



HEALTH INSURANCE COVERAGE FOR 2018

Every year, in accordance with the Affordable Care Act (“ObamaCare”), Accredited monitors the hours each employee works over a 12-month period (November 1 – October 31).

We have completed this audit and have mailed information to all employees who are eligible to participate in our 2018 Health Insurance Program. To be eligible, an employee must complete at least 1,560 hours from November 1, 2016 – October 31, 2017.

If you receive a letter and packet of information from us, be sure to review, complete, sign and return the **2018 Selection Form** along with the Anthem enrollment application (if enrolling in one of the plans being offered) using the enclosed envelope on or before December 15, 2017.

For employees hired after October 1, 2016, we will monitor your hours worked over the first 12 months of your employment. If you complete 1,560 or more hours over those 12 months, we will notify you of your eligibility by mail.

Obtaining health insurance does not mean that your medical care will come at no additional cost to you. Insurance policies require you to pay deductibles, co-pays and co-insurance. If you have existing coverage or are reviewing other plans, we encourage you to carefully compare the costs to participate and other relevant details.

FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE COVERAGE

Q: WHAT ARE MY OPTIONS FOR THE AFFORDABLE CARE ACT (“OBAMACARE”)?

A: Federal Law requires you to have health insurance, and you have several options on how to purchase it. You can go through Accredited (if eligible), obtain it through another employer (if they offer you insurance), go to the state exchange (Covered California), obtain it through your spouse’s insurance, or purchase it on your own (through an insurance broker or agent).

Q: IF I WANT TO TAKE ACCREDITED’S INSURANCE, WHAT DO I NEED TO DO?

A: If you are eligible, you will receive a letter and packet of information by mail. Complete the 2018 Benefits Selection Form and the Anthem Blue Cross Enrollment Form and return them in the envelope provided before December 15, 2017.

Q: IF I DON’T ENROLL BEFORE JANUARY 1, WHEN IS THE NEXT TIME I CAN TAKE ACCREDITED’S INSURANCE?

A: This is the only time you can enroll for 2018. Assuming the law does not change, we will send materials to eligible employees in November 2018 for the 2019 plan year.

Q: WHAT INSURANCE CARRIERS DOES ACCREDITED USE? DO I HAVE A CHOICE?

A: Accredited offers Anthem Blue Cross HMO & PPO plans. There are no other options at this time.

Q: IF I TAKE ACCREDITED’S INSURANCE, HOW MUCH WILL IT COST ME?

A: The weekly premiums are listed on the 2018 Benefit Section Form. Insurance is not free healthcare. In addition to the weekly premiums, you will be required to meet deductibles, pay co-pays, doctor visits, etc.