

BENEFITS ADMINISTRATION

Your employees who satisfy applicable eligibility requirements have access to benefits offered by Infiniti HR, as well as benefit plans offered by your Company, such as Medical and Retirement Plans. A Benefits Enrollment Guide of Infiniti HR offered/administered plans is provided under separate cover. It includes plan details and rates for all plans except health/medical. Eligible employees can enroll in these benefits without any cost to you, unless you choose to contribute to the cost of these plans. When employees become eligible and are interested in any of the offered benefits, they may call 1-800-215-9426 or go to <https://infinitihrbenefits.benefithub.com/> for full benefit information and to enroll.

IMPORTANT NOTICE/REMINDER

The original set of employees that are included in a new client's first payroll run (that are benefits eligible) should enroll in any of the group plans offered and administered by Infiniti HR, such as dental and vision, immediately. Employees hired after the first payroll run should also return their enrollment forms within their first week of work. Because coverage is generally effective the 1st of the month following 30 days of employment, there is a short period of time to enroll. Some plans also require that a full month of premium be collected in advance. The sooner employees enroll the less Infiniti HR will have to double up on deductions to meet the required effective date of coverage.

In addition, if the Company offers a medical insurance plan it may have a waiting/enrollment period that differs from Infiniti group plans (30 days). Please plan accordingly when collecting any type of insurance enrollment form from newly eligible employees.

BEWARE! Insurance plans enrollment deadlines for new hires and other recently eligible employees tend to not be flexible. **Failure to remit complete enrollment forms to Infiniti HR within the prescribed time frame can result in delaying coverage to the next annual enrollment period.**

Insurance plans that collect premium via pre-tax deduction (also known as Section 125) **do not allow changes to coverage** outside of the annual enrollment period **unless a qualifying event has occurred**. Contact the Infiniti HR Benefits Plan Administrator at 866-552-6360 for more info.

Health/Medical Insurance

Clients interested in establishing a health/medical benefit plan may contact Infiniti HR to connect them with a broker/agency who can offer quotes from various medical insurance carriers. They will work with your Company to determine medical plan expectations, budget and employee needs. Once a plan is selected, Infiniti HR can administer the plan on your Company's behalf. This includes receiving completed enrollment paperwork, establishing deductions or billing for premium collection, and remitting premiums on your behalf to the Carrier according to their billing schedule.

Since medical plans are client specific, coverage summaries and enrollment forms are provided separately from Infiniti's Benefits Overview Packet (Your Coverage Options).

Continuation of Benefits (COBRA)

Worksite employees who are insured by a medical/health plan administered by Infiniti HR and experience a COBRA qualifying event will receive a packet of information, mailed to their last known home address shortly after their termination or change in status is reported to and processed by Infiniti HR. This COBRA packet will include eligibility, rates and election forms, as dictated by COBRA regulations. Please complete and return the [Employee Termination Form](#) to your Payroll Specialist in a timely manner!

401K Retirement Plan

Infiniti HR partners with a Financial Services Firm that gives eligible clients the ability to establish a LOW cost (no required client company costs) 401K Retirement Plan for eligible employees. This partnership and the services the Firm provides includes but is not limited to: Professional Fiduciary Counseling, Participants Services and Multiple Investment Options.

The Infiniti HR Benefits Department can provide you with a separate summary sheet of what this Firm offers, as well as the contact information for Retirement Services professionals available to Infiniti HR clients.