



Bright™ Choices Program **Frequently Asked Questions and Answers**

Q. Are there any fees associated with membership in the Bright Choices™ program?

A. No start up fees are associated with membership in the program. Quite the opposite, the Bright Choices™ program will help members dramatically reduce and control costs.

Q. How does the program work?

A. Consumer-centric employee benefits represents a fundamental shift in the focus away from the way you, as an employer, have provided benefits to your employees and towards a model in which employees and their families take a more active role in choosing and using their benefits. The Bright Choices™ approach relies on a consumer centric strategy using dollar-amount allocations for funding employees' benefits. Online Worksheets are provided for Members to determine how much money they will provide to their employees for their benefits each year. Through the award-winning Bright Choices™ portal, a benefits marketplace is provided for Members and their employees with numerous benefits options including multiple Medical (including traditional managed care plans), Dental, Vision, Life and Disability choices. At the center of our approach are Consumer Directed Health Plans (CDHPs) – low premium plans and Health Savings Accounts (HSA's) that let employees get more involved. Your employees can learn about the available benefit options and are provided decision support tools to help them select the benefits that are right for them based on cost and coverage. When employees need to talk to someone, they contact the Bright Choices™ Consumer Advocacy Center for full customer service.

Q. What type of providers are in the Bright Choices™ marketplace? How many choices will my Employees have?

A. When it comes to deciding which plans to offer, Liazon has all the benefits Members need from some of the nation's top carriers such as Aetna, MetLife, Allstate, and more. Members enroll their group in the program and automatically offer all the available benefits to their employees. Member employees and their family members, the consumer, have more choices than ever before. In fact, more choices than most Fortune 500 companies. Your employees will be able to meet their individual needs and spend their benefits dollars wisely.

Q. How do I enroll my Company in the Bright Choices™ program?

A. To enroll your company in the program, simply [click here](#), call 1-866-606-4037, or log onto your Chamber or Association Website and follow the group enrollment procedures for Bright Choices™. Group enrollment procedures are also outlined in the brochure provided by the Chamber or Association. Once registered, Members can then make the Bright Choices™ portal available to their employees to make their personal benefit selections.

Q. How do Members communicate the program to their employees?

A. When your company enrolls, in the Bright Choices™ program, you will be provided with information to introduce and explain the benefits program to your employees. The Bright Choices™ portal is an easy and user-friendly way for employees to make their benefits choices.

Q. How do I enroll my employees?

A. As a Member enrolled in the Bright Choices™ program, instructions will be given to Members to make the Bright Choices™ portal available to your employees. Employees can then enter the portal and make make personal benefits selections. Complementing the portal is a consumer advocacy Helpline to answer any employees benefits questions.

Q. What if my employees do not have access to a computer?

A. Member and employee enrollment forms are available at your Chamber or Association location. Both Members and employees may talk with a Bright Choices™ Consumer Advocate who will guide them through the process.

Q. How much can Members expect to save?

A. Members using this program have seen reductions in their costs of 10% to 30%. It is likely that Members will experience a significant savings over their existing benefit offerings. Tools are provided to compare and calculate cost savings.

Q. Who manages the administration of the program?

A. Liazon handles all of the benefit administration for Members – eligibility, enrollment, billing, reconciliation and reporting.

Q. Is there a hotline to support Members and their employees?

A. Absolutely. Complementing the portal is a consumer advocacy Helpline to answer Member and employees' benefits questions 7x24, 365 days a year, in English and Spanish. Employees have access to benefits experts who are there to help them.

Questions? Call 648-906-7753

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