

# UnitedHealthcare Benefit Services<sup>SM</sup>

## Flexible Spending Accounts, Pre-Tax Premium Plans, and COBRA Administration

Available to customers with 2-99 eligible employees



### Save time and money

Lighten your administrative responsibilities by offering:

- ▶ Flexible Spending Accounts
- ▶ Pre-Tax Premium Plans
- ▶ COBRA Administration

When you purchase UnitedHealthcare medical coverage you automatically receive these services at no additional cost to you<sup>1</sup>. Simply log in to [www.uhcservices.com](http://www.uhcservices.com) to activate your benefits.

### Program advantages

- ▶ One stop shopping
- ▶ Limited employer liability
- ▶ Reduction of payroll-related taxes
- ▶ Increased employee satisfaction

### Flexible Spending Accounts (FSA)

The Flexible Spending Account portion of Section 125 allows for employee contributions to a dedicated savings account be made on a pre-tax basis, resulting in savings to both employers and employees. Your company's total taxable payroll is reduced, directly lowering payroll-related taxes and your employees reduce their taxable income and pay less in federal, state, Social Security and Medicare taxes.

### Pre-Tax Premium

Reduce your total taxable payroll and lower your payroll-related taxes by implementing a pre-tax premium plan. Employee Pre-Tax Premium contributions are not considered taxable income under Section 125. Offering your employees a Pre-Tax Premium plan allows them to decrease their taxable income and increase their take-home pay.<sup>2</sup>

### COBRA Administration

COBRA, or the Consolidated Omnibus Budget Reconciliation Act of 1985, enables employees and dependents who no longer qualify under an employer approved group health plan to continue insurance under the group benefit plan.

UnitedHealthcare Benefit Services provides streamlined COBRA administration and efficient record-keeping, which allows you to concentrate on managing your growing business.

### Next Steps

Visit [uhcservices.com](http://uhcservices.com) to activate your account or contact customer service at **1-800-318-5311** or your UnitedHealthcare representative to learn more details on the services available.

To activate your account you will need the following information:

- ▶ Employer tax ID number
- ▶ Business address
- ▶ Carrier/Plan information (for COBRA administration only)
- ▶ Bank account information (FSA Administration only)

You can activate your account in five easy steps:

1. Log on to [www.uhcservices.com](http://www.uhcservices.com)
2. Enter your User ID and Password
3. Follow the screen prompts
4. Click on the service you are activating from the blue menu bar and click 'Implement'
5. Follow the screen prompts



<sup>1</sup> These programs are available to customers with 2 to 99 eligible employees;

<sup>2</sup> Your company's legal arrangement determines whether you can pay your own premiums on a pre-tax basis. Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates.