

WEBINAR SERIES

Voluntary Benefits: An Essential Guide for Employers

October 6, 2021



PrestigePEO Webinar

Today's Presenters



Melissa Yannalfo

Melissa Yannalfo, Client Success Specialist - Host/Presenter

Melissa Yannalfo is the Client Success Specialist at PrestigePEO. Melissa has an extensive background in account management with a focus on Human Resources and has a dedicated focus on the client experience through a holistic approach to the PEO Service Model. Melissa has been with Prestige for 3 years.



Kathleen Sullivan

Kathleen Sullivan, Associate Director of Benefits - Presenter

Kathleen Sullivan is the Associate Director of Employee Benefits at PrestigePEO. Kathleen has spent over 25 years in the employee benefits arena and has been with PrestigePEO for the past six years. She currently oversees a strong team of dedicated specialists who work to support, educate, and advocate for PrestigePEO clients and their employees.

Today's Agenda

- Medical terminology to help you select a plan
- FSA Health and Dependent Care
- Dental Plans and Out-of-Network Reimbursement
- Vision Plan
- Metlife Critical Illness, Accident, and Hospital Indemnity
- Voluntary life 2 plans to consider Metlife and Mass Mutual
- LifeLock & Norton
- MetLaw

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted on our website under Resources/ThePrestigePerspective

How will Open Enrollment work for 2021-2022?

- Employees will receive a system generated email from **PrestigePRO-noreply@prestigepeo.com** alerting them that their Open Enrollment period has begun.
 - If you don't receive an email:
 - Check your spam folder, log into PrestigePRO, or contact your Benefits Specialist.
- Employees will need their PrestigePRO Employee Self-Service (ESS) username and password.
- Everyone who is benefit eligible must complete Open Enrollment, even if there are no changes.
 - This ensures employees become aware of any cost increase to their benefit plans and any plan changes that may have been made (i.e., copays or deductible changes etc.).
- Employees who opt to enroll in an FSA or HSA this year will need to re-elect it.
 - FSA & HSA can be elected in the Open Enrollment portal this year*
 - FSA and HSA elections become effective January 1st, 2022



Plan Changes - Oxford Plan Suite



- Effective 11/1/2021, Oxford NY plans will have a change to the termination rules for dependent children aging off their parent's coverage. Going forward all dependents will age off at the end of the month in which they turn 30.
- New cards are going to all insureds again this year.
- NY requires specific information to appear on the cards and as a result all new cards will be sent in the mail.
- ID numbers are not changing, therefore insured employees can continue to use their old card until the new one is received.
- **NEW** - A Peloton membership is now offered by Oxford. The Peloton program comes in addition to the Sweat Equity gym reimbursement plan that comes with an employee's Oxford coverage.
- These programs and more can be found on our Open Enrollment portal under our wellness programs PrestigePEO.com/oe2021/wellness-programs.

EmblemHealth Plans

- Effective 11/1/2021: Plans 1-4 will be part of the Bridge Program.
 - The Bridge Program is comprised of 5 of Emblem's networks, giving the insured employee access to the largest offering of in-network healthcare professionals and hospitals.

The 5 Networks are:

- HIP Prime
 - GHI National
 - Qualcare NJ
 - Connecticare
 - First Health
-
- New member ID cards will be mailed to all insureds on Plans 1-4, and they will see "Bridge" appearing next to "Network" on the face of the card.



	Plan 02 Oxford Liberty POS NY		Plan 08 Oxford Freedom HDHPEPO NY	
Type	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$1,000	\$1,500	\$2,850	N/A
Family Deductible	\$2,000	\$3,000	\$5,700	N/A
Co-Insurance Percent	20%	30%	N/A	N/A
Individual Maximum OOP	\$6,000	\$8,000	\$6,350	N/A
Family Maximum OOP	\$12,000	\$16,000	\$12,700	N/A
Referral Required	No	No	No	N/A
Out-of-Network Reimbursement	N/A	140% Medicare	N/A	N/A
Preventative Care				
Physical Exams (Adult)	\$0	In Network Only	\$0	N/A
Routine Pediatric Care	\$0	Ded & Co-Ins	\$0	N/A
Pediatric Immunization	\$0	Ded & Co-Ins	\$0	N/A
Outpatient Care				
Office Visits	\$25/\$40	Ded & Co-Ins	Ded then \$30/\$50	N/A
Urgent Care	\$40	Ded & Co-Ins	Ded then \$50	N/A
Surgery	Ded & Co-Ins	Ded & Co-Ins	Ded then \$300	N/A
Laboratory Services	FS Facility - \$0 / Hosp. 20% Co-Ins.	In-Network Benefit Only	FS Facility - \$0 after Ded / Hosp. -Ded & 20% Co-Ins.	N/A
Diagnostic Services - X-Rays	FS Facility & Hosp. Ded. & Co-Insurance	Freestanding Facility Deductible & Co-Insurance	FS Facility - \$0 after Ded / Hosp. -Ded & 20% Co-Ins.	N/A
MRI, MRA, PET, Ultrasound	Ded & Co-Ins	Ded & Co-Ins	FS Facility - \$0 after Ded / Hosp. -Ded & 20% Co-Ins.	N/A
Hospital Care				
Physician/Surgeon	Ded & Co-Ins	Ded & Co-Ins	Ded	N/A
Semi-Private Room	Ded & Co-Ins	Ded & Co-Ins	Ded then \$300 day/\$1,500yr	N/A
Drugs & Medication	Ded & Co-Ins	Ded & Co-Ins	Ded	N/A
Pre-Admission Review	Yes	Yes	Yes	No
Emergency Care				
Emergency Room	\$300 (Waived if Admitted)	\$300 (Waived if Admitted)	Ded then \$200 per visit (waived if admitted)	N/A
Prescriptions				
Co-Pays	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	In-Network Benefit Only	\$15 Tier 1 Drugs/\$35 Tier 2 Drugs/\$75 Tier 3 Drugs	N/A
Deductible	\$100 Deductible Tier 2 & 3 Drugs	In-Network Benefit Only	After Plan Deductible	N/A
Mental Health Care				
Out-Patient	\$40 per visit	Ded & Co-Ins	Ded then \$50	N/A
In-Patient	Ded & Co-Ins	Ded & Co-Ins	Ded then \$300 day/\$1,500yr	N/A
Substance Abuse				
Out-Patient	\$25 per visit	Ded & Co-Ins	Ded then \$30 copay per visit	N/A
Chiropractic				
	\$40 per visit	Ded & Co-Ins	Ded then \$50	N/A
Home Health Care				
Out-Patient Visits	Ded & Co-Ins	Ded & Co-Ins	Ded then \$50	N/A
Maximum Visits	40 visits per cal year	40 visits per cal year	40 visits per cal year	N/A
Lifetime Maximum	Unlimited		Unlimited	

Definitions:

Deductible:

The amount you pay for health care services before your health insurance begins to pay.

How it works:

If your plan's deductible is \$1,000, you'll pay 100 percent of eligible health care expenses until the bills total \$1,000. After that, you share the cost with your plan by paying co-insurance.

Co-insurance

Co-insurance is the amount you pay for covered health care after you meet your deductible. This amount is a percentage of the total cost of care—for example, 30%—and your plan covers the rest.

Out of Pocket Max:

The most you are required pay for covered services in a plan year. After you spend this amount on deductibles, co-payments, and co-insurance for in-network care and services, your health plan pays 100% of the costs of covered benefits. The out-of-pocket limit does not include your monthly premiums.

UCR

UCR (Usual, Customary, and Reasonable) The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service.

Health Savings Account (HSA) High Deductible Health Plans (HDHP)

- The maximum annual allowable contributions for 2022.
 - Employee only - \$3,650
 - Family - \$7,300
- \$1,000 catch-up contribution for those 55 years and over.
- HSAs are only permitted with compatible HDHP's per IRS regulations.
- HSA balances accumulate and roll into the following year.
 - You will not lose unused funds, but it must be re-elected each year.
- You can only use the funds as you accumulate them.
- You can elect an HSA at anytime or change the amount during the year, unlike an FSA (up to the maximum allowed amount).
- You can enroll with Optum HSA bank or use your personal HSA account.
- HSAs are used to offset the cost of eligible out-of-pocket medical, dental, and vision expenses.
 - For example: co-pays, deductibles, co-insurance, and RX co-pays.
- You fund an HSA with pre-tax dollars, thereby lowering your taxable wages.
- HSAs are portable - if you leave your employer, you take the unused balance with you.
- You may enroll in an FSA, but you may only enroll in a limited FSA for dental and vision.
- If you are on Medicare, you may not contribute to the account, however, the funds that are already in the account are eligible for use

Metlife Dental Plans

Type	Metlife Dental Enhanced (100/80/50) 90% UCR		Metlife Dental Premium (100/80/50) 80% UCR		Metlife Dental Standard (100/60/40) MAC		Metlife Dental DHMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$50	\$50	\$50	\$50	\$100	\$100		
Family Deductible	\$150	\$150	\$150	\$150	\$300	\$300		
Deductive Waived for Preventative	Yes	Yes	Yes	Yes	Yes	Yes		
Out of Network Reimbursement								
Preventive Services								
Oral Evaluations	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
X-Rays	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
Routine Cleaning	100%	100%	100%	100%	100%	100%	See Schedule	See Schedule
Sealants								
Basic Services								
Simple Surgical Extractions	80%	80%	80%	80%	60%	60%	See Schedule	See Schedule
Composite and Amalgam Restoration	80%	80%	80%	80%	60%	60%	See Schedule	See Schedule
Major Services								
Crowns	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Full and Partial Dentures	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Stainless Steel Crowns								
Fixed Bridges	50%	50%	50%	50%	40%	40%	See Schedule	See Schedule
Periodontics, Endodontics	80%	80%	50%	50%	40%	40%	See Schedule	See Schedule
Orthodontia								
	50%	50%	50%	50%	50% Benefit	50% Benefit	In-Network Discount Available	In-Network Discount Available
Annual Maximum Benefit	\$1000 Lifetime Max		\$1000 Lifetime Max		\$1000 Lifetime Max			
	\$5000 Per Member		\$2000 per Member		\$1000 per Member		None	
	<u>Monthly Cost</u>		<u>Monthly Cost</u>		<u>Monthly Cost</u>		<u>Monthly Cost</u>	
MetLife	Single		Single		Single		Single	
MetLife	Couple		Couple		Couple		Couple	
	Single Parent		Single Parent		Single Parent		Single Parent	
	Family		Family		Family		Family	

Please Note: Information above is for illustration purposes. Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.

MetLife Enhanced Plan: Endodontics & Periodontics will be reimbursed as a Basic Service (80%)

MetLife Standard Plan: Non-MetLife providers are reimbursed at Metlife contracted level.

Type	Metlife Dental Premium		Metlife Dental Standard	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$50	\$50	\$100	\$100
Family Deductible	\$150	\$150	\$300	\$300
Deductible Waived for Preventative	Yes	Yes	Yes	Yes
Out of Network Reimbursement	80% UCR		MAC	
Preventive Services				
Oral Evaluations	100%	100%	100%	100%
X-Rays	100%	100%	100%	100%
Routine Cleaning	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
Basic Services				
Simple Surgical Extractions	80%	80%	60%	60%
Composite and Amalgam Restoration	80%	80%	60%	60%
Major Services				
Crowns	50%	50%	40%	40%
Full and Partial Dentures	50%	50%	40%	40%
Stainless Steel Crowns	40%	40%	40%	40%
Fixed Bridges	50%	50%	40%	40%
Periodontics, Endodontics	50%	50%	40%	40%
Orthodontia				
	50%	50%	50% Benefit	50% Benefit
	\$1000 Lifetime Max		\$1000 Lifetime Max	
Annual Maximum Benefit				
	\$2000 per Member		\$1000 per Member	

Orthodontics - for children up to age 19.

To search for a participating Preferred Provider Organization (PPO) provider, go to www.metlife.com/dental. Membership is not required to search for providers.

- Navigate to “Quick Links” and select “Find a Dentist or Specialist”
- Select the PDP Plus network
- Enter your zip code to see a list of local providers

ID cards are not sent by mail and must be printed from the website. Visit www.metlife.com/dental and register for access to the secure portal to view and print your membership card.

MetLife Dental members are also eligible for the Vision Service Plan which offers discounts on glasses, frames, exams, and laser vision correction procedures.

Definitions:

UCR (Usual, Customary, and Reasonable)

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service.

MAC (Maximum Allowable Charge)

Under a MAC plan, the reimbursement for services provided by an out-of-network dentist is capped at the Maximum Allowable Charge (MAC). For example: if you visit an out-of-network dentist who charges \$150 for a cleaning (covered at 100%), but the MAC is set at \$100, insurance will cover \$100, and you will be responsible for the remaining \$50.

MetLife PPO Customer Service: (800)-275-4638

	UHC Vision Voluntary	
Type	In-Network	Out-of-Network
Vision Exam		
Physical Exams (Adult)	\$10 Co-Pay	Up to \$40
Materials		
Eyeglass Lenses/Frames/Contact Lenses	\$25 Co-Pay	See Scheduled Allowance
Frequencies (Based on Last Day of Service)		
Exam	Once every 12 months	Once every 12 months
Lens	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months
Pair of Lenses (For Eyewear)		
Standard Single Vision Lens	\$25 Co-Pay	Up to \$40
Standard Lined Bifocal Lens	\$25 Co-Pay	Up to \$60
Standard Lined Trifocal Lens	\$25 Co-Pay	Up to \$80
Standard Lenticular Lens	\$25 Co-Pay	Up to \$80
Frames - Retail Frame Allowance		
	Up to \$130 then 30% discount on the coverage	Up to \$45
Contact Lenses (In Lieu of Eyeglasses)		
	Up to 4 boxes of contact lenses, plus fitting/evaluation fees (after applicable co-pay)	
Non-Selection Contact Lenses		
	Up to \$125	Up to \$125
Necessary Contact Lenses (Medical Necessity)		
	\$25 Co-Pay	Up to \$210

UnitedHealthcare Vision is a separate vision benefits plan which should not be confused with UnitedHealthcare and UnitedHealthcare Oxford medical plans. You will have a separate ID number and card for your vision plan.

- **Cards are not sent via mail.** To print a UnitedHealthcare Vision ID card, visit www.myuhcvision.com and register as a member.
- Present your UnitedHealthcare Vision ID card to your eye care provider to verify coverage or have them contact customer service at 1(800) 638-3120.
- UnitedHealthcare Vision utilizes the Spectera network: the second largest eye care provider network in the United States, owned and operated by UnitedHealthcare.
- UnitedHealthcare Vision members may also utilize coverage to pay for prescription eyewear via Warby Parker, a popular online eyewear retailer. To learn more, visit www.warbyparker.com/united.

Why is PrestigePEO making the change to Optum Financial FSA?

Optum Financial FSA is easier to use with the most up to date technology!

Top features of the plan:

- Payment card for healthcare expenses
- Online access to account information and claims
- Direct deposit for claim reimbursement
- Mobile app convenience
- Text message alerts



MetLife Voluntary Benefits

Coverage below is not a replacement for medical insurance and you must be enrolled in a medical insurance plan to be eligible.

MetLife Critical Illness: is designed to provide a financial safeguard to help with the costs of maintaining your household in the event of a serious illness. There are 22 listed conditions (including heart attack, cancer, stroke etc.) that are eligible under this benefit.

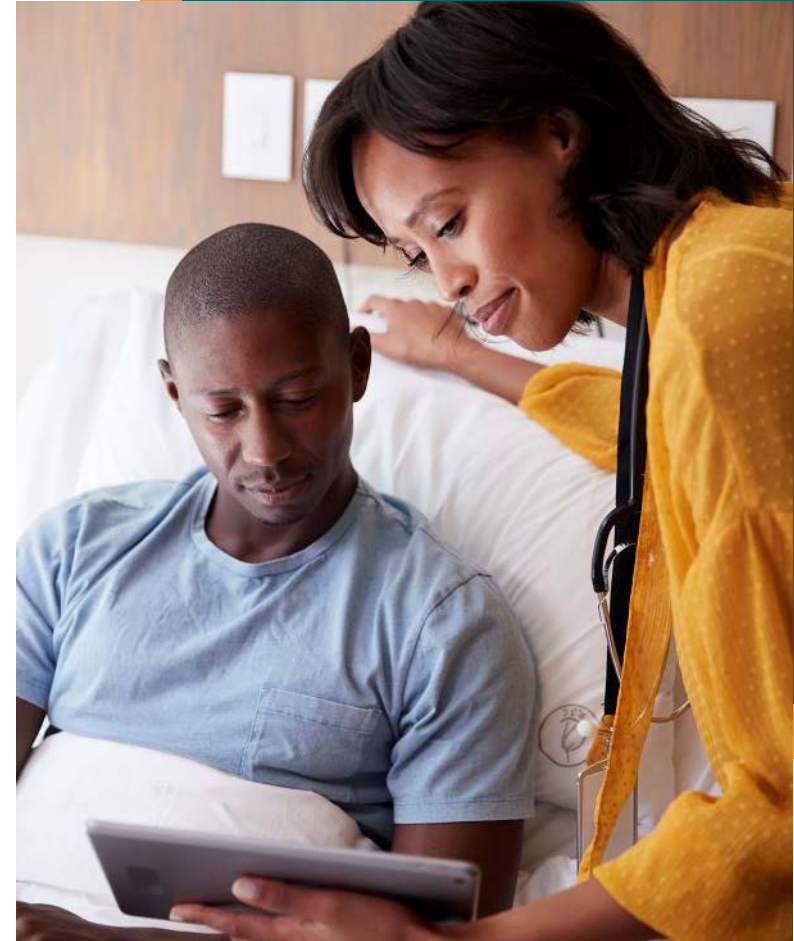
MetLife Accident: is designed to provide financial assistance to help pay for insurance and other costs related to an accident. The plan provides a lump sum payment for over 150 different covered events such as a fracture, concussion, emergency care, second and third-degree burns, eye injuries, ambulance, and physician follow-up visits.

MetLife Hospital: is designed to provide financial assistance to cover payments for inpatient hospital stays due to an accident or sickness.

- You may purchase coverage for yourself and your dependents.
- Funds are provided directly to you, not to your healthcare provider or hospital.
- Coverage provides lump sum payments that may be spent as you see fit on qualifying expenses including groceries, mortgage or rent, and childcare.
- You won't lose coverage if you switch employers.
- For more information or to register visit <https://online.metlife.com>.

MetLife Critical Illness

- Two benefit levels are offered Low plan \$15,000 or High plan \$30,000
- Cancer, Heart Attack, Stroke, Coronary Artery Disease, Kidney Failure, Alzheimer's Disease, Major Organ Transplant
- Pre-existing conditions may be excluded. Offered if you have medical coverage.



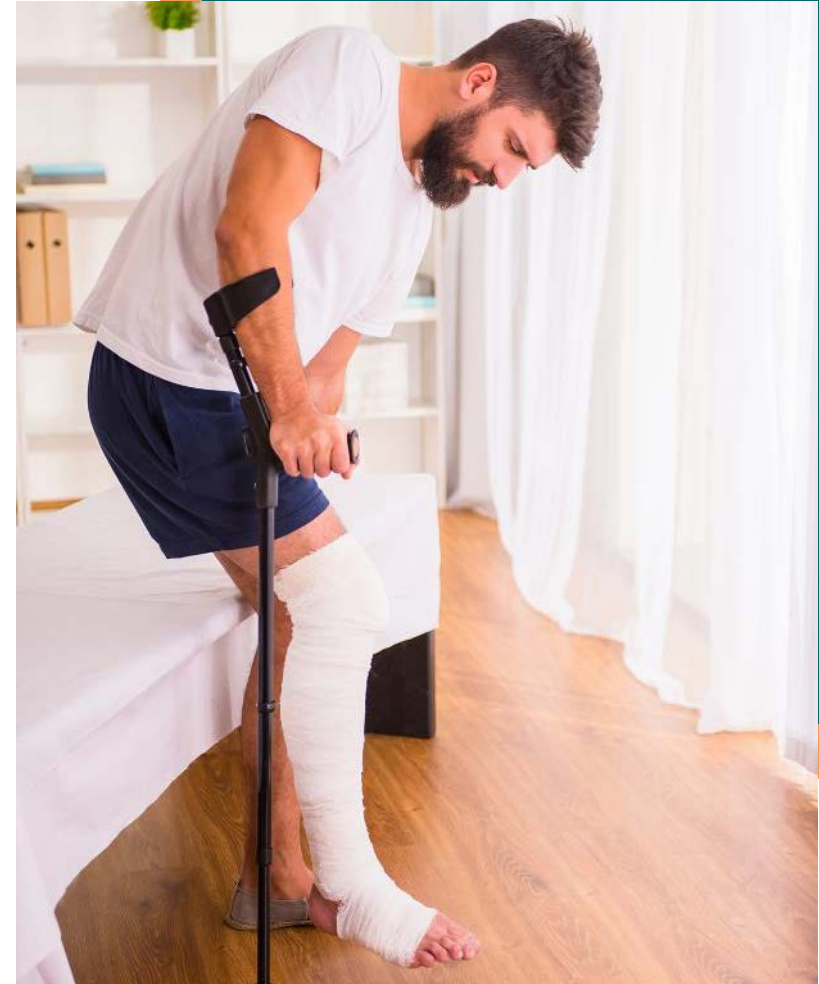
MetLife Accident

- Fractures, dislocations, second- and third-degree burns, concussions, cuts and lacerations, broken teeth, eye injuries.
- 150 different covered events

Example:

Jill collides with another soccer player and gets a concussion

- *Ambulance - \$300*
- *Emergency - \$100*
- *Follow up visit - \$75*
- *Concussion - \$400*
- *Total \$875*



MetLife Hospital Indemnity

Covered Events include:

- Admission to a hospital
- Hospital Stay
- Admission to an intensive care unit
- Intensive care unit stay
- Inpatient rehab unit stays (for accidents)

Example:

Bill gets into a car accident

- *ICU Admission - \$1000*
- *ICU Confinement for 2 days - \$400*
- *Hospital Confinement for 5 days - \$500*
- *Total \$1900*



MetLife Voluntary Supplemental Term Life Insurance

- You are eligible to purchase voluntary supplemental life insurance for yourself, spouse, and children at affordable group rates.
- You may purchase life coverage in increments of \$10,000 to \$100,000 without having to provide any medical information as a new hire.
- Any requested amount over \$100,000 as a new hire requires approval from MetLife and is subject to Evidence of Insurability (EOI).
- The maximum benefit is \$500,000 or five times your base annual earnings – whichever is less.
- You may purchase coverage for a spouse in \$5,000 increments.
- No medical information is required for up to \$25,000 in coverage.
- You must purchase coverage for yourself in order to purchase coverage for a spouse or dependents.
 - Maximum coverage for a spouse is \$100,000 and no more than 50% of your coverage.
- Any requested amount over \$25,000 to cover a spouse requires approval from MetLife and is subject to Evidence of Insurability (EOI).
- You may purchase coverage for dependents up to the age of 26.
 - The maximum benefit is \$10,000.
- Overall costs are based on age and the amount of coverage desired.
- Your approved benefit amount also provides coverage for accidental death & dismemberment (AD&D).

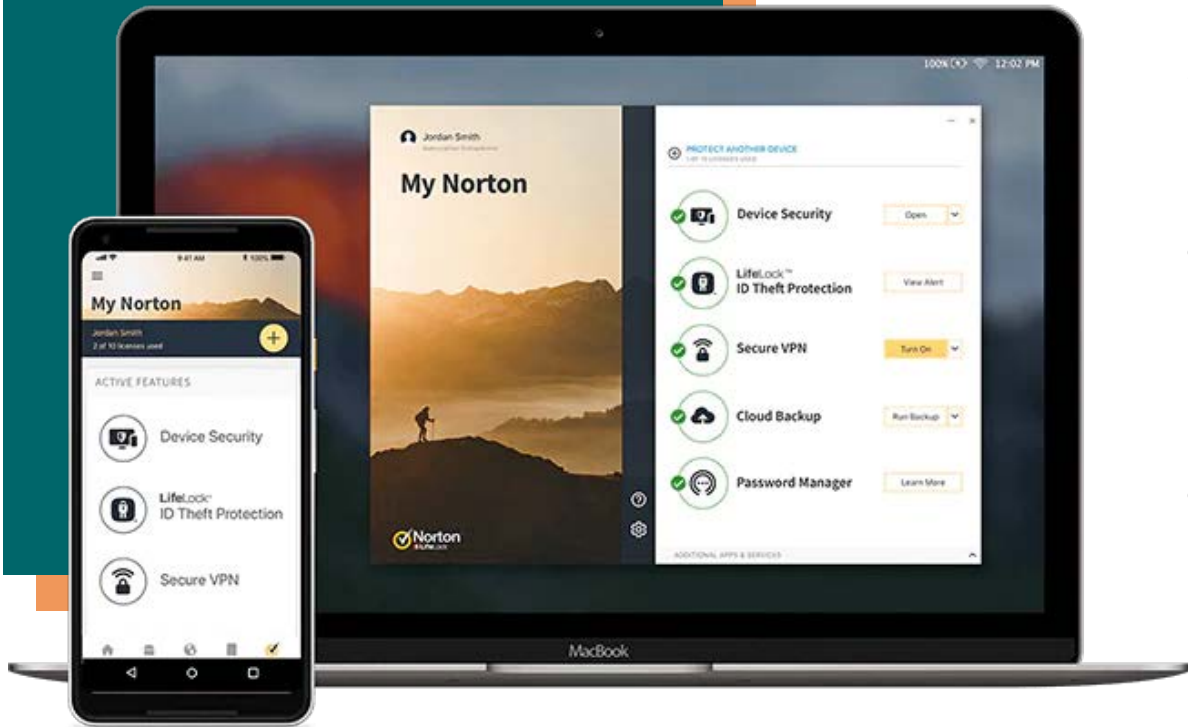


Mass Mutual Whole Life Insurance

Mass Mutual offers an Open Enrollment opportunity this year

- Employees can enroll with a guaranteed issue amount up to \$100,000 benefit without a medical questionnaire.
- Whole life insurance provides permanent life insurance with built-in guarantees, such as a guaranteed death benefit, guaranteed cash value growth & a guaranteed fixed premium.
- Eligible certificate holders may also receive dividends each year beginning on the certificate's second anniversary.
- Employees can apply for up to \$250,000, available in increments of \$5,000.
- The first \$100,000 issued is guaranteed.
- Premiums are age-rated and remain level for the duration of the certificate regardless of employment changes.
- No medical exams are required, and you won't lose coverage if you switch employers.
- Accelerated death benefit for terminal illness.
- Applying online is easy & premiums are conveniently deducted from your paycheck.

LifeLock with Norton



2 levels of coverage are offered to protect your identity and your devices

Highlights include:

- Mobile app, dark web monitoring, lost wallet protection, credit, checking and savings account activity alerts, online account monitoring.

Norton device security includes:

- Online threat protection, password manager, smart firewall, cloud backup.

MetLaw Legal Program

To access attorneys & request assistance log onto www.legalplans.com or contact MetLaw customer service at 1-800-GET-MET8

MetLaw is a voluntary legal plan that provides access to attorneys for aid in all areas of law.

- The service is \$18 per month and includes services related to identify theft.
- When you use a network attorney for covered services, all attorney fees are covered by the prepaid legal plan.
- Unlimited advice and consultations are included.
- Legal Services include:
 - Estate planning
 - Real estate
 - Elder care issues
 - Money matters
 - Personal and family matters
 - Civil lawsuits
- Office and phone consultations are also available.
- For services not covered, you may still call for telephone advice or an office consultation.



MetLaw Legal Program

Legal experts on your side, whenever you need them

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Management Services¹ 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings

Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets² Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession
E-Services	<ul style="list-style-type: none"> Attorney Locator Financial Planning 	<ul style="list-style-type: none"> Insurance Resources Law Firm E-Panel 	<ul style="list-style-type: none"> Self-Help Legal Documents



PrestigePEO Discount Programs



[Pet Insurance](#)



[Plum Benefits](#)



[Financial Wellness](#)



[Short term disability](#)
[Accident insurance](#)
[Cancer insurance](#)
[Hospital insurance](#)



[Employee Discounts & Rewards Program](#)

Open Enrollment Contact Options

As we kickoff this years open enrollment season, we have several ways for you and your teams to stay informed and reach out to us with any questions

- Visit the Open Enrollment website at www.prestigepeo.com/openenrollment/
- Reach out to your [benefit specialist](#) via the [mobile app](#), [email](#) or [direct dial](#)
- Contact our [benefits team](#) at **833-PEO-BEN1**
- Contact our [benefits team](#) at **OEQuestions@PrestigePEO.com**

Join Our Next Webinar



Latest Update on President Biden's Path Out of the Pandemic Action Plan

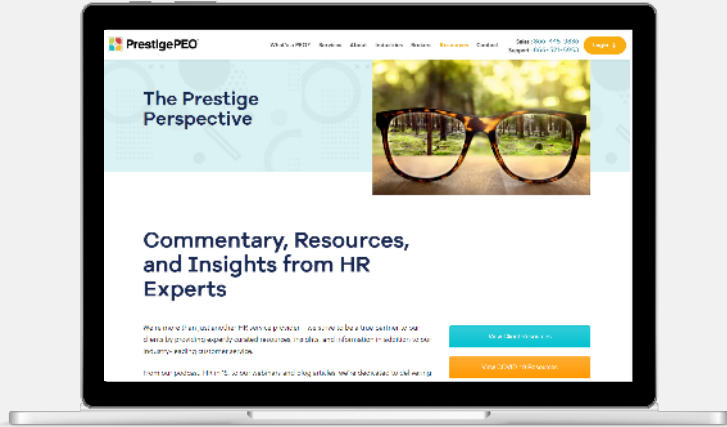
Wednesday, October 20, 2021

Featured Presenter



Samantha J. Monsees
Associate

PrestigePEO Communications



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We Are Here For You



Human Resources, Employee Benefits, and Payroll Simplified

You started your business because you had a great idea. We started our business to handle the rest.