XGB & SECTION 125 IMPLEMENTATION ROADMAP

Group Health (XGB) + **Manhattan Life $50k Group Term Life** • Pre-Tax Cafeteria Integration

EXECUTIVE SPONSOR: Robert Hill
GA Dept of Insurance Lic #19559059 • NPN #839439
TARGET EFFECTIVE: Immediate Sign-Off (Today)
WINDOW: 15-Day Rollout & Payroll Go-Live

1. CORE PLAN ARCHITECTURE AT A GLANCE

Plan Component	Underwriter / Vehicle	Employee Value & Scope	Tax & Employer Advantage
Primary Healthcare	**XGB Minimum Value Plan** (MultiPlan / PHCS Network)	Primary medical protection, broad PPO network access, preventive care screenings, outpatient & emergency stabilization.	Direct employer-sponsored health coverage. Mitigates ACA exposure and satisfies employee healthcare demand.
Cafeteria Anchor	**Manhattan Life Insurance Co.** IRC § 79 & § 125(f) Statutory Chassis	**$50,000 Guaranteed-Issue Life Insurance** benefit for every enrolled employee; 100% income-tax-free death benefit.	Pre-tax salary reduction generates **7.65% FICA savings** for the employer and lowers employee net taxable wage base.

2. DIVISION OF RESPONSIBILITIES & OPERATIONAL EXECUTION

1. EMPLOYER / AGENT

Primary Role: Sign & Authorize

- Execute master signature pages for Manhattan Life & XGB master contracts today.
- Sign IRC Section 125 Cafeteria Plan adoption documentation.
- Authorize payroll system pre-tax deduction mappings.

ADMINISTRATIVE BURDEN: ZERO
No employee chasing, no claims handling, no customer service friction.

2. CLIENT INTERNAL TEAM

Primary Role: Schedule & Connect

- Confirm employee schedule windows and date availability for Zoom briefings.
- Distribute Zoom calendar invites to eligible full-time staff.
- Do **NOTHING** else at the current moment.

OPERATIONAL BURDEN: ZERO
Your internal HR/staff does not administer benefits or process forms.

3. ROBERT & OPENCLAW TEAM

Primary Role: 15-Day Hands-On Engine

Role A: 100% Zoom Sign-Offs

- Host live group/1-on-1 Zoom sessions.
- Educate staff on XGB & $50k Life.
- Capture 100% signed elections or waivers (Option 1 vs Option 2).

Role B: Direct Payroll Integration

- Interface with your payroll platform.
- Configure pre-tax Section 125 codes.
- Audit deductions prior to live run.

100% COMPLETE ACCOUNTABILITY

3. 15-DAY IMPLEMENTATION & ROLLOUT TIMELINE

Phase & Days	Action Items & Deliverables	Responsible Party	Operational Outcome
Phase 1 **Day 1 (Today)**	Execute Manhattan Life $50k Life & XGB master group application contracts. Transmit signed documents to carriers.	Employer / Agent & Robert Hill	Coverage bound. Section 125 documents formally established.
Phase 2 **Days 2 – 10**	Conduct live workforce Zoom briefings. Walk through health coverage, answer questions, and secure 100% signed elections or waivers.	Robert Hill & Enrollment Team	100% census participation captured. Audit-proof compliance binder ready.
Phase 3 **Days 11 – 13**	Direct integration into employer's payroll software. Set up pre-tax Section 125 codes and verify gross-to-net deduction calculations.	Robert Hill & Payroll Administrator	Automated deduction architecture verified; pre-flight payroll test run complete.
Phase 4 **Days 14 – 15**	Final census reconciliation with Manhattan Life and XGB. First live payroll cycle with automated tax savings active.	Robert Hill & Carriers / Payroll	Immediate ongoing employer FICA tax savings (7.65%) + employee life/health coverage live.

EXECUTIVE SUMMARY: This implementation pairs comprehensive **XGB primary healthcare** with **Manhattan Life $50,000 guaranteed-issue life insurance** inside an IRS-compliant **Section 125 pre-tax cafeteria plan**. **The employer's sole role is signing the documents today.** Robert Hill and his team handle all employee Zoom education, 100% election/waiver document collection, and hands-on payroll deduction configuration over the next 15 days.