



**BENEFITS (2021 – 2022)**

*These policies are effective 7/1/2021*

**HEALTHCARE**

The Execu|Search Group temporary employees are eligible for medical, dental and vision benefits on the **first day** of each calendar month, after completion of two (2) months of employment with us (two months from the start date), as well as completion of 250 hours of work during this two (2) months period of time. If you decide to receive benefits, you must elect to do so within 30 days of eligibility (the first of the month).

The Execu|Search Group offers you the choice of Meritain (Medical) and/or Guardian (Dental and/or Vision). Below is a brief summary of the plan designs.

**MEDICAL**

Choice between the following plans with Meritain Health using the Aetna Choice POS II National Network.

- |   |                                     |
|---|-------------------------------------|
| 1. SUPER HIGH – In- and Out-of-Network Coverage | \$10 Co-pay                         |
| 2. HIGH – In- and Out-of-Network Coverage       | \$15 Co-pay / \$45 Specialist       |
| 3. EPO – In Network ONLY Coverage               | \$15 Co-pay / \$45 Specialist       |
| 4. HSA – High Deductible Plan                   | DEDUCTIBLE APPLIES FOR ALL SERVICES |

All plans (except the HSA plan) include:

Emergency Room: \$500 co-payment  
Deductible: applies to both In-and Out-of-Network services, depending on the plan you elect.  
(Services subject to deductible include: Ambulance, Office Surgery, Outpatient Facility Surgery, Hospital Care, Hospice Care, In-patient Alcohol & Substance Abuse Care, In-patient Mental Health Care, In-patient Short-Term Rehabilitation, Infertility)

Coinsurance: applies to ALL plans except the HSA plan.

- 3 tier prescription drug coverage / mail order pharmacy
- top quality physician network / access to over 200 of the area’s finest hospitals
- annual physical at no charge

**DENTAL**

Choice between the following plans:

- |                                   |   |
|-----------------------------------|---|
| 1. In-Network Only PPO Plan       | 2. Network Access Plan (In- and Out-of-Network) |
| - Individual / family deductibles | - individual / family deductibles               |
| - \$0 annual maximum              | - \$2,000 annual maximum                        |

**VISION**

- |            |            |  |
|------------|------------|--|
| Eye Exams- | \$10 copay | - VSP Network  |
| Materials- | \$0 copay  | - Lenses (frame or contact lenses) – every 12 months |
|            |            | - Frames – every 24 months                           |

This communication is not intended to be the Summary Plan Description required by the Employee Retirement Income Security Act (ERISA). If there is a conflict between this communication, the Summary Plan Description and the legal Plan documents, the Plan documents will govern.

## **NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS**

Temporary employees have the option to purchase private health insurance through the Health Insurance Marketplace that has been established in connection with health care reform. For more information on coverage options available through the Health Insurance Marketplace, please visit [www.healthcare.gov](http://www.healthcare.gov).

### **Patient Protection and Affordable Care Act 2015 Compliance**

The Execu|Search Group intends to be in full compliance with The Patient Protection and Affordable Care Act.

We will offer a benefit plan to all employees that will comply with both the affordability and minimum coverage requirements of the act.

#### **Lower Income Individuals**

We recommend that any employees whose household income is at or below 138% of the federal poverty line go to the exchange in their state of residence to see if you qualify for Medicaid.

| <b>Persons in Household</b> | <b>2019 Federal Poverty Level (100% FPL)</b> | <b>Medicaid Eligibility* (138% of FPL)</b> | <b>Cost Sharing Reduction subsidy threshold (250% FPL)</b> | <b>Premium subsidy threshold (400% of FPL)</b> |
|-----------------------------|--|--|--|--|
| 1                           | \$12,140                                     | \$16,753                                   | \$30,350   | \$48,560                                       |
| 2                           | \$16,460                                     | \$22,715                                   | \$41,150   | \$65,840                                       |
| 3                           | \$20,780                                     | \$28,676                                   | \$51,950   | \$83,120                                       |
| 4                           | \$25,100                                     | \$34,638                                   | \$62,750   | \$100,400                                      |
| 5                           | \$29,420                                     | \$40,600                                   | \$73,550   | \$117,680                                      |
| 6                           | \$33,740                                     | \$46,561                                   | \$84,350   | \$134,960                                      |
| 7                           | \$38,060                                     | \$52,523                                   | \$95,150   | \$152,240                                      |
| 8                           | \$42,380                                     | \$58,484                                   | \$105,950  | \$169,520                                      |

#### **Exchange Information:**

Massachusetts residents [www.mahealthconnector.org](http://www.mahealthconnector.org)

New York State residents [www.newyorkstateofhealth.com](http://www.newyorkstateofhealth.com)

Florida & New Jersey residents [www.healthcare.gov](http://www.healthcare.gov)

Connecticut residents [www.accesshealtct.com](http://www.accesshealtct.com)

Illinois residents [www.getcovered.illinois.gov/en](http://www.getcovered.illinois.gov/en)

## **401(k) PLAN**

Participation eligibility is upon completion of 12 months of continuous employment. Upon enrollment, plan includes: Portfolio/Investment choices, loans and on-line access to your account. There are four (4) open enrollment periods, January 1, April 1, July 1 and October 1 of every year.

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## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

FSA's allow employees to set aside money before taxes and deposit those funds into accounts that can be used to pay for eligible medical, dependent care, transit and parking expenses. Enrollment into the FSA plans is as follows:

|                       |   |
|-----------------------|---|
| <b>Transit</b>        | 1 <sup>st</sup> day of any calendar month   |
| <b>Parking</b>        | 1 <sup>st</sup> day of any calendar month   |
| <b>Dependent Care</b> | 1 <sup>st</sup> day of the month after completing 2 months of employment; or January 1 of every year<br><i>(Once enrolled in this plan, employee cannot terminate unless assignment ends)</i> |
| <b>Medical</b>        | 1 <sup>st</sup> day of the month after completing 2 months of employment; or January 1 of every year<br><i>(Once enrolled in this plan, employee cannot terminate unless assignment ends)</i> |

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## **PERKSPOT MEMBERSHIP**

The Execu|Search Group has a valuable membership with PerkSpot and our employees now have access to exclusive discounts. You can use PerkSpot to find hundreds of deals on everything from household essentials to once-in-a-lifetime vacations. PerkSpot is mobile optimized, so you can access it at home, from work, or on the go!

Registering is easy. Please go to [Execu-Search.PerkSpot.com](http://Execu-Search.PerkSpot.com) and click on "Register". You may complete your one-time registration for free and create your own personal account with a password of your choice. Please email PerkSpot customer service at [cs@perkspot.com](mailto:cs@perkspot.com) with any questions or if you need assistance.

If you have any questions about these plans or would like to speak to us regarding enrollment with the firm's 401K or Flexible Spending plans, please feel free to contact us at the information below.

Giannina Delgado  
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[gdelgado@execu-search.com](mailto:gdelgado@execu-search.com)

We will respond to you within 48 hours.