



We've got you covered!


Creative Benefits, Inc.
strategies to insure your success

EXPLORE YOUR BENEFITS

BENEFITS AVAILABLE





HOW TO ENROLL



Enclosed benefit details are brief summaries only and subject to change. Please refer to plan documents for complete details. If any discrepancies exist between this guide and the plan document, the plan document will prevail. (Legal Notices and Summary of Benefits Coverage are available upon request.)

THE ESR TEAM

WE'VE GOT YOU COVERED!

-  Available Monday through Friday
-  From 7:30 AM to 6:00 PM EST
-  Phone: 844-231-8414
-  Email: ESR@creativebenefitsinc.com

Creative Benefits' Employee Service Representative or "ESR" Team is available to assist with all general inquiries related to the benefits outlined in this guide. Prior to calling, please be prepared to provide your name, date of birth, and Social Security Number, along with any information pertaining to your question.

Contact the ESR Team for Assistance & Ask to Speak with Luzan Bent!



Questions

The ESR team is equipped with all of your plan and carrier information, so they can address any concerns about your benefits.



Enrollment

If you are enrolling in benefits for the first time or need to make a change, the ESR team will guide you through the process.



Eligibility

Wondering whether or not you are eligible to enroll in coverage? Contact the ESR Team for assistance.



Claims

If a claim has been denied by your insurance, your ESR will serve as a carrier liaison until a resolution is found and the issue is corrected.



Beneficiaries

Need to add or make changes to your listed beneficiaries? The ESR Team will ensure benefits are distributed according to your wishes.



EAP

Should you have any questions pertaining to your Employee Assistance Program (EAP), the ESR Team is here to offer guidance and connect you with resources.

*In some cases, authorization is required for our team to speak on your behalf in regard to your benefits inquiry. *To provide authorization, you must complete a HIPAA Privacy Authorization form. Please contact the ESR Team to complete the form.*

LIFE & DISABILITY BENEFITS

Benefit	
Conversion	
Waiver of Premium	
Portability	
Age Reduction	

Benefit	
Pre-Existing Limitation	
Elimination Period & Benefit Duration	

VOLUNTARY BENEFITS

Coverage Options	

Coverage Amount	
Pre-Existing Limitation	
Elimination Period	
Benefit Duration	

EMPLOYEE ASSISTANCE



The Employee Assistance Program Can Help With:



FMLA & LEAVE ADMINISTRATION

EFFECTIVE NOVEMBER 1, 2020

INTRODUCING MEDLEAVE SOLUTIONS

MedLeave Solutions, LLC, a subsidiary of Creative Benefits, Inc., is pleased to announce that we are your new FMLA and Leave Administrator effective November 1, 2020!

Our goal is to provide assistance with FMLA and leave administration based on Department of Labor (DOL) guidelines, while recognizing the sensitivity surrounding a medical or family leave request.

FMLA is a federal law that entitles eligible employees to take unpaid, job-protected leave for a specific family and medical reason. A leave of absence is needed when an employee is unable to work due to their own serious medical condition or that of their child, as well as for pregnancy, baby bonding, care for a parent or spouse or work-related injuries.

Our goal is to help employees navigate the leave process so they can focus on their own recovery or that of their family member.

Should you need assistance or have questions surrounding FMLA or leave, please don't hesitate to reach out to your dedicated MedLeave Solutions Team at:



fmla@medleavesolutions.com



1-844-438-3652

NEW LEAVE REQUESTS

New leave requests can be made by contacting your Human Resources Department, who will then notify our team to send out pertinent documentation needed to start the leave process.

OPEN LEAVES

Shortly after November 1, 2020, employees with an open leave should expect to be contacted by phone, in writing or a combination of the two as we work through the current certifications that were provided by your employer to our MedLeave Team.

Once we have confirmed the details of each open leave, your designated Leave Manager will work with you throughout the remainder of the process. Should the need for intermittent leave arise or coordination of return to work, our team will be there to support you in any way needed.

YOUR FMLA & LEAVE RESOURCE

The MedLeave Team is here to help with:

- Any questions surrounding FMLA or leave
- Completion of leave related documentation
- Navigation of complex requirements
- Coordination of return to work

We are thrilled for your partnership and look forward to working with you. Our team is here to offer advice and guidance, as we help you navigate the leave process.

MedLeave
Absence Management Solutions



Information Provided By Creative Benefits, Inc.

Ellis Preserve, 3809 West Chester Pike, Suite 190, Newtown Square, PA 19073
31 North Gates Avenue, Kingston, PA 18704
Toll Free Number: 866-306-0200

Connect with us!

www.creativebenefitsinc.com

