



Measurably Better.

AFFORDABLE CARE ACT (ACA) AND OTHER BENEFIT RELATED TOPICS: QUESTIONS AND ANSWERS

Q: Will EmploymentGroup (also referred to as: "EG", "we", "us" or "our") be offering health insurance that meets the standards of the Affordable Care Act (ACA)?

A: EG is fully compliant with the ACA and offers qualified employees a health plan that meets the minimum value standard, the minimum essential coverage standard, and the affordability standard. In fact, we are offering both a silver plan and a bronze plan to EG employees so they can choose a plan that best fits their individual needs and circumstances.

Q: What benefits will be offered to eligible employees?

A: We are pleased to announce that eligible employees will have the ability to elect a medical and prescription plan, a dental plan, and a vision plan for 2015.

Q: Does EG offer a Health Savings Account (HSA) option?

A: EG offers an HSA option through United Bank of Michigan. While EG does not contribute to the HSA, the employee has the ability to contribute on a pre-tax basis.

Q: When is the open enrollment period?

A: The open enrollment period typically occurs in November each year. During this time period qualified employees will have the ability to elect benefits for the upcoming calendar year.

Q: If I qualify for benefits and I decline or do not elect coverage during the open enrollment period, can I elect coverage at a later date?

A: The open enrollment period will be your only opportunity to elect benefits for the calendar year unless you have a qualifying event (marriage, divorce, birth of a child, adoption, spouse's loss of employment, etc.)

Q: Is there a minimum number of hours that I must work to qualify for benefit coverage?

A: Yes, in order to qualify for health, dental, and vision coverage, an employee must average 30 or more hours per week.

Q: Is there a waiting period before I qualify for benefits?

A: Yes, an individual is able to elect coverage upon their 90th day of employment with EG.

Q: Is it true that there is an individual mandate that I must have health insurance?

A: Most people are required to have insurance or else they are liable for a tax penalty. That coverage can be supplied through your employer (EG), public programs such as Medicare, Medicaid or the VA, or an individual policy that you purchase. Some exceptions may apply.

Q: If I do not enroll in benefits, will EG auto-enroll me?

A: No, at this time EG will not be automatically enrolling employees. Only those individuals that make a concerted effort to elect and enroll in benefits will be enrolled.

Q: Is there someone I can talk with to learn more about the benefits offered by EG?

A: If you are interested in talking with someone or have a specific question please feel free to contact EG at **800.968.3920** or send an email to us at **benefits@eg-us.com**.