

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."





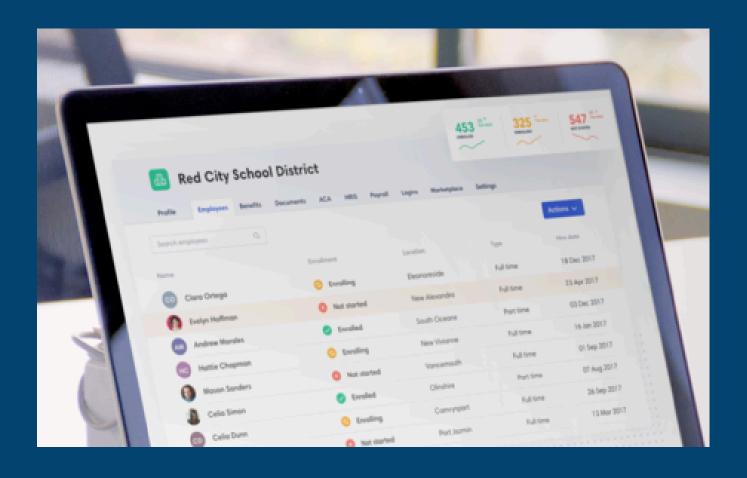
Customized Benefits Packages

- 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.



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.







-

New Participant Disclosure Re-

The first and recognitive Police Process and the second sec

Section Sections of April and American Section Section Section Conference Section Section Section Conference Section Section Section Conference Section Section Section Conference Section Section Section Section Section Sec

ROBERT STREET, WITH A STREET, WITHOUT STREET,

Man Martin Selection

- Service of the selection.
- Appropriate agent (School)
- a fatorican aquata attenuaria.

LEGISLATIVE BREE

married and the Statement of

Top Ht CORRA Mistakes and I

The commenced formulae florage florage and of the processor of the commenced florage florage and the processor of the commenced florage florage florage and the commenced florage profits are sufficiently formulae florage florage and profits and the commenced florage florage and the commenced florage granter and the companion of the commenced florage florage granter and the companion of the commenced florage florage granter and the companion of the commenced florage granter and the companion of the commenced florage granter and the commenced florage florage and the companion of the commenced granter and the commenced florage florage and the commenced granter and the commenced florage florage and the commenced granter and the commenced florage florage granter and the commenced florage florage granter and the commenced granter gr

The second control of the second of the seco

a Plants year that you be adjust to \$1990.

- Method, Artista, coor and principles along
 Mean and principles and principles
- Dispose audion realised programs.
 Dispose audions place or self-sea and
- a from the section and



Mantal Health Furth - Compliance Overview FAOs

American region finales per administration de part (1000 finales) de paper uns des de les 1, 2018, que insuren parte de per destination de présentation de la constitución de paper un parter de la constitución de la consti

In tel. 2, 2013, the Specialization of County and Austral Services, since any life Telecon participation of County and Co

\$1. What has production than MITAGE provide for participants and bands provide

Addit Mit segurini perila perila singuali in aggrega interiora perila seguri delega deli independi Papelli inspendi.

Medita appropria perila perila

MEMBER Also illustrate group frageth, parts and frageth interesting asserts to interest that therefore dispositionally such and such as a second and such actions, and as a second and such actions, and as a second action to interest the second action to interest the second action and action to interest the second action to interest the second action action to interest the second action to interest the second action to interest the second action ac

\$0. You proup health place off, each financial requirements and to that boths on monter health and substance are disorder benefit;

AND TRANSPORT CONTRACTOR OF THE ADMINISTRATION OF THE ADMINISTRATI

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.



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.







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.



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. Estimates show a similar growth in 2025 spending to 2024, marking years of compounding costs. As such, several industry surveys and reports reveal that employers anticipate health care costs to grow between 7% and 8% in 2025. For employees, that can mean higher premiums, deductibles and copayments.

This article explores the key factors increasing health care costs in 2025.

Glucagon-like Peptide-1 (GLP-1) Drugs
GLP-1 use for weight loss is already widespread, but these
costly medications are expected to grow in popularity.
According to KFF data, around 1 in 8 Americans have
already used a GLP-1 drug, while 6% are currently taking

Drug Cost Increases

Several commonly used drugs are expected to have price increases this year. Health care services company Vizient projects that drugs used to treat osteoporosis, cancer, atopic dermatitis and Type 2 diabetes are expected to rise anywhere from 4% to 10% or more.

Cell and Gene Therapies (CGT

Advanced treatments, such as CGT, are designed to treat conditions like blood and lung cancer, sickle cell anemia and spinal muscular atrophy. These therapies demonstrate significant medical advancement but come with a high price tag. Some may cost thousands of dollars per week; others can cost between \$250,000 and \$4.25 million for a single dose. Given the massive price tag, even if only a few plan participants use these expensive prescriptions, it can significantly raise health care spending.

Many of these treatments have recently been approved, and hundreds more are currently in clinical trials and could be available in the coming years. By 2025, it's estimated that nearly 100,000 patients in the United States will be eligible for CGT, which could cost \$25 billion.

Biologics

Specialty drugs, including biological drugs, are one of the fastest-growing categories of pharmacy spending. Biologics are medications made from living organisms, such as sugars, proteins and DNA. They treat a range of conditions, such as cancer, psoriasis, rheumatoid arthritis and inflammatory bowel diseases. Although these drugs are effective at treating complex health conditions, they carry a

2025

Employee Benefits Market Outlook

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 employee 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?

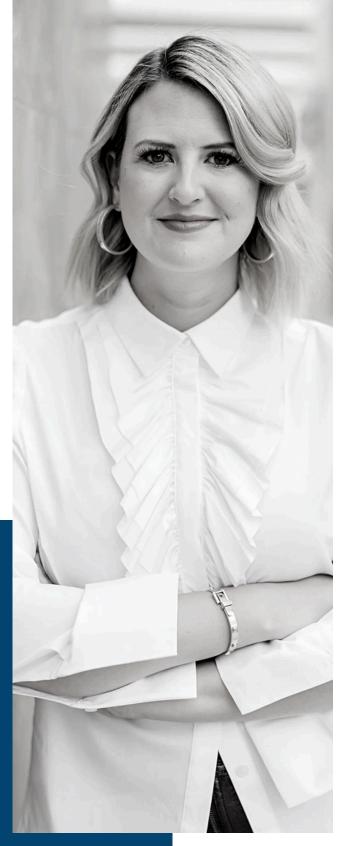


POST SALE SUPPORT AND RETENTION

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.

- +614-441-9611
- www.lfgben.com
- info@lfgben.com
- 815 Grandview Ave # 200 Columbus, Ohio 43215





LEG BENEFITS

THANK'S FOR WATCHING

Service | Compliance | Solutions