

2023 ACA Point of Hire Script

This document provides information and talking points on 2023 medical plan offerings for all newly hired employees. People2.0 plans are fully compliant with the Affordable Care Act and offer group health insurance to full- and part-time employees.

2023 BENEFIT PLANS

For 2023, all employees can choose the Preventative Care Plus plan (MEC plan) or PPO Standard plan (MEC Plus plan). For part-time (variable hour) or seasonal employees, there is no employer contribution to the premiums of these plans. If newly hired employees do not enroll in a plan during their initial enrollment period, they will not be able to elect benefits until the next open enrollment period.

Full-time employees are eligible to select any of the plan options, which include an employer contribution. In addition to the MEC and MEC Plus plans, full-time employees are eligible for a \$3,000 deductible plan (Minimum Value Plan). As such, full-time employees will not qualify for subsidized health insurance on the state exchanges or the federally facilitated marketplace (Healthcare.gov).

EMPLOYEE RESOURCES & INSTRUCTIONS

All benefit information, plans, and costs are on the online Workforce portal under the benefits tab. Employees can access the portal 24/7. Additionally, newly hired employees will receive an email from the People2.0 Benefits Department reminding them of their benefit options.

There is a single benefit plan document for both full-time & part-time employees.

- The full-time benefit plan includes the \$3,000 deductible plan (MVP), Preventative Care Plus plan (MEC), PPO Standard plan (MEC Plus) and the free-standing supplemental plans (dental, vision, life, accident, critical illness, and hospital indemnity coverage).
 - As a reminder, for full-time employees, there is an employer contribution for any of the elected medical plans. There is no employer contribution for the supplemental offerings.
- The part-time health plans include the Preventative Care Plus plan (MEC), PPO Standard plan (MEC Plus) and the free-standing supplemental plans (dental, vision, life, accident, critical illness, and hospital indemnity coverage).
 - There is no employer contribution for any part-time employee insurances.

It is recommended that all employees be given the **2023 Employee Benefit Eligibility Guide document** at the time of hire. This document is a simple one-page summary of the plans available to them, when they can enroll and the benefit effective dates.

To enroll online employees will go to, <https://www2.benefitelect.com/be/people20/>. To enroll by phone, employees can call (844) 631-6104. The People2.0 Benefits Department is available for questions and support at benefits@people20.com or at or 844-717-2149.

SUMMARY OF PLANS & ELIGIBILITY

Plans Available	Eligibility	Enrollment Period	Coverage Effective	Satisfies ACA Requirements
Preventative Care Plus Plan (MEC)	Full-Time and Part-Time	Must enroll within 30 days from 1 st day on assignment	1st day of the month after 30 days of continuous active work	Yes
PPO Standard Plan (MEC Plus)	Full-Time and Part-Time	Must enroll within 30 days from 1 st day on assignment	1st day of the month after 30 days of continuous active work	Yes
\$3000 Deductible Plan (MVP)	Full-Time	Must enroll within 30 days from 1 st day on assignment	1st day of the month after 30 days of continuous active work	Yes
Dental, Vision, STD, Hospital Indemnity, Critical Illness, Accident and Life Insurance	Full-Time and Part-Time	Must enroll within 30 days from 1 st day on assignment	1st day of the month after 30 days of continuous active work	No

EMPLOYEE STATUS & DETERMINATION GUIDE

People2.0 will continue to use the employee status determination tree below. Even though the employee status is determined upon first assignment, People2.0 has a system that will monitor and track the employee's measurement periods. That system identifies when a part-time employee becomes full-time by completing a look-back, and vice versa.

