



Cafeteria Plans  
Health Reimbursement Arrangements  
Health Savings Accounts

**PR&H**  
**BENEFITS**

Third Party Administrator • Benefits Consultants

*Piecing the Benefit world together, One Client at a time*



## About PB&H Benefits, LLC

*Our Firm has an excellent reputation and significant resources available to meet the needs of your business. Specifically, our approach offers the following benefits:*

- Flexible Spending Accounts (FSA)
- Health Reimbursement Arrangements (HRA)
- Health Savings Accounts (HSA)
- 401(k) Plans
- Profit Sharing Plans—Traditional, Age Weighted, Integrated and New Comparability
- Defined Contribution Plans
- Other Retirement Plan Designs

- **Proven Experience in Providing Third Party Administration.**

PB&H Benefits, LLC is a client-focused benefits, retirement and administrative services firm with a commitment to meet each employer's unique goals. Whether your goal is to offer a health reimbursement account or to allow employees to save by using a flexible spending account or health savings account or some combination of plan designs, we can meet the needs of today's diverse business environment.

- **Members of the Leading Employee Benefits Associations.**

Our benefits professionals have various designations, including Certified Public Accountants and Accredited Retirement Plan Specialists. They are also Associate Professional Members in the American Society of Pension Professionals & Actuaries (ASPPA) and are members of the National Institute of Pension Administrators (NIPA), The American Institute of Certified Public Accounts (AICPA), and the Texas Society of Certified Public Accountants (TSCPA). PB&H Benefits, LLC is a Certified Third Party Administrator of 401(k) and Cafeteria plans. In addition to our professional affiliations, PB&H Benefits, LLC strives to maintain quality relationships with our financial partners to provide mutual clients with the highest quality service available.

- **Access to a Well Respected Firm that Has Been Serving Clients for over 85 Years.**

Pattillo, Brown & Hill, LLP, our parent company, is one of the oldest and most respected accounting firms in Central Texas. With multiple office locations and experienced professionals, we have been serving the business community for over 85 years. As an indication of our commitment to quality, Pattillo, Brown & Hill has undergone a number of peer reviews. During our last review, we received the highest rating available in the profession.

- **Our Benefits Professionals Provide Individualized Attention to Your Plan.**

We assist our clients with customized plan design and administration that will be most beneficial in meeting the goals of their business. Our benefits professionals have the technical expertise and resources for all aspects of plan design, implementation and ongoing plan operation. Our primary point of contact client service technique guarantees the personalized service your firm deserves.

*Offering Extraordinary Solutions for Extraordinary Clients*

Loyalty

# Transitioning to Consumer Driven Health Care

With the rising costs of medical expenses and insurance, many employers are researching Consumer Driven Health Care (CDHC) options. These health benefit plans are the result of employers trying to contain health care costs and increase or maintain consumer choice and satisfaction concerning health care.

The three types of health benefit plans that PB&H Benefits administers are flexible spending accounts, health reimbursement arrangements, and health savings accounts. Employers have been attracted to these plans to decrease the cost of health insurance while giving more control and flexibility to their employees to manage their own health care expenses.

By transitioning to a flexible benefits plan, you can help your employees take more control of their health care options and experience a tax savings for your business.

#### **Tax Advantage**

A flexible benefits plan has significant tax advantages:

- Employer contributions (if applicable) are deductible from the Employer's income and
- Employee contributions are not taxed to the Employee for federal withholding, social security taxes, or medicare taxes.

#### **Cost Saving**

In addition to the tax incentives; establishing a flexible benefits plan also offers employers a way to reign in the increasing medical premiums for their employees by:

- Moving to a higher deductible health insurance plans reducing the premiums paid by the employer,
- Managing of costs by employees can result in less claims reducing the annual increases of insurance premiums, and
- Maintaining plans with pre-tax employee contributions reduces the amount of payroll taxes for the employee and employer.

Reviewing your company's medical insurance plan is more critical now than ever because of the increased costs and many options that are now available. This plan review ensures that your company has the best solution for your company and your employees.



*Let the dedicated team  
at PB&H Benefits be  
your solution for  
Flexible Benefits Plan  
Regulatory  
Compliance and  
Administration*

# Your Flexible Benefit Solution

At PB&H Benefits, we know that all clients are different and therefore, we go the extra mile to make sure our services are exactly what your business needs. We will work with you, your insurance agent, your tax planning consultant and other partners to ensure complete client satisfaction. Following is a summary of the comprehensive services offered by PB&H Benefits:

## **Flexible Spending Accounts**

Our premium flexible spending account services cover all aspects of plan design, set up and ongoing administration including claim substantiation, retention and payment, enrollment materials, administrative forms, and plan documentation. With electronic access to plan information for the employer and employee via our website, the popular employee debit card option and ongoing support through our Participant Hotline, PB&H Benefits provides a hands on client focused approach to service. In addition, we will also prepare Form 5500 if required of your plan.

## **Health Reimbursement Arrangements**

Our health reimbursement account services begin by working with your insurance agent or broker with plan design and include claim substantiation and payment, enrollment materials, administrative forms, and plan documentation. We offer employee debit cards if appropriate with plan design and will prepare Form 5500 if required of your plan.

## **Health Savings Accounts**

Our health savings account services work in conjunction with your HSA and insurance providers and include claim receipt verification and recordkeeping, along with enrollment materials. We will also offer access to plan information for employees via our website with substantiated claims and distributions.



*Offering Extraordinary Solutions for Extraordi-*

Trust



# Contact Us

## Sales/Marketing

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Excellence



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