

Give Your Employees Another Choice

Dual Choice Healthcare Options for Groups with 4 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 greater 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, 4–50.
- For employers that wish to have a Preferred HSA plan as one of their plan options, please refer to the table of allowed plan packages (on reverse). Otherwise, employers can pair any two medical* plans (except a CoDeduct and CoDeduct Value plan) that have a rate difference of no more than 12 percent between medical plan rates.

To find the rate difference between two medical plans, divide the larger rate by the smaller rate and then subtract 1. For example:
$$\frac{\$342.92}{\$324.04} = 1.058$$
$$1.058 - 1 = .058 \text{ or } 5.8\%$$
- Employers must meet our minimum contribution requirements on both plans. Rates will be based on the minimum employer contribution of the base plan.
- Minimum enrollment in each plan offered in the package is two employees.
- A plan selection period is offered at renewal allowing employees to switch plans.
- 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-HSA-qualified plan. In this case, you may choose from the Tiered 10/20/40, Tiered 15/30/50, Tiered 15/30/50 with \$200 brand deductible, Tiered 10/35/60, or Tiered Incentive 4/10/35/60 prescription plans.

*Medical plans do not include optional benefits, such as pharmacy, dental, vision, alternative and chiropractic care plans, or any other plan riders or endorsements.

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For rate information, please refer to your proposal or renewal rate sheet.

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

- Any combination of alternative and chiropractic care, or vision benefits is allowed, but must be identically offered to both groups.
- If you add a dental benefit, you must offer the same benefit on both plans.

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.

continued on reverse



Dual Choice Matrix

	Plan Options			
	Preferred CoDeduct:	Preferred CoDeduct Value:	Preferred Deductible and Percentage:	Prime:
Preferred HSA 80+1500 +Rx	750+25	300+35	50/3750	1000+35
	750+35	300+35/70%	50/5000	
	1000+15	300+50	80+750	
	1000+25	300+50/70%	80+1000	
	1000+35	500+35	80+1500	
	1000+50	500+35/70%		
	1500+25	500+50		
	1500+35	500+50/70%		
	1500+50	750+35		
Preferred HSA 80+2000 +Rx	1000+50	300+50/70%	50/3750	
	1500+25	500+35/70%	50/5000	
	1500+35	500+50	80+1500	
	1500+50	500+50/70%	80+2000	
	2000+25	750+35		
	2000+35	750+35/70%		
	2000+35/70%	750+50		
	2000+50	750+50/70%		
	2500+25	1000+35		
	2500+35	1000+35/70%		
		1000+50		
		1500+35		
Preferred HSA 80+3000 +Rx	2000+35/70%	750+50/70%	80+2000	
	2000+50	1000+35/70%	80+2500	
	2500+25	1000+50/70%		
	2500+35	1500+35		
	2500+50	1500+50		
	3000+35/70%	1500+35/70%		
		1500+50/70%		
		2000+35		
		2000+35/70%		
		2000+50		
		2000+50/70%		
		2500+35		
	2500+50			
	3000+35			
Preferred HSA 5000 +Rx	2500+50	1500+35/70%	80+2500	
	3000+35/70%	1500+50/70%		
		2000+35		
		2000+35/70%		
		2000+50		
		2000+50/70%		
		2500+35		
		2500+50		
		3000+35		

The HSA plans offered in these plan packages include prescription drug coverage. You may also choose an HSA plan without prescription drug coverage. You may pair any two medical plans (except a CoDeduct and CoDeduct Value plan) that have a rate difference of no more than 12 percent between medical plan rates.

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.

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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