

Marsh@WorkSolutions Procedural FAQs

When are WSEs eligible for TotalChoice, ADPTS's voluntary program?

Eligible WSEs are those working a minimum of 20 hours per week and have completed 90 days of employment with the client.

Can WSEs enroll in all TotalChoice voluntary products at any time or only during their new hire period?

Employees have the option to enroll in many of the TotalChoice products at any time, with the exception of the **Legal Plan, Short Term Disability Plan, Accident Plan, Level Term Life Plan and Critical Illness Plan**. However, if an eligible employee decides to enroll after the GI window expires they will have to undergo a certain level of underwriting for certain products such as **Group Universal Life (GUL)**. The guarantee issue provision will not apply.

The four specialty products, **Short Term Disability Plan, Accident Plan, Level Term Life Plan and Critical Illness Plan**, are only available during the initial eligibility period. Eligible WSEs who do not enroll during their initial enrollment window will not have an opportunity to enroll in the four specialty products.

Do employers contribute to the voluntary products?

No, these products are 100% employee paid and deductions are withdrawn on a post-tax basis.

These deductions (General Deduction code 5) are not credited back to the worksite employer.

Do the TotalChoice voluntary products have a Guarantee Issue provision?

Several of the Marsh products have a guarantee issue (GI) provision which allows eligible WSEs to enroll in benefits without comprehensive medical underwriting. In order to take advantage of the relaxed underwriting rules, eligible employees must enroll within the enrollment window communicated to them on the variable new hire kit, which is **60 days** from the date the kit is generated. Policy effective dates vary by product and carrier.

Products include **Group Universal Life Plan, Short Term Disability Plan, Accident Plan, Level Term Life Plan and Critical Illness Plan**.

When does Marsh send out New Hire Kits?

Marsh will send the client-owner a letter in the mail shortly after the group's benefit effective date notifying the client-owner that Marsh will be mailing variable new hire kits to their worksite employees.

For new clients, the variable new hire kits are typically sent approximately 2-3 weeks after the client's benefit effective date. The reason we have this agreement with Marsh is to ensure that the client and TS work out any issues with our core services (i.e. payroll) that need to be ironed out before we introduce the voluntary benefits, which are considered ancillary benefits.

All eligible WSEs will receive a Marsh variable new hire kit mailed to their home that will explain the Marsh benefits with direction on how they can enroll in these voluntary benefits. Eligible WSEs will have the option of logging into a Marsh self service website or calling Marsh's call center to enroll in any of the Marsh benefits.

How is Marsh advised of newly eligible employees and when are they updated on their system?

Marsh receives two files each week from ADPTS. The Eligibility File has individual participants on it and the Client File is a list of all ADPTS employer groups. The Marsh system bumps the two files and does a compare on the employee DOH and matching client eligibility date. For those whose Client eligibility date is more recent, the client eligibility date is used as the Employee Eligibility date in our system.

For newly hired employees of existing clients: The WSE will not show in their system prior to the 90 day waiting period being met. Be advised that the 90 day waiting period is based off of the WSEs original hire date with the worksite employer. In addition, eligible WSEs will not be transmitted to Marsh until they reach their benefit effective date of coverage.

The new hire employee kit will be sent after the WSE becomes eligible. The Variable New Hire Kit (VNH) is mailed approximately 2-3 weeks after an employee is sent across on the eligibility file. Sometimes different pay frequency groups are sent on different eligibility files to Marsh.

Example: Company ABC is new to ADPTS effective 7/1/10. They have 300 employees. 100 employees were sent on the eligibility file to Marsh on 7/2/09, 135 are sent on the eligibility file to Marsh on 7/9/09, and 65 come across on the eligibility file to Marsh on 7/16/09. The VNH kits will be mailed 100 on 7/16, 135 on 7/23 and 65 on 7/30.

How are Marsh deductions set up in ADPTS? Are deductions processed every payroll?

Marsh does not deduct every payroll. If an employee is paid biweekly or semi-monthly, deductions will come out twice a month. If the employee is paid weekly, deductions will come out four times a month. Deductions will not come out on extra payrolls.

What would cause a WSE's deduction to fluctuate from one month to the next?

It's possible that a payroll deduction was missed, which would cause Marsh to respread the amount due to missed payments. If a WSE purchased another policy, this would cause the amount to increase. Also, if the WSE had more than one policy and dropped one, this would cause the amount to decrease.

What is the process for WSEs to follow during a Leave of Absence?

The WSE should contact Marsh to make arrangements to pay while out on leave. If WSE misses a deduction or two, Marsh will respread the amount due to missed payments. The deductions will increase. If the WSE missed two months worth of deductions, Marsh will remove the WSE from payroll deductions and place him or her on direct billing. If the WSE wants to be placed back on payroll deductions, he or she will need to contact Marsh to make arrangements to catch up what is owed and then be placed back on payroll deductions at the time the employee returns to active status.

Can WSEs cancel a policy at any time?

Yes, with the exception of the Legal Plan. Once enrolled, an employee will be required to remain in the legal plan for 12 consecutive months.

What is the process for cancelling a policy with Marsh and how are deductions stopped?

WSEs will need to contact Marsh to cancel policies. Marsh will send the billing file once a month and the changes will be captured during that time. If deductions continue past the cancellation date, Marsh will provide a refund to the employee. ADP will not process refunds.

If the WSE called Marsh to stop the deductions this month, then the termination record will be updated in EV4 when Marsh sends the next month's billing file. The billing file is scheduled to be received on or around the 21st of each month.

Once the general deduction panel is updated (deduction code 5), Marsh will refund any overpayments made directly to the WSE. Example, if a WSE has deductions processed in August, after he officially terminated coverage, then Marsh will process the "refund" in September.

Please be advised that according to the Marsh billing process and timeline, individuals may have payroll deductions processed after they call Marsh to request a cancelation.

Under no circumstances should payroll/benefits functional team process an adjustment to the WSE's general deductions panel or process a refund. This would cause a lot of reconciliatory issues on Marsh's end.

How is Marsh notified of terminated employees and what is the process for switching to direct billing?

Marsh does not receive a termination notice. Instead, the WSE will no longer be sent on the weekly eligibility file and deductions will no longer be sent to Marsh on the remittance file. It will take two billing cycles for this to be caught by Marsh (about 60 days). Then the terminated employee will be removed from payroll deductions and he will be placed on direct billing. His or her policy will not be cancelled.

How does Marsh handle deduction refunds?

If ADPTS deducts from a WSE in error, they will send a negative deduction on the next payroll to reconcile. Marsh would send ADPTS an email saying they don't have a policy for WSE.

If WSE overpays or cancels and needs a refund, Marsh will process the refund.

ADPTS will only process the correction in the event of an ADPTS error where WSE has not signed up for a Marsh policy.

How do WSEs enroll in TotalChoice?

Currently, enrollment in these four new products is via phone. WSEs can call Marsh at **1-800-557-1038**, and they will be transferred to the enrollment specialists for these four new products.

Where can worksite employees (WSEs) get more information on Marsh products?

WSEs can learn about TotalChoice, the voluntary benefits offered through the ADP TotalSource voluntary benefits program by calling Marsh Customer Service at **1-800-557-1038** (8:00 a.m. to 6:00 p.m. Eastern, M-F) or by visiting the website at www.adptsvoluntarybenefits.com