

Give Your Employees Another Choice

Dual Choice Healthcare Options for Groups with 2 to 50 Employees



Give Your Employees a Choice

If you want to give your employees the opportunity to choose their health plan, our dual choice options may be the answer for you. Employees appreciate having options, especially when it comes to their healthcare. Our dual choice options let them decide the premium and coverage that best suits their needs.

PacificSource offers employers flexibility with the plan options available in a dual choice package. Within the package you choose, your employees may select either the standard or buy-up plan.

Requirements

- Employer size eligibility: small groups with 2-50 employees as long as a minimum of two employees are enrolled in each plan offered.
- Employers can select any two medical plans within a class of business (Traditional, SmartHealth™, or Preferred), subject to underwriting review and approval.
- Employers must meet our minimum contribution requirements on both plans.
- A plan selection period is offered at renewal allowing employees to switch plans.
- Any combination of optional benefits is allowed, but must be identically offered to both groups.
- If you choose to add a prescription drug benefit, the same Rx plan must be offered on both the standard and buy-up plans. The only exception applies to packages that pair a Preferred HSA option with a non-Preferred HSA option. If the HSA plan includes a prescription benefit, prescription coverage must be purchased for the non-Preferred HSA plan.
- If you add a dental benefit, you must offer the same benefit on both plans.

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For more information about dual choice options, you are welcome to contact your PacificSource Sales Representative.

Examples for a Dual Choice Package

Example A:

Base Plan	Buy-up Option
SmartHealth 2500+30-45/2000 Rx 10/30%/50% 5000	SmartHealth 1000+30-45/2000 Rx 10/30%/50% 5000

Example B:

Base Plan	Buy-up Option
Preferred CoDeduct 5000+20/80% Rx 10/20/40 Vision 100	Preferred CoDeduct 2000+20/80% Rx 10/20/40 Vision 100



Consumer-Directed Plans Offer Additional Choice

Interested in offering additional incentives to help employees manage their own healthcare decisions? Consider adding a flexible spending account (FSA), health savings account (HSA) or health reimbursement arrangement (HRA) to your benefits package. These plans are affordable and help employees take full advantage of all potential tax savings.

Manley Services can assist you with all options. If you are not currently a Manley Services client, consider adopting a cafeteria plan (also known as an FSA or Section 125 plan) to allow employees' HSA contributions to be made on a pre-tax basis.

If you already have a flex plan through Manley, they can easily update your plan document or set-up a limited purpose FSA. Limited purpose FSAs in conjunction with HSA-style plans are very popular with employees because the FSA can be used for dental and vision expenses, leaving the HSA to build for future healthcare needs.

With an HRA, there are no requirements about what health plans qualify, so you are free to choose which dual choice package will best meet the needs of your organization.

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Questions?

For more information about our dual choice options, HSAs, or HRAs, you are welcome to contact your PacificSource Sales Representative.

For more information on consumer directed healthcare, please contact Manley Services at (541) 485-7488 or toll-free at (800) 422-7038, or by e-mail at sales@manleyserv.com.



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