

# Benefits Services Provided to our Benefits Clients



## Services we provide for all of our group benefits clients:

- [FIFS Compliance and Health Reform Education Center](#)
- Guide for COBRA Administrative Services
- ThinkHR™, a Human Resource tool for employers that provides thousands of forms, documents, and tools to enhance the Human Resource efforts of any business
- Health Advocacy Services
- A personal Client Service Advisor who can help you with employee additions/terminations for benefits, billing questions, claims questions and much more!
- Monthly Newsletter featuring articles relating to current events and Health Care Reform updates
- Affordable Care Act (ACA) Compliance Document Updates
- Assistance with Department of Labor Audit Compliance

## Benefits services available to you:

**Wrap Summary Plan Description (SPD)** – If you offer group health insurance to your employees, you're required by ERISA law, enforced by the Department of Labor and the Affordable Care Act, to distribute a Wrap SPD within 120 days of the Plan's effective date. The Summary Plan Description, or SPD, is the main vehicle for communicating group health insurance plan rights and obligations to participants and beneficiaries. As the name suggests, it is a summary of the material provisions of the plan document, and it should be understandable to the average participant of the employer. The ERISA and ACA required Group Health Insurance Wrap SPD document is available from Core Documents for a one-time fee of \$99 and can be purchased [here](#).

**Section 125 Cafeteria Plan** – The Section 125 Plan, also known as a POP (Premium Only Plan) or Cafeteria Plan, is an integral part of any small business owner's employee benefit package because it provides benefits not only to the employee but also the employer. For a one-time set up fee of \$99, this plan allows your employees to purchase health insurance and other accompanying benefits, tax-free. It also eliminates the employer-matching Social Security and Medicare taxes, as well as some Federal and State unemployment taxes. For more information or to purchase your own Section 125 plan for a one-time fee of \$99 from Core Documents, click [here](#).

## Insurance carrier specific services available to you are listed on the next page.

Our goal is to give you peace of mind knowing that the things that are important to you are protected at every stage in your life. We are here to assist you with your benefits policies. Contact us today at info@fifs.com or 267.384.5300.

## Services available to you from your benefits insurance carrier:

For **Aetna** plans go to [www.aetna.com](http://www.aetna.com). They provide a wealth of information and tools such as services to manage benefits, view reports, enroll employees, and pay premiums to name a few. Your employees can access their personal member account through Aetna Navigator, which is a members-only website that offers health and personal benefits information, self-service features, interactive tools

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For **Capital Blue Cross** plans go to [www.capbluecross.com](http://www.capbluecross.com) and register for an account. You can pay your premium online, add or term an employee, download forms, and view your benefits summary. Your employees can check their claim status, eligibility & benefits, as well as find an in-network doctor, chat with a nurse, receive digital health coaching, and view or print their ID card. They can also connect to receive text alerts about their benefit plan or meet with a physician by video from the comfort of their home via Telehealth, along with so much more.

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For **Cigna** plans go to [www.cigna.com](http://www.cigna.com). You can create an account in order to manage employee eligibility, generate reports, locate open enrollment materials, and connect to CignaAccess, an employee benefits tool! Your employees can register an account at [www.mycigna.com](http://www.mycigna.com) where they can track claims and account activity, find doctors & services, seek out health advice and get answers to coverage questions. They can also find popular links to important forms, health resources and tasks such as print/request ID cards and so much more!

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For **Independence Blue Cross** plans go to [www.ibx.com](http://www.ibx.com). They provide access to a variety of member-exclusive programs, services, discounts, and deals. At [www.ibxpress.com](http://www.ibxpress.com) your employees have access to a personalized online health care resource where they can go to print temporary ID cards, view benefits, claims or referrals, etc.

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For **United Healthcare** plans go to [www.uhc.com](http://www.uhc.com) and create an online portal account. Here you can enjoy a powerful suite of online tools and resources that simplify your job. You can get eligibility updates, pay invoices online, and find wellness tools and tips. Your employees can access their personal account by going to [www.myuhc.com](http://www.myuhc.com) where they can find benefit and claim information, links, tools, and answers to common questions. They can also download the United Healthcare Health4Me App, which is designed to make managing health care a lot simpler.