

**PLANNED BENEFIT
SYSTEMS, INC.**

6377 S. Revere
Parkway
Suite 350
Centennial, CO
80111

Ph 800.800.0133
Fax 303.221.2785
www.cci-pbs.com

News To Use

VOLUME 1, ISSUE 1

May 2009

PBS Website—Fast, Easy & Informative



Planned
Benefit
Systems

Are your employees utilizing the PBS website? It's a useful and convenient tool that helps participants manage their benefit accounts online.



Check out the **PBS website** at www.cci-pbs.com.

Participants can avoid the hassle of making phone calls during the busy workday to retrieve account information by simply logging onto the PBS website at their convenience. A multitude of tools and information are right at their fingertips, including ac-

count information which can be accessed online 24 hours a day, seven days a week.

Account balances are updated in "real time" so employees may

view the most up-to-date status of their accounts and manage them online – at a time which won't interrupt their workday.

ONLINE ACCOUNT ACCESS – Employees who create online accounts have the ability to see detailed account information such as account balances, claim and reimbursement status and to verify if a specific expense has previously been submitted. They also have the ability to view PBS Benefits Card transactions to see if backup documentation is required for a particular expense or to check on the status of their card. Participants may enter their

Continued Page 3

**INSIDE
THIS ISSUE:**

PBS Website 1

Email Communications 1

**COBRA
ARRA Action
Plan Recap** 2

**What Exactly
is ARRA?** 2

**Upgraded
Phone
System** 3

**Improved
FTP Site** 3

**HRA
Partnership** 4

**2010 HDHP &
HSA Limits** 4

Additional Email Communication

PBS is pleased to announce that Flexible Spending Account and some Health Reimbursement Account plan participants who have provided us with their email address are now receiving a confirmation email called an "Approved Transaction Notification".

This email is sent to participants

alerting them when a transaction's status is changed from 'Pending' to 'Approved' in our system.

In order to keep FSA and HRA plans in compliance with the IRS guidelines, it is sometime necessary for PBS to request substantiation (receipts) or repayment for ineligible expenses from the

participant. After the participant sends us this documentation or payment and we update the transaction, the new email notification will be sent so the participant is aware of the updated status.

Only participants who have provided PBS with an email address will receive these new notices.

COBRA ARRA Action Plan Recap



President Obama signed the ARRA into law on Feb. 17, 2009.

FACT: Ninety-nine percent of PBS's COBRA clients requested that we handle the ARRA retro mailings for their group.



Official logo to designate projects funded by the ARRA.

The ARRA law went into effect on the day it was signed, forcing an expedited implementation administration plan. PBS produced over 29,000 letters in a mere six week period and met the ARRA April 18, 2009 deadline without a problem. Here's how PBS rose to the challenge:

Step 1 In early March we sent an email communication to all brokers and employers summarizing the new ARRA law and explaining how it would affect employers.

Step 2 A couple weeks later, we followed up with a second email letting our employer groups know our game plan for rolling out ARRA within the required timelines.

Specifically, we outlined the correspondence we planned to share with participants. Instead of leaving the decision in the participant's hands to determine if they qualified for the subsidiary or not, PBS tried to limit confusion by working with employers to send the following letters:

Subsidy Eligibility—sent to active COBRA participants who were involuntarily terminated during the eligible time period.

Second Chance Notice—sent to pending and terminated COBRA eligible individuals who were involuntarily terminated during eligible time period.

Subsidy Information Only—sent to all COBRA eligible individuals who did not experience an involuntary termination.

Employers were given the option to mail their own retro ARRA notices themselves or hire PBS to handle. Ninety-nine percent of our clients requested PBS to handle this requirement as well as track their responses, calculate subsidies and process new enrollments.

Step 3 In conjunction with the coordination of mailings, COBRA system updates were required to track the new ARRA related features. We worked with our software vendor to create new correspondence,

enhancements to the calculations of subsidy amounts, new coupons and all new ARRA encompassing reporting. The new reports provide correct percentages to complete the 941 form on an ongoing basis and were finalized and distributed in early May.

Step 4 PBS hired and trained extra staff to produce the mailings and support the phone calls generated by the ARRA law.

Step 5 PBS is currently setting up subsidies, re-enrolling participants with carriers, answering phone calls, working with the DOL for clarification, and communicating with all appropriate parties to make the COBRA enrollment as efficient as possible.

In summary, the ARRA law threw a "curve ball" into COBRA administration this spring and PBS was there to keep the game moving along. We are committed to keeping our COBRA clients in compliance while offering the best customer service in the industry.

What Exactly is ARRA?

Soon after taking office this year, President Obama signed the American Recovery and Reinvestment Act (ARRA). The law gave "Assistance Eligible Individuals" the right to pay reduced COBRA premiums for

up to nine months for periods of coverage beginning on or after February 17, 2009.

The reduction is available for any person who was involuntarily terminated from employment from September 1, 2008

to December 31, 2009. There is speculation that the subsidy may be extended into 2010. PBS will keep our clients informed of any additional changes or extensions.

Upgraded Phone System



Beginning May 2009, all PBS calls will be recorded for training and accuracy.

This month, PBS implemented a new telephone call recording system. This system will be used to record our customer service calls, allowing us to improve the quality of our customer service as well as provide a record of calls to employers if deemed necessary to settle a dispute.

All callers will be informed initially

that the call will be recorded.

Rest assured, as privacy is of utmost concern to us at PBS, the recordings will be stored on secured systems and networks and only made available if requested by employers.

Improved FTP Site

At Planned Benefit Systems, we value the privacy of our participants' information and do not take lightly the responsibility of keeping that information safe from identity theft.

This month, PBS is implementing a new file transfer protocol (FTP) system that will allow information to be easily and securely uploaded and downloaded to and from PBS.

Employers will be able to exchange electronic information across the internet using a web browser and no additional software.

The system will use a secure protocol commonly used by banks and other financial institutions whereby information is encrypted before it is sent and decrypted once received.

It should also make the exchange of

information between PBS and our clients simpler and easier as it does not require individual files to be password protected or encrypted.

If you are interested in learning more about sending your files to our secure FTP site, please ask your PBS Account Manager for more information—set up is quick and easy!

Are you sending your COBRA or FSA data to PBS electronically? If so, consider using the FTP site for ease and safety.

PBS Website *continued from page 1*

email address to receive future correspondence from PBS via email instead of waiting for "snail mail".

VIEW OR DOWNLOAD FORMS & WORKSHEETS –

Certain forms are available online for both employees and employers to view or download as needed. These forms include claim forms, an eligible expense list including eligible OTC products, an expense estimate worksheet, spouse card request form, Certification of Medi-

cal Necessity (CMN) form, etc. Also, make sure you have the most up-to-date forms posted on your site. Or better yet, link to the PBS site to ensure that your employees always have access to current forms.

ONLINE CLAIMS SUBMISSION –

Did you know that FSA claims can be submitted online? Employees can enter claims online in a step-by-step electronic format. Processing time is usually just 1-2

business days. Employees can rest assured that their input will be encrypted and transmitted via a secure connection. Links to the Online Claims Submission (OCS) tool can be found directly on the PBS site, or on the employee account homepage.

Check out the PBS website; we think you'll be pleased with what you find.





Planned
Benefit
Systems

Planned Benefit Systems

6377 South Revere Parkway

Suite 350

Centennial, CO 80111

Phone: 303-221-2783

Toll Free: 800-800-0133

Fax: 303-221-2785

www.cci-pbs.com

Compliance you can trust...

Service you deserve!

HRA Partnership

Planned Benefit Systems and Kaiser Permanente have recently forged a new business partnership—PBS is the exclusive Health Reimbursement Arrangement (HRA) administrator for Kaiser Permanente Small Group medical plans in Colorado. This new relationship allows employers utilizing certain Kaiser Permanente health care plans to also offer their employees a deductible based HRA administered by PBS.

By switching to a healthcare plan with a higher employee deductible and adding a bridge HRA, employers may utilize a strategy which has the potential for saving them hundreds of dollars in premiums. Employers also benefit by preferred HRA administrative pricing only offered through the Kaiser Permanente and PBS partnership. Interested? Call Denise Robert at 303-951-5554 if you would like more information.



What's New!

Just Released!

2010 Treasury Department Limits for High Deductible Health Plans & Health Savings Accounts

Category	2010	2009	2008
HDHP Minimum Deductible Individual Family	\$1,200 \$2,400	\$1,150 \$2,300	\$1,100 \$2,200
HDHP Out-of-Pocket Maximums Individual Family	\$5,950 \$11,900	\$5,800 \$11,600	\$5,600 \$11,200
HSA Maximum Contributions Individual Family	\$3,050 \$6,150	\$3,000 \$5,950	\$2,900 \$5,900
HSA Catch Up Contribution 55+	\$1,000	\$1,000	\$900

Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end); regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.