



Redwood Health Services was established in 1976. RHS provides employee benefit plans and third-party administrative services to large and small employers.

We have decades of experience with plan design and benefits administration. Employers who use our services and benefit plans have experienced significant savings. We are flexible and affordable, and we offer superior customer service.

RHS Services:

At Redwood Health Services, we offer an array of flexible, affordable health plans that can be individually designed to meet your company's specific needs. Our products include:

- **HRA (health reimbursement arrangement).** This plan couples a low-cost health insurance policy with an employer-funded account for deductibles, copays, and other expenses.
- **Dental and vision plans.** These self-insured plans offer flexible benefits, monthly claims activity reports, and access to many dentists and ophthalmologists.
- **Health FSA (flexible spending arrangement).** Employees can use this pre-tax account to fund deductibles, copays, and other expenses not covered by their company health plan.
- **Dependent care FSA.** This pre-tax account can be used to reimburse day-care costs for dependent children and adults.
- **Full COBRA administration.** We offer complete administrative services for COBRA coverage, including premium collections, notifications, and other requirements.
- **Transportation Plans.** Section 132(f) of the IRS code is a qualified Transportation Plan to reduce the cost of commuting to and returning from work. This benefit can only be provided through an employer.
- **Debit Card.** With our debit card, employees can automatically deduct medical, dental, and vision expenses from their RHS health plan accounts. No more receipts to photocopy, no more forms to complete, no more faxes or letters to send. Thanks to the card, our money-saving health plans are more accessible than ever to establish and maintain.
- **POP (premium-only plan).** This plan allows employees to pay their share of company health insurance premiums on a pre-tax basis, lowering costs for employers and employees.

To learn how much your company can save, submit an online request at www.rhs.org.

Or contact John Nacol at [707-525-4370](tel:707-525-4370) or jnacol@rhs.org.



Redwood Health Services

Contact rhscustomerservice@rhs.org • 800-548-7677, option 2 • www.rhs.org