Trust may take over the responsibility for COBRA, Compliance Notices, ACA and IRS reporting. Group insurance plans are issued to the Trust providing coverage for employees and their dependents. Single Employer Trusts 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**

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 Single Employer Trust.



## **PacFed Benefit Administrators**

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