



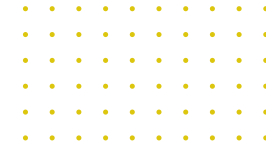
LIFETIME FINANCIAL GROWTH BENEFITS
LLC
SERVICE - COMPLIANCE - SOLUTIONS

STRATEGIC BENEFIT PLANNING ROADMAP

LFG BENEFITS

Service | Compliance | Solutions



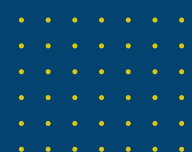


WELCOME TO LFG BENEFITS

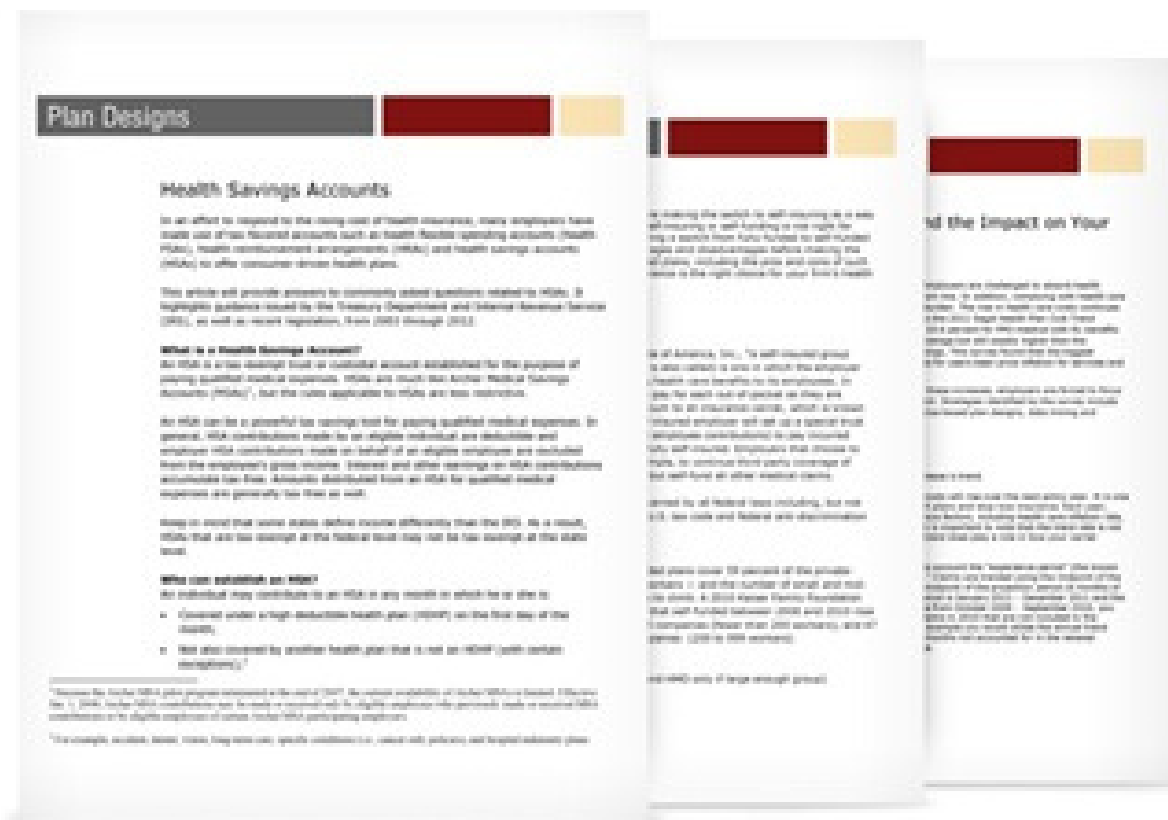
In today's competitive job market, offering comprehensive employee benefits is more important than ever. At LFG Benefits, we understand that the right benefits package not only helps attract and retain top talent but also promotes employee well-being and productivity. A well-designed benefits plan fosters loyalty, reduces turnover, and creates a more engaged workforce.

Mission Statement

"To provide comprehensive, innovative, and sustainable benefits solutions that empower businesses and their employees."



OUR SERVICE



Customized Benefits Packages

- **Plan Design:** We work with businesses to create personalized benefits packages that meet the specific needs of their workforce. This includes health, dental, vision, and supplemental insurance options.
- **Cost Management:** Our team helps businesses manage costs by designing plans that maximize value while controlling expenses, ensuring sustainable benefits offerings.

OUR SERVICE

Benefits Administration

- **Enrollment Support:** We provide comprehensive enrollment assistance to streamline the process for both employers and employees, ensuring a smooth transition and reducing administrative burdens.
- **Ongoing Management:** Our services include managing benefits administration tasks such as claims support, employee inquiries, and plan adjustments.



OUR SERVICE



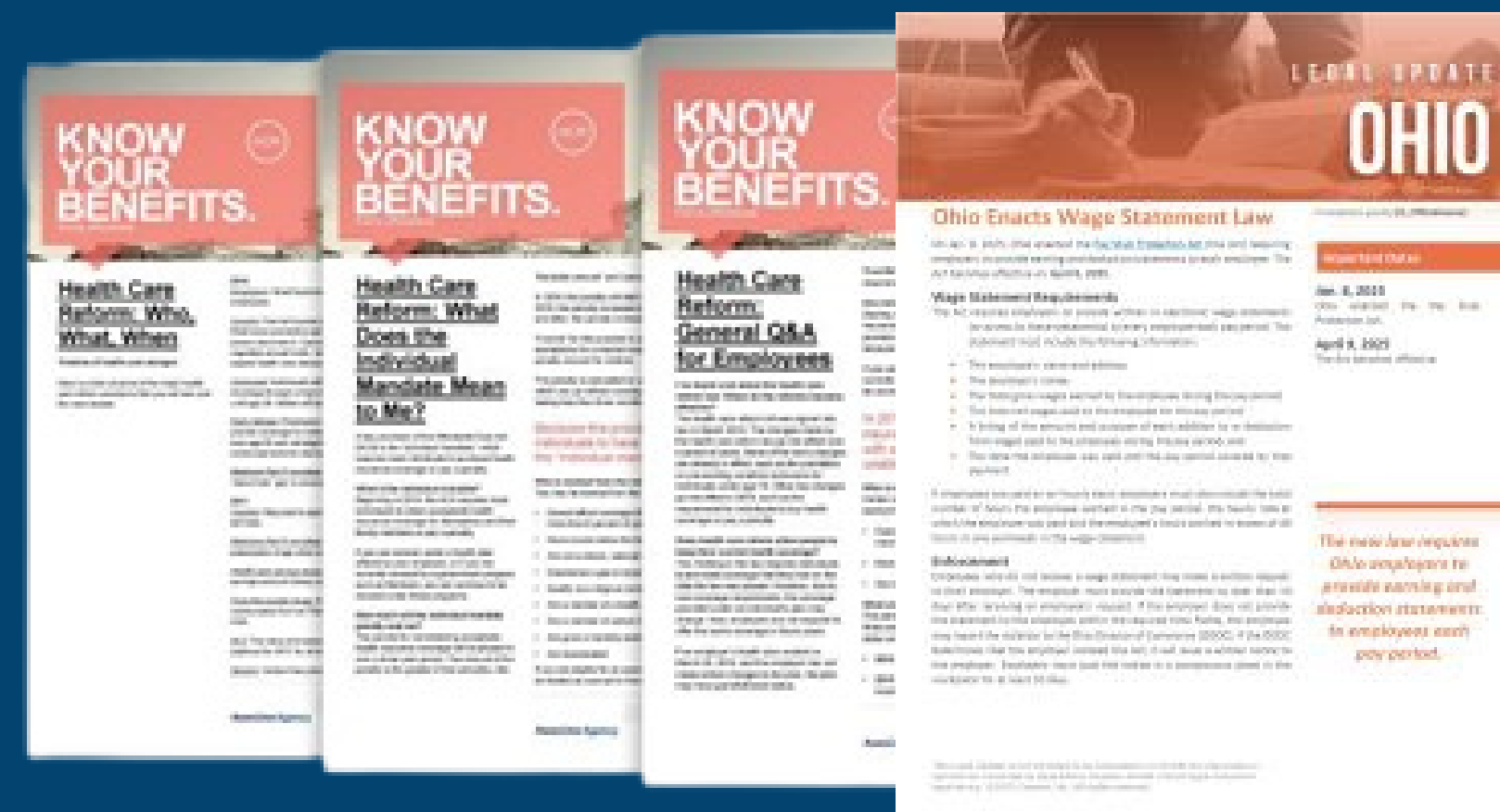
Compliance & Regulation

- **Regulatory Guidance:** We ensure that all benefits plans comply with all federal and state regulations, including HIPPA, ERISA, COBRA, and ACA requirements.
- **Documentation:** Our team assists in the preparation and maintenance of necessary documentation, including plan summaries and compliance reports.

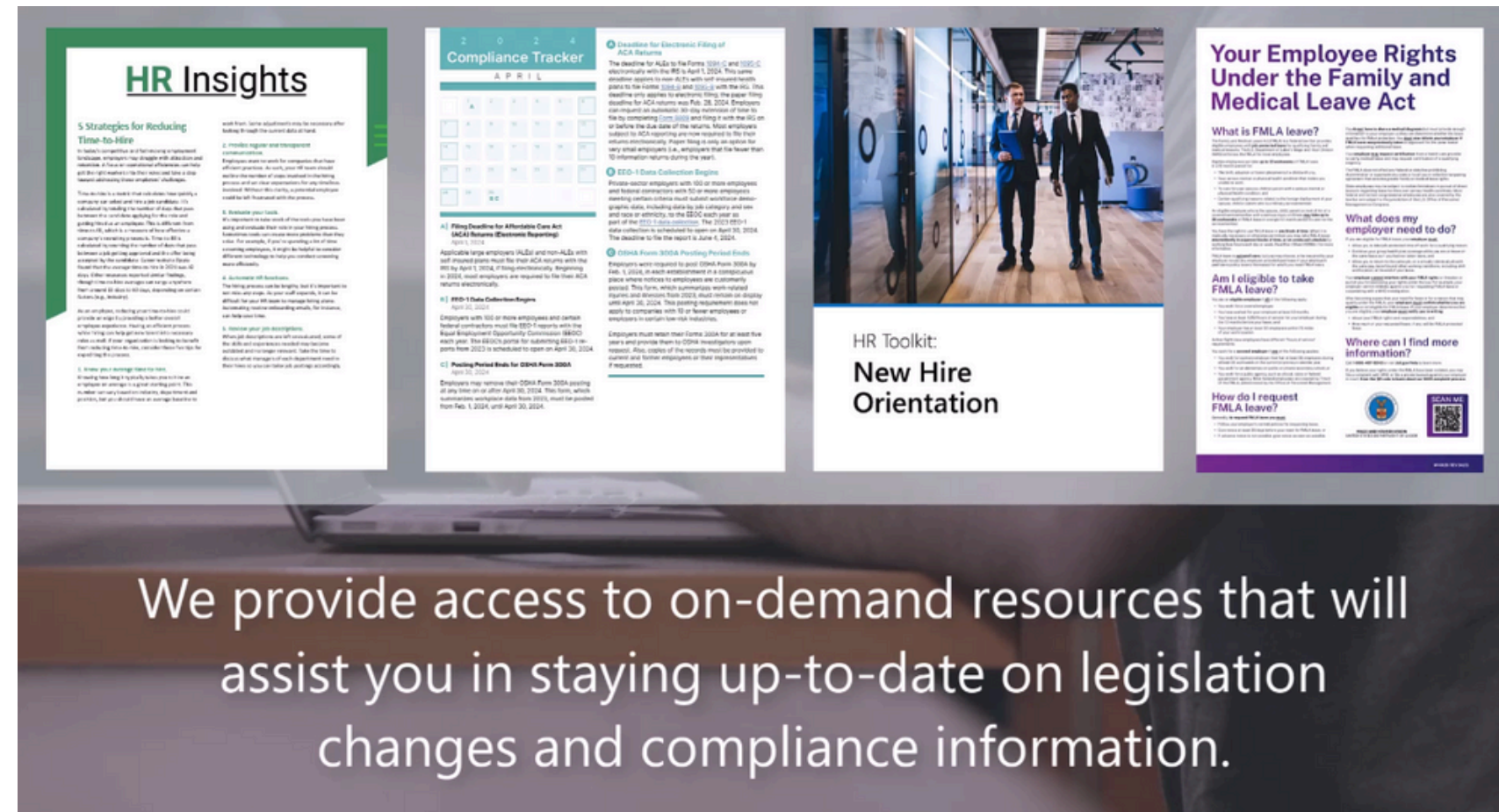
OUR SERVICE

Employee Education & Support

- **Workshops and Seminars:** We offer educational workshops and seminars to help employees understand their benefits options and make informed decisions.
- **Employee Communication:** With our HR portal, employers can give employees access to company handbooks, total compensation statements, and a library of employee specific resources.
- **Personalized Support:** Our customer service team is available to answer questions, provide guidance, and offer support to employees regarding their benefits.



OUR SERVICE



HR Insights

5 Strategies for Reducing Time-to-Hire

Compliance Tracker

HR Toolkit: New Hire Orientation

Your Employee Rights Under the Family and Medical Leave Act

We provide access to on-demand resources that will assist you in staying up-to-date on legislation changes and compliance information.

Employer Education and Support

- **Employer Communication:** From legislative briefs on the latest developments to HR guidance to plan design education, we have access to hundreds of resources written by a team of experienced attorneys.
- **Resource Portal:** In addition to accessing these resources on-demand in a central location, this resource portal also offers benchmark surveys, an online forum to connect to other industry professionals and more.
- **Health Claims Analytics:** To help businesses get the most value for their benefits plan, we've acquired a claims analytics tool that helps us identify utilization problems to target strategic, cost-saving solutions for your health plan.

OUR SERVICE

Strategic Consultation

- **Benefit Strategy Development:** We partner with businesses to develop long-term benefits strategies that align with their overall goals and employee retention strategies.
- **Market Analysis:** Our team conducts market analysis to ensure that your benefits offerings are competitive and appealing to top talent.



TRENDING TOPICS



2025 HR Compliance Calendar

The deadline for non-ALE with self-funded health plans to file Forms 1094-B and 1095-B is March 31, 2025. Almost all employers subject to ACA reporting are required to file their returns electronically.



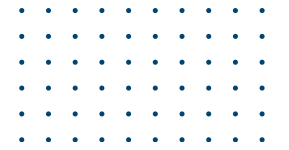
Why Are Health Care Costs Rising in 2025?

Health care costs, and consequently employee benefit costs, have been growing at an alarming rate in recent years. For employees, that can mean higher premiums, deductibles and copayments.



2025 Employee Benefits Market Outlook

Get a look at topics like telemedicine, reproductive health and family planning benefits, GLP-1's and the new administration's impact on employee benefits and healthcare.



DISCOVERY QUESTIONNAIRE

Benefits Administration

- Have you ever surveyed employees about your benefit offerings?
- Has your broker ever discussed this with you or provided an employee benefits survey?
- When contemplating plan design changes, how do you make decisions?
- Does your broker provide educational material to help you choose?

Managing Cost

- Is your broker providing you with strategies to manage increasing health care costs, such as implementing a consumer driven health plan?
- Do you currently offer or plan to implement an health reimbursement arrangement (HRA), flexible spending account (FSA) or health savings account (HSA) plan option?
- Has your current broker talked to you about the importance of health care literacy?
- How literate are your employees when it comes to health care?
- Have you and your current broker made any efforts to promote consumerism among your employees?

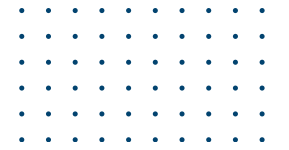
HR Assistance

- Do you ever need additional guidance or education when tackling tough HR issues, and does your current broker provide assistance?
- How do you stay on top of developing HR and benefits issues and trends?
- Do you have access to important HR tools, such as surveys, checklists, interviews, applications, letters and forms?

Compliance

- When regulations or laws change, how do you find out?
- Does your broker provide you with timely updates, or do you find that information yourself?
- Do you feel comfortable that your company complies with all benefits legislation, including COBRA, FMLA, ADA, HIPAA and health care reform?
- How does your broker assist you in staying compliant and avoiding costly penalties?
- Do you feel adequately prepared for a DOL audit?
- Are you confident that your company is correctly administering COBRA and complying with applicable legislation?





DISCOVERY QUESTIONNAIRE

Prescriptions

- Have you examined how much prescription drugs are costing your organization?
- Has your broker gone over the various cost-saving strategies your organization can employ when fighting rising prescription drug costs?
- Do your employees know that they can save themselves—and your organization—significant amounts of money by making smart decisions when purchasing prescription drugs?

Plan Design

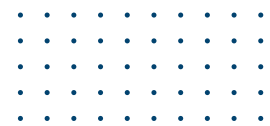
- Does your broker provide you with educational information regarding various plan design options?
- Are you interested in exploring plan design changes or additions?
- Has your current broker gone through some of your options?
- How do other employers of your size and in your region and industry compare in terms of health plan design?

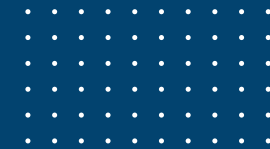
Benchmarking

- Do you know how your company compares to others in your region or industry in terms of benefits offerings, plan design, health care costs, etc.?
- How do other employers of your size and in your region and industry compare in terms of health plan design?
- Do you know which voluntary benefits employers typically provide?

Consumerism

- Do your employees know in which situations they should go to the emergency room, urgent care or the doctor's office?
- Has your current broker talked to you about the importance of health care literacy?
- How literate are your employees when it comes to health care?
- What is your communication strategy to encourage and improve consumerism practices among your employees?





POST SALE SUPPORT AND RETENTION

LFG Benefits will provide robust post-sale support and retention strategies including an advanced online enrollment portal, employee education through our HR Client Portal and personalized sessions with an account manager, and ongoing service such as annual reviews and proactive issue resolution. These services ensure a ideal experience for clients, fostering a long-term relationship and understanding of the clients needs and wants. The retention cycle emphasizes LFG Benefit's commitment to continuous client satisfaction and proactive support.

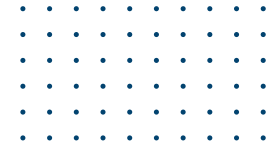


WHY CHOOSE LFG BENEFITS?

Expertise: Extensive experience in employee benefits, offering insights and solutions tailored to business needs.

Personalized Service: Hands-on, customized approach for unique organizational and employee requirements.

Integrated Solutions: Partnership with LFG Benefits for comprehensive financial and benefits solutions.



CONTACT US

LFG Benefits offers unparalleled expertise, robust resources, and significant revenue opportunities for advisors, making us the ideal partner for delivering tailored employee benefits solutions.



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LFG BENEFITS

THANK'S FOR WATCHING

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