Topics:

Medical, dental, vision, life insurance, short-term disability, long-term disability, employee benefits, employer contributions, employee contributions, Health Savings Account (HSA), Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), plan design, benefit strategy, plan selection.

Small Business Health & Benefits FAQs

1. **What types of employee benefits can GCACC partners (Ellen Kaplan & Marsh Agency) help small businesses evaluate and set up?**
   We help businesses assess and implement medical, dental, vision, life, disability, voluntary benefits, and spending account benefits.

2. **How do we know what benefits are right for a small business?**
   The right mix depends on your budget, workforce needs, and business goals. We help identify options that fit.

3. **Can you help us choose between different medical plan options?**
   We can compare plan designs, network options, deductibles, copays, and premium levels to help inform your decision.

4. **Do you help with fully insured and self-funded options?**
   We can explain the differences and help determine which approach may be most appropriate.

5. **Can you help us decide how much the company should contribute toward premiums?**
   We help evaluate employer contribution strategies that balance affordability with employee value.

6. **Do you advise on employee contributions too?**
   We can help structure employee contributions, so your plan remains competitive and sustainable.

7. **Can you help us decide whether a high-deductible health plan is a good fit?**
   We can assess whether a high-deductible plan paired with a Health Savings Account aligns with your goals.

8. **Do you help with dental and vision benefits as well?**
   We can help determine whether these benefits make sense and how to structure them.

9. **Can you help us decide whether to offer short-term disability and long-term disability coverage?**
   We can help you understand the role of disability coverage and whether it fits your benefit program.

10. **We already offer benefits — can you help us review and improve what we have?**
    We can assess your current program and identify opportunities to strengthen it.

11. **Can you help if we're setting up benefits for the first time?**
    We regularly support businesses building a benefits program from the ground up.

12. **Can you help us compare carriers and plan designs?**
    We can evaluate multiple options and help you understand the tradeoffs.

13. **How do we make sure our benefits are competitive for recruiting and retention?**
    We can provide feedback based on similar companies and help shape a package that supports hiring and retention.

14. **What kind of guidance can GCACC Partners provide beyond selecting plans?**
    We can support benefits strategy, contribution planning, employee communication, and ongoing review.