



For Operators by Operators. Our team supports you by connecting you to our **LiveWell** resources when needed.

On www.gioa.info you can:

- Join the Association
- Pay Dues
- Find Educational Material
- Communicate changes in store, tax ID number and entity name
- Update Your Strategy

LiveWell Help...

Applies to all Non-Affinity Plans

Mercer- Consulting Partner

- Adding/changing a store or FEIN
- Administrative Access
- Escalations and exceptions
- Billing/FCR questions
- GIOA LiveWell program operation and rules

855.596.3679

Monday- Friday 8am-8pm EST.
GIOA_Healthplan@Mercer.com

Benefitfocus- Administration

- Help with benefit enrollment
- New Team Member enrollment
- Confirm benefits
- Payroll deduction amounts
- Help with reporting in Benefitfocus

855.915.3015

Monday- Friday 8a-8pm EST.
LiveWell.HRInTouch.com

UnifyHR- ACA Vendor

- Confirm large employer status
- Track hours (including Team Members trending toward full-time status)
- Review 1095

ACA Support Page:

<https://unifyhr-1.hubspotpagebuilder.com/gioaacasupport>

ACA Email address: acagioasupport@unifyhr.com

Anthem

Medical, Dental and Vision

Medical: 833.988.1265 Dental: 844.729.1567
Pharmacy: 833.267.2133 Vision: 866.723.0515

Essential Health Benefits (MEC)

Part-time Medical

888.292.0095 Monday- Friday 8a-8pm EST.

HealthAdvocate

EAP* or Help with Health Navigation

- Access assistance with claim payments, finding in-network physicians or specialists
- Access advocacy with insurance company on member's behalf

866.799.2728

HealthAdvocate.com/members

*EAP is only available if selected for offering by Operator

iNGAGED

Benefit App downloaded from the Apple Store or Google Play Store

- Access to your specific benefit information
- Provides links to all benefit vendors and plan information
- Team Members will have also have access to their enrolled plan information

COMING IN MAY 2021

Life Insurance

Hartford

(team member life)

Cigna

(Operator life)

Team Member Life

888.301.5615
Abilityadvantage.thehartford.com

Operator Life

888.301.5615

Disability Insurance

Hartford

Team Member STD

Team Member Short Term Disability
888.301.5615
Abilityadvantage.thehartford.com

Standard Operator LTD

www.standard.com

Operator LTD Buy Up Level 1

www.unum.com

Securian

Voluntary Benefits

- **Hospital Indemnity Insurance**
- **Accident Insurance**
- **Critical Illness Insurance**

844.301.0133

www.securian.com/benefits/ssl/home.do



Questions on Vendor Bridge, payroll system navigation, payroll timing, payroll deduction corrections and payroll processing please contact CFA @ (1-800-CFA-CORP)

LiveWell Help...

Benefits Eligibility Chart

Benefit Plan*	Full-Time/ Variable (30+ Hours/week)	Part-Time Employees (15 – 29 Hours/week)	Part-Time Employees (Under 15 Hours/week)
Comprehensive Medical	✓	ACA eligible PT only (30 hours/week)	
Minimum Essential Medical		✓ Rx discounts for generics only	
Dental	✓	✓	
Vision	✓	✓	
Telemedicine services	✓	✓	
Life and AD&D insurance	✓		
Disability insurance	✓		
Accident insurance	✓	✓	
Critical illness insurance	✓	✓	
Hospital indemnity insurance	✓	✓	
Health Advocacy	✓	✓	
Employee Assistance Program (EAP)	✓	✓	✓

*if selected for offering by Operator

Applies to all Non-Affinity Plans

Qualifying Life Event Chart

Life Event	Benefits Allowed to Change	Length of time to enroll	Effective Date of Change	Documentation Required
Newly Hired Team Members	All Benefits	If your waiting period is 0 or 30 days, Team Members have 30 days to enroll If your waiting period is 60 days, Team Members 60 days to enroll	1 st of the month following your elected waiting period	None
Birth, Adoption, Legal Guardianship or Placement	All Benefits	30 days to enroll	Date of Birth/placement	Birth Certificate, legal guardianship paperwork
Employment Status Changes (FT-PT; Tier Changes, Store Transitions)	All Benefits*	30 days to enroll	1 st of the month following	None, information remits on Vendor Bridge Files
Changes in Marital Status (Marriage or Divorce)	All Benefits*	30 days to enroll	1 st of the month following	Final divorce paperwork Marriage certificate
Death	All benefits	30 days to enroll	Benefits end on date of death	Death Certificate
Cancellation of Benefits	All benefits	Any time	1 st of the month following	None, benefits can be terminated for any reason
Loss of other coverage	Medical, dental, vision	30 days to enroll	1 st of the month following	Proof of cancellation
Qualified Medical Support Order (QMSCO)	Per court order	N/A	Date of order	State supplies paperwork

(*)Life and Disability require EOI if this is not your first opportunity to enroll. Voluntary products offered through Securian do not allow new enrollment until the next Open Enrollment period, EOI may be required.



To enroll, get assistance with enrollment or help with a qualified life event, to enroll or to get help with enrollment, contact 855.915.3015 Monday- Friday 8a-8pm EST. Enroll online at: LiveWell.HRInTouch.com

LiveWell Help...

Changes to your store status

	New FEIN	Adding a new store	Moving stores (same state)	Moving states
Are strategy changes allowed?	No	Yes	Yes	Yes
How long do I have to make strategy changes?	N/A	30 days	30 days	30 days
Where can I make my strategy changes?	gioa.info	gioa.info	gioa.info	gioa.info
When will Benefitfocus update my information?	2 weeks from reported change date	15 th of the month following strategy change submission	15 th of the month following strategy change submission	15 th of the month following strategy change submission
What is the effective date of my strategy change?	N/A	1 st of the month following	1 st of the month following	1 st of the month following
Do I need to update CFA?	Yes, notify CFA of your FEIN change	Team Members should be placed in a primary store location	Please follow CFA rules for termination and rehire	Please follow CFA rules for termination and rehire
Are my Team Members impacted?	Yes, they will need to reenroll into coverage	No, unless you change strategy	No, unless you change strategy or FEIN	Yes, Team Members who transfer with you will need to reenroll
Are there any plan changes?	No	No Please notify us if you have stores in multiple states	No	Yes, if you relocate to CA, DE, MD or NM Hartford STD benefits are not offered in NJ, CA, PR and HI

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Frequently Asked Questions

How do I view my current strategy?

Your current strategy is located on GIOA.info, please log into your Operator portal to view information.

Can I give my administrative team access to gioa.info?

No, you will need to share your current login information if you want them to have access to GIOA.info.

Can I give my administrative team access to Benefitfocus and UnifyHR?

Yes, please complete the administrative access survey to add or update your team's access.

To adjust administrative access, please access the Survey Monkey Form:
<https://www.surveymonkey.com/r/6P3L6K8>

Access to UnifyHr will be provided in April

How do I view my Team Member benefit information?

All Operators have access to Benefitfocus. To view your Team Members log into:
LiveWell.HRInTouch.com or **<https://secure4.benefitfocus.com/go/bfi>**

Login: LW+ LAST NAME + Operator ID

Initial Temporary Password: Welcome1!

Access to UnifyHr will be provided in April

Access to iNGAGED will be provided in May

When Team Members change status from Part Time to Full Time, what happens?

All part time coverages will terminate at the end of the month in which their status changes. Team Members will have 30 days to enroll into Full Time benefits and coverage is effective the first of the month following the change. There is no lapse in coverage.

How are Team Members notified of changes?

Letters are sent to Team Members' homes notifying them of the change in status and steps they need to take to enroll in full time benefits.

Email communications are sent to Team Members every Friday.

Communications will also be available in the iNGAGED app upon roll-out.

We encourage Operators to share information with Team Members as well.

When are my changes in CFA sent to Benefitfocus?

CFA sends your team demographic files twice per week to Benefitfocus, Monday and Thursday.

How often is enrollment information sent to Anthem?

Anthem receives files weekly on Tuesday. Typically their system is updated by Friday.

When are payroll deduction files sent to CFA?

Benefit deduction files are sent weekly to CFA on Thursday.

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