

Benefit Eligibility Information - 2017

For Temporary Employees on assignment with this staffing organization, an Affiliate of People 2.0.

People 2.0 values the contributions of its employees and offers benefit solutions that are in full compliance with the Affordable Care Act (ACA). For all employees, we are pleased to continue to offer Minimum Essential Coverage (MEC) provided by The American Worker. Employees that participate in the MEC plan will avoid the ACA "Individual Mandate" penalty for 2017 taxes. In addition, employees will have an opportunity to elect ancillary benefits including fixed indemnity plans and Free Standing Plans (dental, vision, disability and life insurance). Full-time employees are also eligible for the Minimum Value Plan (MVP). A staffing representative in the office of your local People 2.0 Affiliate will determine your initial employee status at time of hire.

Please carefully review the enrollment guide so you understand the benefits being offered and can make the right choices for you and your family.

"Full-Time" Status

If your first assignment is one in which you are expected to work an average of 130 hours/month over the course of the year, you will be eligible for ACA-compliant health insurance. For Full Time Employees, People 2.0 and its Affiliates contribute toward the premiums for Minimum Essential Coverage (MEC) and a Minimum Value Plan (MVP).

"Part Time" Status

If you are Part Time, under 30 hours per week, or we are unsure how many hours or months you may be working in your initial job assignment, you are considered a "Variable Hour" employee under the ACA. Variable Hour employees are eligible for the plans described below, including Fixed Indemnity, MEC and the Free Standing Plans, at their own cost.

We will track your work hours over the course of your first employment year and, if you reach 1,560 hours by the end of that period, you will then be considered "Full-Time." At that time, you will be offered additional health insurance which will take effect 30 days after you have completed 12 months of employment.

Cost

Your cost for any of the selected coverage (MEC, MVP, Fixed Indemnity, and Free Standing Options) will be deducted from your weekly paycheck. The costs of the Plans can be found in the Benefit Guide. If you have questions about your eligibility or plans, contact the American Worker Hotline **855- 495-1190**. **Please wait until after you have received your first paycheck to contact American Worker as your records will not be in their system until the Monday following your first paycheck.**

Online Employee Portal

Upon your first paid assignment, all employees have access to this online Employee Portal which includes Benefit information and plans. Your staffing representative will provide you with the web link and login credentials when you receive your first paycheck or upon hire.

Summary of Plans and Eligibility

Plans	Eligible for Plan	When can I enroll?	When is coverage effective?	Does this Plan satisfy the ACA Individual Mandate?
Fixed Indemnity Plan	Both Full Time and Part Time	Must enroll within 30 days after you receive your 1 st paycheck	Coverage begins the Monday after your 1 st payroll deduction.	No
MEC (Minimum Essential Coverage)	Both Full Time and Part Time	Must enroll within 30 days after you receive your 1 st paycheck	Coverage begins the Monday after your 1 st payroll deduction.	Yes
Dental, Vision, Short Term, Life & Disability	Both Full Time and Part Time	Must enroll within 30 days after you receive your 1 st paycheck	Coverage begins the Monday after your 1 st payroll deduction	No
MVP (Minimum Value Plan)	Full Time only	Must enroll within 30 days after you receive your 1 st paycheck	<p>Coverage begins on the 1st day of the Month following your 59th day on assignment.</p> <p>MVP (Minimum Value Plan) is a monthly plan which requires that the premium for the 1st month must be paid in full prior to the 1st coverage date. Depending on your enrollment time, this may require a 1 time monthly payment, then on-going weekly payroll deductions.</p>	Yes

Note: With our plan offerings in 2017 only Part Time Employees would qualify for health insurance subsidies at the State Exchanges or the Federally Facilitated Marketplace (www.healthcare.gov).