

# Administration Proposal

---

## HRA

---

### Health Reimbursement Arrangement

## Administrative Solutions, Inc.

---

Contact Us:

5260 N. Palm Ave., Ste. 300

Fresno, CA 93704

Ph. 559.256.1320 / Toll Free 866.777.1320

Fax 559.256.1321 / Toll Free 866.333.1321

[clientservices@asibenefits.com](mailto:clientservices@asibenefits.com)

[www.asibenefits.com](http://www.asibenefits.com)



## The ASI Story

---

Administrative Solutions, Inc. (ASI) is a highly regarded Third Party Administrator specializing in group benefits. ASI was formed June of 2001.

ASI has positioned itself to be an all inclusive TPA for employers of all sizes and is innovative in providing solutions to employee benefit plans. ASI offers services for Insurance Billing and Capitation Programs, Medical Expense Reimbursement Plans (MERP), Health Reimbursement Arrangements (HRA), Self Funded Dental and Vision Plans, COBRA Administration, Section 125 Plans (FSA), Consolidated Billing, FMLA Billing and Voluntary Benefits

ASI prides itself on outstanding customer service and its success at implementing administrative strategies to meet the growing demand of employer's rising cost. What has been most advantageous to their vast client base is ASI's ability to maintain, reduce and create significant savings through innovative approaches to the employers health and benefits.

## ASI Leadership Team

---

<u>Name:</u>	<u>Position:</u>	<u>Industry Years:</u>
Barry Maas	President	17
Christina O. Castro, RHU CLTC	Vice President	28

## Leadership Biographies

---

### ***Barry Maas, President***

Bachelor of Science Degree, Business Administration with an Accountancy Option, California State University, Fresno. Barry has an accounting background working in a law firm for over ten years as the office manager with a focus on all aspects of the preparation of the financials and analysis and budget preparation. Barry started ASI in 2001 as he saw a need for a local TPA administering high deductible health plans and COBRA administration.

### ***Christina O. Castro, Vice President***

Christina is a certified COBRA administrator, a Registered Health Underwriter and has her certification in Long Term Care. She has been in the Third Party Administration business for over twenty-eight years and previously worked as a consultant for a local broker's office. Christina is a past President of the Central California Association of Health Underwriters and is a member of the International Foundation of Employee Benefits, the Employee Benefit Institute of American and served on the Board of Directors for the California Department of Insurance Education Committee. Christina has written COBRA Administrative procedures for employers and provides seminars throughout California on COBRA Compliance. She currently has two continued education courses approved and filed with the California Department of Insurance.

# HRA Administration

---

## About HRAs

---

HRAs are intended to encourage the efficient use of employer-provided health care by fixing employer contributions at a certain projected cost level rather than promising a specific benefit regardless of cost.

***Integrated HRA and HDHC***—The employer has a major medical plan with a high deductible. Typically a set annual amount is provided for out-of-pocket expenses or amounts applied to the carrier deductible. Unused amounts can be carried forward from year to year, but it is not required.

HRA plan design is unlimited. Annual benefits can be accrued monthly or be credited to the employee once a year. Unused amounts may be rolled to future years, either capped or not. Rollovers are not required, however. HRAs can be designed so the HRA pays after a FSA. HRAs can be broad or very limited in the scope of eligible expenses.

COBRA does apply to HRAs. Upon termination an employee can elect to continue the HRA for a premium. A “Spend Down” option can be offered to eliminate the COBRA election. COBRA issues can be addressed in the Plan Document.



# HRA Administration

---

## Proposed HRA Services

---

- Illustrate Cost Comparison of HRA Approach v. Traditional Fully Insured Plan
  - Assist in Plan Design, Including Plan Design Options and Features
  - Draft Plan Documents
  - Document, Summary Plan Description and Corporate Resolution
  - Assist Broker in Plan Presentation
  - Assist in Group Enrollment
  - Provide Participant ID Cards (if necessary) and Plan Materials
  - Provide Claims Procedures
  - Enter Claims Daily, Process and Disburse Claims Weekly
  - Provide Standard Reports Upon Request
  - Provide Annual Plan Review
  - Troubleshoot Claims Not Properly Processed by Providers
- 

