

Frontier YOUR WAY.

Employee Classes

Discover flexible benefits for your diverse workforce.

11 Different Employee Classes Available

One of the biggest advantages of YourWay Frontier is that it supports 11 different employee classes. This allows you to most appropriately assign employees to various benefit levels and determine contribution amounts.

Examples of Frontier Classes

Here are just some of the employee classes permitted as part of the YourWay Frontier, which allows you to specifically plan benefit solutions to best meet the needs of your organization.



Full-Time
Employees



Part-Time
Employees



Seasonal
Employees



Salaried
Employees



Non-Salaried
Employees



And More!

Mapped by Choice

Employers also have the opportunity to offer both a traditional group health plan and the YourWay Frontier. This combination ensures the most optimal benefits program is made available to diverse sets of employees.

Complete List of **Frontier** Employee Classes

Frontier Class Name	Frontier Class Description
Full-Time Employees	Employees who meet their employer-defined "full-time employment" status, which is typically 30 or 40 hours a week. (Must be at least 30 hours.)
Part-Time Employees	Employees who meet their employer-defined "part-time employment" status, which is less than their defined full-time status.
Salaried Employees	Employees who are paid on an annual basis and aren't eligible for overtime pay.
Hourly Employees	Employees who are paid on an hourly basis and can earn overtime.
Seasonal Employees	Employees who are hired for a specific season, or for a defined short-term period.
Waiting Period Employees	Newly hired employees who are currently in a waiting period for their health benefits, which is typically 60 or 90 days.
Collective Bargained Employees	Employees who have entered into a written agreement between their employer and their trade union on the conditions of employment, rate of pay, hours of work, and other working conditions.
Staffing Firm Employees	These employees provide temporary services for the business, but are formally employed through a staffing firm.
Rating Area Employees	These employees live outside the individual health insurance rating area of the business's physical address.
Foreign Employees	These employees work outside the United States.
Combination Class Employees	Businesses can also create additional classes by combining two or more of the above classes. For example, they can create a class of full time employees who live outside the business's rating area.

"Class Size Minimums" may apply to these classes if one or more other classes receive a traditional group plan. Please see additional details on the next page.

Additional Information

Combine group health plans with the **YourWay Frontier**.

Employers can offer YourWay Frontier and a traditional group health plan, but note:

- ▲ **Employees in each class** may not be offered a choice between the traditional group health plan and Frontier.
- ▲ **As indicated in the previous table**, the Class Size Minimums may apply for certain employee classes who are offered the Frontier (or a Combination Class that includes any of these), when one or more other classes are offered a traditional group health plan.
- ▲ **A Combination Class** of two class categories is not subject to the Class Size Minimum requirement if one of the combined classes is the Waiting Period Class.
- ▲ **For classes based on rating areas**, Class Size Minimums only apply to rating areas smaller than a state. When a narrower rating area design is used, such as at the "county" level, then Class Size Minimums do apply.

Frontier Class Size Minimum Requirements

Employer Size	Class Size Minimum
200 or More Employees	20
100-200 Employees	10% of Employees
Employee Savings	10%

Important Reminder: Class Size Minimums only apply when at least one class is being offered a traditional group health plan. **If multiple Frontier plans are offered to different classes, there are no minimum class restrictions.**

Frontier YOUR WAY

Discover the YourWay Frontier employee class options with OneBridge Benefits.

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