

## 2022 Employee Benefit Eligibility Information

*Prepared for employees on assignment with your local staffing and recruiting provider, a partner of People2.0.*

People2.0 values the contributions of its employees, and we offer benefit solutions that are in full compliance with the Affordable Care Act (ACA). The minimum essential coverage (MEC) plans provide affordable coverage that meet the requirements under the ACA. In addition to the health benefits, employees will have an opportunity to elect supplemental benefits including, dental, vision, disability, life insurance, accident insurance, critical illness, and hospital indemnity coverage.

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

### At your time of hire, you have been designated as:

- Full-Time     Part-Time

#### 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, People2.0 and its partners contribute toward the premiums for the preventative care plus (MEC), the PPO standard (MEC Plus), the \$3000 deductible (MVP) plan.

#### Part-Time Status

If you are a part-time employee (working under 30 hours per week) or are unsure how many hours or months you may be working in your initial assignment, you are considered a “variable-hour” employee under the ACA. Variable-hour employees are eligible for the MEC and MEC Plus Plans, but not the MVP plan.

People2.0 will track your work hours over the course of your first year of employment. 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.

#### Preventative Care Plus (MEC)

- Plan pays 100% of the ACA-required preventive services when utilizing an in-network provider. For 2022, this plan also provides limited physician and prescription drug co-payments.

#### PPO Standard Plan (MEC PLUS)

- Plan offers prescription drug coverage, co-payments, and lower out-of-network costs than the standard MEC Plan.

## \$3,000 Deductible Plan – MVP

- A minimum value plan includes major medical coverage for hospitalization that meets the ACA Affordability guidelines of 9.61% for 2022 of your income for employee only coverage.

In addition to medical benefits, employees have an option to dental, vision, disability, and life insurance, hospital indemnity, accident insurance and critical illness.

Details on these plans are available in the benefit summary.

## Summary of Plans and Eligibility

Plans Available	Eligible Employees	Enrollment Period	When is coverage effective?	Does this Plan satisfy the ACA?
<b>Preventative Care Plus (MEC)</b>	Full-time and Part-time	Must enroll within 30 days from 1 <sup>st</sup> day on assignment	1 <sup>st</sup> of the month following 30-days	Yes
<b>PPO Standard (MEC Plus)</b>	Full-time and Part-time	Must enroll within 30 days from 1 <sup>st</sup> day on assignment	1 <sup>st</sup> of the month following 30-days	Yes
<b>\$3,000 Deductible (MVP)</b>	Full-time	Must enroll within 30 days from 1 <sup>st</sup> day on assignment	1 <sup>st</sup> of the month following 30-days	Yes
<b>Dental, Vision, Life, STD, Hospital Indemnity, Accident Insurance and Critical Illness</b>	Full-time and Part-time	Must enroll within 30 days from 1 <sup>st</sup> day on assignment	1 <sup>st</sup> of the month following 30-days	N/A

## 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 enrollment instructions. Your staffing or account representative will provide you with the web link and login credentials upon hire.
2. To view network providers:
  - a. For MEC and MEC Plus Plans: <https://providernow.zelis.com> or 888.266.3053
  - b. For MVP Plan: <https://hcpdirectory.cigna.com/web/public/providers>
3. To enroll online, go to: <https://www2.benefitelect.com/be/people20/> - First-time users will need to set up their login information by selecting the 'Register' button.
4. To enroll by phone: **844-631-6104**

5. Employees with questions regarding benefits should contact People2.0 benefits department: **Benefits@People20.com** or call: **610-235-2973 or 484-272-3143.**