

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 we offer benefit solutions that are in full compliance with the Affordable Care (ACA). The Minimum Essential Coverage (MEC) Plans provide affordable coverage that meets the requirements under the ACA, which avoids members from paying the “Individual Mandate” penalty on their taxes. In addition to the health benefits, employees will have an opportunity to elect ancillary benefits; dental, vision, disability and life insurance. Please carefully review this enrollment guide so you understand the benefits being offered and can make the right choices for you and your family.

You have been designated _____ Full-Time _____ Part-Time at the time of hire.

“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), the MEC Plus+, 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 MEC and MEC Plus+ but not the MVP. These plans are provided at your 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.

How to Enroll

1. **To view Plan Offerings** login to the employee portal. <https://portal.people20.net/Gateway/login.aspx> 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.
2. **To view Network Providers**
 - a. **PHCS/MultiPlan for the MEC/MEC Plus plans** (to verify Provider participation or find a Network Provider in your area): <http://www.phcs.com/>
 - b. **For MVP only CIGNA** (to verify Provider participation or find a Network Provider in your area): <https://hcpdirectory.cigna.com/web/public/providers>
3. **To Enroll Online for all plans employees should log onto:** <https://www2.benefitelect.com/be/people20/>
(First time users will need to set up your login information by selecting the Register button)
4. **To Enroll By Phone: 844-631-6104**
5. **Employees with questions regarding benefits should contact People 2.0 Human Resources:**
 Email: HR@People20.com Call: 610-235-2973

Summary of Plans and Eligibility

Minimum Essential Coverage

- Plan pays 100% of the ACA Required Preventive Services when utilizing a Multiplan/PHCS network provider.

Minimum Essential Coverage PLUS

- Prescription Drug coverage, co-pays and lower Out of Network costs than the standard MEC Plan.

MVP - Minimum Value Plan

- Minimum Value Plan ; major medical including hospitalization that meets the ACA Affordability Guidelines of 9.69% of your income for Employee Only coverage.

In addition to the health benefits, employees will have an opportunity to elect ancillary benefits; dental, vision, disability and life insurance. Please carefully review this enrollment guide so you understand the benefits being offered and can make the right choices for you and your family.

| Plans Available | Eligible Employees | Enrollment Period | Coverage Effective | Satisfies ACA "Individual Mandate" |
|---|-------------------------|-------------------------|---|------------------------------------|
| MEC <i>(Minimum Essential Coverage)</i> | Full-Time and Part-Time | 30 days from start date | 1st of the Month following 30 days on payroll | Yes |
| MEC Plus Plan | Full-Time and Part-Time | 30 days from start date | 1st of the Month following 30 days on payroll | Yes |
| Dental, Vision, Short-Term Disability and Life Insurance | Full-Time and Part-Time | 30 days from start date | 1st of the Month following 30 days on payroll | No |
| MVP - Minimum Value Plan | Full-Time only | 30 days from start date | 1st of the Month following 30 days on payroll | Yes |

Examples:

First Paid in August - Coverage Effective October 1st

First Paid in September – Coverage Effective November 1st

Questions regarding benefits, pricing or enrollment, please contact the People 2.0 Benefits Department by emailing benefits@People20.com or by calling (610) 235-2973.

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).