



BENEFITS CENTER

2018 LABI Member Offerings Differentials

Group Health (2+ lives)

- Standard BCBSLA Commissions and Business Practices
- Fully Insured plans only
- Qualifies for BCBS Broker bonus programs and LABI Benefits Center grand giveaway drawing

Group Vision (2+ lives)

- \$175 Eyeglass frame allowance, rather than \$150
- \$150 Contact lens allowance, rather than \$130
- \$200 eyeglass frame allowance through Visionworks
- Three new, less-costly, full coverage plans and a new "exam-only" plan
- Standard BCBSLA commissions and Business Practices

Group Dental (50+ lives)

- Plan B w/wo Ortho provides 85% coinsurance on Basic Services
- Plan C w/wo Ortho provides a \$75 single/\$225 family deductible option
- Under 150 lives: Manually Rated
- 150 lives+: Experience Rated
- Dental Advantage Plus 2.0 Network

Group Term Life (2+ lives)

- 3 Year rate guarantee
- Additional \$5,000 (2-8 lives)
- EE GI - \$50,000 (9 lives)
- 100% ER PAID
- 75% Participation
- Equal Spouse/Child Benefit (GI)
- \$5,000 sp/\$5,000 child
- \$10,000 sp/\$10,000 child

**Child = 14 days to 26 years*

Medicare Carve Out Rates

- Medicare Primary Carve Out rates available for grandfathered groups 20 lives and lower

ACA & EEO-1 Reporting

- No set up fees for LABI members
- Discounts on monthly reporting costs

COBRA (Complimentary)

- 20+ Lives
- Value add with LABI Health

Discount Healthcare Card

- Healthcare card with discounts for Dental, Vision, Hearing Services, and Prescription Drugs
- Available for contract and part time workers

Vol Term Life (10+ lives)

- 3 Year rate guarantee
- EE GI - \$30,000
- SP GI - \$5,000 or \$10,000
- CH GI - \$5,000 or \$10,000
- 10-24 Lives minimum of 6 enrolled or 25% participation, rather than 35% or 10 enrolled, whichever is greater requirement

Section 125/POP (2+ lives)

- Value add with LABI Health
- Includes: Annual non-discrimination testing; ERISA wrap document

ID Theft Protection (2+ lives)

- Discount for LABI Members

Benefit Admin System (2+ lives)

- Available for grandfathered and non-grandfathered groups

Free RX Card

- Discount RX Drug card for LABI Members

Payroll & HR Admin Services (2+ lives)

- No transition/initial set up fees
- Discount off first 3 months
- 3 year price guarantee

Employee Assistance Program

- Discount pricing
- Additional options