

FAQ

What employee benefits are included in the Lawley Marketplace?

MEDICAL



Choose any community rated health insurance carrier and plans.

VISION



Two Guardian vision options are included. Employees will get to choose between two leading vision provider networks; The **Davis Network** for those seeking lower premiums and utilizing the vision centers at major retailers or the **VSP Network** for those utilizing local boutique providers.

DISABILITY



Many employers are choosing to provide no-cost disability insurance to their staff, both short term (STD) and long term (LTD). With multiple Guardian policy designs to choose from, your Lawley consultant will help you choose the right fit for your benefits strategy.

DISABILITY COVERAGE NOT IN THE BUDGET?

The Lawley Marketplace will offer voluntary STD and LTD coverage to your employees. All coverage is **Guaranteed Issue*** and there are **NO PARTICIPATION minimums!**

*Whether employer-paid or voluntary, pre-existing condition clauses apply.

ID THEFT



Employees and family members will be able to elect an identity theft plan through LegalShield which provides several benefits, including continuous credit monitoring and comprehensive identity restoration services from Licensed Private Investigators to restore their identity to its pre-theft status.

LEGAL



Employees and family members will be able to elect a legal plan through LegalShield which provides a quality network of attorneys to handle several personal legal matters. Services include letters/calls from your attorney, speeding ticket assistance, legal document review, will preparation, and more.

DENTAL



Choose three Guardian plans from amongst six plan design options. The plan options are designed to fit the diversity within your workforce. From basic options designed for those needing only routine dental care to enhanced plans for those expecting major dental work, child orthodontia, or out-of-network services.

LIFE



- All employees under the age of 70 will have an opportunity to enroll in **\$150,000 of GUARANTEED** life insurance through Guardian (no medical underwriting).
- \$50,000 of GUARANTEED coverage for spouses under the age of 70. Employees can also apply for additional coverage; up to \$400,000 for employees, \$250,000 for spouses.
- Child Life coverage (\$10,000) is also offered.
- Multiple **Employer-Paid Life** options are also available to fit your benefits strategy.

SUPPLEMENTAL HEALTH



A trending strategy for employees who enroll in High-deductible health plans is to supplement their medical insurance with stand-alone policies that help offset deductible expenses in unforeseen circumstances.

The Lawley Marketplace offers three different types of Guardian supplemental health policies:

- **ACCIDENT** – Three plan levels providing specified cash reimbursements for accidental injuries
- **HOSPITAL INDEMNITY** – \$1,000 cash reimbursement if admitted to a hospital (injury or illness)
- **SPECIFIED DISEASE** – Up to \$20,000 cash reimbursement if diagnosed with major illnesses

All coverages are Guaranteed Issue and there are **NO PARTICIPATION minimums!**

All plans are HSA-compatible and offer coverage for spouses and children.

✦ CAN WE OFFER DIFFERENT BENEFITS TO DIFFERENT CLASSES OF EMPLOYEES?

Yes. While the voluntary products will be uniformly available to all employees, you can offer different amounts of employer-paid life to different classes of employees. In addition, you can offer employer-paid disability to certain classes while offering voluntary disability to others. Furthermore, you may offer different medical plans to different classes of employees, for example, based on their geographic location. Your Lawley Benefits Consultant will help evaluate your HR strategy and goals to help choose the right plan combination.

✦ CAN HEALTH SAVINGS ACCOUNTS (HSAs) BE INCLUDED IN THE LAWLEY MARKETPLACE?

If you would like to administer an HSA on your employees' behalf, a generically branded HSA can be available during the online enrollment process for employees to enter their desired payroll deduction. Employees are responsible for opening and maintaining their own HSA. As the employer, you would be responsible for the HSA payroll administration, which includes ensuring the employee provides you with the proper account numbers to direct the per-pay HSA deposits.

✦ CAN FLEXIBLE SPENDING ACCOUNTS (FSAs) BE INCLUDED IN THE LAWLEY MARKETPLACE?

The majority of our clients with under 100 employees choose NOT to offer FSAs given their limited popularity with employees (under 10% participate) and significant employer costs (setup fees, PEPM fees, administration time, etc). If you currently offer FSAs, we CAN include them in the enrollment experience, but you would need to administer the plan, which includes providing your FSA vendor open enrollment elections, new hire elections, and terminations. Employee Navigator can electronically connect with multiple FSA vendors, but Lawley will need to evaluate your vendor on a case-by-case basis to confirm availability, timing, and potential costs.

✦ ARE COBRA SERVICES AVAILABLE THROUGH THE LAWLEY MARKETPLACE?

You would remain responsible for COBRA administration, either directly or by providing relevant data to your existing COBRA vendor. Employee Navigator can electronically connect with multiple COBRA vendors, but Lawley will need to evaluate your vendor on a case-by-case basis to confirm availability, timing, and potential costs.

✦ ARE ACA SERVICES AVAILABLE THROUGH THE LAWLEY MARKETPLACE?

The majority of our clients utilize their payroll vendor for ACA services. If needed, Employee Navigator can enable ACA fulfillment through a 3rd party. However, you would be responsible for coordinating all ACA-related functionality with Employee Navigator/3rd party and ensuring overall ACA compliance. Employee Navigator/3rd party will charge additional fees and have strict timelines if choosing to utilize their ACA services.

✦ CAN LAWLEY MARKETPLACE INTEGRATE WITH MY PAYROLL SYSTEM?

The majority of employers on Lawley Marketplace will utilize Employee Navigator to directly process new hires and terminations, while utilizing Employee Navigator screens and reports for entering payroll deductions. Employee Navigator can electronically connect with multiple payroll vendors, but Lawley will need to evaluate on a case-by-case basis to confirm availability, timing, and potential costs.

✦ CAN LAWLEY MARKETPLACE ACCOMMODATE MULTIPLE BENEFITS FUNDING ARRANGEMENTS?

Yes. Your Lawley Benefits Consultant will assist you in designing the appropriate funding method, and amounts, based on your organization's benefits strategy and goals.

SUPPORTED FUNDING ARRANGEMENTS ARE:

- 1 Benefit-Specific** – Employer declares a specific monthly dollar amount available to use for the specific benefit type or plan. The amount can vary based on plan and tier. Specific amount can be chosen for medical, dental, and vision plans.
- 2 Medical with opt-out credit** – A specific amount is available for medical (can vary by plan/tier), but those who waive medical coverage are given an employer contribution to use toward other benefits. The opt-out credit must be the same for all employees waiving medical. It CANNOT vary by tier. The opt-out credit can only be used toward the combination of dental, vision, accident, hospital indemnity, legal, and ID theft plans.
- 3 Medical with HSA** – Similar to benefit-specific medical, but the employer allows any unused medical contribution to be put into an HSA if the employee has chosen an HSA qualified medical plan.

Different combinations/variations of the above may be possible. Your Benefits Consultant and Implementation Specialist will help determine if your desired strategy can be incorporated into Employee Navigator.