



**LOTUS BENEFITS CORP.**

**Your Partner For Success**



# LOTUS BENEFITS CORP.

TX License# 2369134

## Our Team



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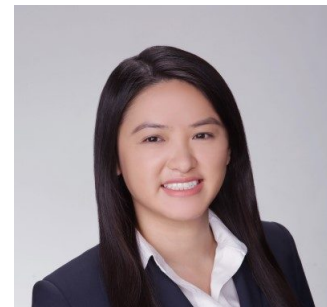
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Visit our Website at [www.lotusbenefits.com](http://www.lotusbenefits.com)



## LOTUS BENEFITS CORP.

*Committing to your Individual Financial Needs*  
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### Overview

Our goal is to make Benefits, Payroll and Human Resources an integrated system which reduces workload improves communication with employees, eliminates needless paperwork, handles ACA compliance (1094/1095 forms), and lowers cost.

Our benefits administration system is Ease. It is the best and easiest to use HR and enrollment software currently available. We provide this software to our clients at no charge. The functions available in the Ease software are:

- Paperless onboarding of new hires including I-9, W-4, direct deposit, & emergency contacts. Within the software, an HR administrator can also send offer letters.
- Distribution of Company documents during enrollment, this could include Company Handbook- where the employee must sign that they have received. This information is stored online.
- Paperless enrollment in benefits. Benefit selections transmitted directly to insurance providers without paper applications through EDI. In the event of employee termination in the Ease, the system will result in the termination of benefits with the insurance providers. These data interchange capable providers are *Nationwide, Guardian, Blue of California, Covered California, Guardian, Colonial, Unum, Allstate, Principal, Health Partners, Anthem, Oscar, Transamerica, & Humana.*
- Changes of employment status are processed through the software and in the event of termination of employment the COBRA notifications are processed & sent automatically.
- Calculations for benefit deductions, reconciliation versus insurance provider invoice are easily performed and easily integrated into payroll to ensure accurate deduction from payroll.



- A branded website for enrollment [companyname@ease.com](mailto:companyname@ease.com). The website can contain a logo, welcome message, enrollment instructions, etc. It will appear to users as a custom site for your company. Typically, the link to the website is emailed or embedded as a link on your company website.
- Payroll Integration is available with Ease.
- We have partnered with Benefit Mall and BBSI for payroll , and their prices are competitive.
- Mobile application for Ease is available for both Android and iPhone.
- All summary of benefits, rates, and benefit plan details is displayed during enrollment. Any documents that you want to have the employees review before selecting a benefit can become required reading.

### **Value Added Services Available**

- Retirement plans
- FSA, HRA & HSA plans through our Third Party Administrator, BBP Admin. BBP Admin is also integrated with the Ease software.
- COBRA processing and record keeping
- Workers Compensation
- ACA compliance (1094/1095 filing)
- Human Resources Hotline
- Various HR modules are available for PTO tracking
- Enrollment support. While over 80% of employees can successfully navigate through Ease and enroll without support, the 20% that do need assistance or have questions can reach us at:  
1-855-GOLOTUS or [info@lotusbenefits.com](mailto:info@lotusbenefits.com).
- Lotus Benefits will provide a printed benefit enrollment guide to each employee that contains the benefit plans, summaries of benefits, costs & enrollment instructions.




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## Partner /Carriers



# Human Resources

- 
- **Benefits Administration**
  - **Paperless Enrollment**
  - **Payroll**
  - **On-boarding**
  - **ACA Compliance**
  - **Workers Compensation**
  - **Cobra Administration**

**ease**

**BBSI**



**BenefitMall**

**BENEFITS  
ADMINISTRATION**

Better admin | Better business  
COBRA, FMLA, FSA, HRA, HSA, TRANSIT

# Individual and Business

## *Retirement Plans*

- **401(k) and 403(b)**
- **Safe Harbor 401k**
- **Simple IRA**
- **Profit Sharing**
- **SEP IRA**
- **Non- Qualified Deferred Comp**

## *Business Planning*

- **Disability Insurance**
- **Business Overhead Expense**
- **Buy-Sell Planning for Business Partners**
- **Business Succession Planning**
- **Long-Term Care**
- **Living Will & Trust**
- **Healthcare Directives**



**∴ MassMutual**



# Business Advance Concepts

- **Split Dollar Arrangements**
- **Charitable Owned Life Insurance**
- **Defined Benefits Plan**
- **Captive Insurance**
- **Premium Financing**
- **Key-Man Insurance**

## Life Insurance

- **Term Life**
- **Whole Life**
- **Universal Life**
- **Indexed Universal Life**

## Long-Term Care

- **Long-Term Care**
- **Living Will & Trust**
- **Healthcare Directives**

