

## Caregiver Benefit Eligibility

24 Hour Home Care takes pride in caring for you and your loved ones. Our benefits-eligible Caregivers have access to a competitive and generous package of employer-sponsored health benefits, including HMO or PPO medical, dental and vision care. Additional benefits include accident, hospitalization and critical care insurance, legal & identity protection plans, a 401(k) plan\*, **no-cost** mental health resources, and more!

### These are 3 Key Terms You Need to Know

1. **Measurement Period:** A fixed, 3-consecutive month period used to track your hours worked and will determine your eligibility.
2. **Administrative Period:** The 30-day time period during which People Operations will determine your eligibility and extend enrollment offers. You will have 30 days to elect or opt-out of benefits.
3. **Stability Period:** A fixed, 6-month time period during which you remain benefits-eligible. This period is automatically extended as long as you continue working an average of 30 hours/week each quarter.

### Initial Benefits Eligibility Period for New Hires

Guided by the Affordable Care Act (ACA), we will use your position and hours worked to determine your **Initial Benefits Eligibility Period**. Starting in April 2021, a Caregiver will become eligible for health benefits after working an average of 30 hours per week or 130 hours per month over a three-consecutive-month period (**Measurement Period**). The Benefits Team will begin monitoring your average hours-worked on the first day of the month following your hire date (or the first of the month if you are hired on the first day of the month).

If you work an average of 30 hours/week over your first three full, consecutive months, the Benefits Team will e-mail you an enrollment offer, provide plan and cost information, and provide benefits counseling to help you make an informed decision (**Administrative Period**). You will have 30 days to elect or waive health benefits through your online **Paylocity** benefits account.

When you become eligible for benefits you secure a **Stability Period** of 6 months during which your benefits will remain in effect. Most Caregivers will continue being benefits-eligible if they continue working an average of 30 hours/week.

*\*401k Eligibility: Senior Care & Agency Disability Employees at least age 21 and completed three consecutive months of service.*

**Example of an Initial Benefits Eligibility Timeline:**

You were hired in late-January.

1. *Initial Measurement Period*: You work an average of 30 hours/week during February, March, April
2. *Administrative Period*: You receive your enrollment offer and elect your benefits in May.
3. *Stability Period*: Your benefits begin on June 1<sup>st</sup>, and continue through July, August, September, October, and November.

**TIMELINE EXAMPLE**

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov
Hire Date 1/25	Measurement Period 2/1 - 4/30			Benefit Elections 5/1 - 5/31	Benefits Begin 6/1 Stability Period 6/1 - 11/30					

**Ongoing Benefits Eligibility**

The Benefits Team will conduct ongoing benefits eligibility audits following four measurement periods each year. You must work at least 390 total hours (an average of 30 hours per week) during each three-month measurement periods to be considered a benefits-eligible Caregiver.

If you are already enrolled in benefits and continue to meet the hours requirement during the **Ongoing Measurement Periods** (explained below), your existing coverage will continue without interruption.

**Ongoing Measurement Periods**

Caregivers who did not qualify for benefits as a New Hire, may gain access to benefits based on meeting the hours-required during an ongoing measurement period. The Benefits Team will inform you if there is a change in your benefits-eligibility resulting from an ongoing audit.

1. *Spring Audit*
  - *Ongoing Measurement Period*: December, January, February (3 months)
  - *Administrative Period*: March (30 days)
  - *Ongoing Stability Period*: April, May, June, July, August, September (6 months)

## 2. *Summer Audit*

- *Ongoing Measurement Period*: March, April, May (3 months)
- *Administrative Period*: June (30 days)
- *Ongoing Stability Period*: July, August, September, October, November, December (6 months)

## 3. *Fall + Open Enrollment Audit*

- *Ongoing Measurement Period*: June, July, August (3 months)
- *Administrative Period*: September (30 days)
- *Ongoing Stability Period*: October, November, December, January, February, March (6 months)

## 4. *Winter Audit*

- *Ongoing Measurement period*: September, October, November (3 months)
- *Administrative Period*: December (30 days)
- *Ongoing Stability Period*: January, February, March, April, May, June (6 months)

## Electing and Changing Your Benefits

Upon gaining benefits-eligibility, a Benefits Team representative will e-mail you enrollment materials and will confirm an enrollment deadline. You will generally have 30 days to elect or waive health benefits through your online **Paylocity** benefits account.

When enrolling, Caregivers may choose to add dependents (spouse, child, or domestic partners) to their employer-sponsored health plans.

### Open Enrollment

You can enroll or make changes to your benefits once per year during the annual open enrollment period. Open Enrollment usually takes place in the month of September and all changes take effect on October 1st.

Due to IRS regulations, you cannot change your elections until the next plan year's Open Enrollment period, unless you have a **Qualifying Life Event** during the year.

### Qualifying Life Event

You must request a benefit change through **Paylocity Self-Service** within 30 days of a qualifying life event.

Qualifying life events include but are not limited to:

- Gain or Loss of outside health insurance
- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse, Registered Domestic Partner (RDP), or child
- Change in child custody

Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

## Benefit Plans Information & Costs

### Benefits Plan Options:

- Medical: Anthem Blue Cross HMO or PPO options
- Dental: Anthem HMO or PPO option
- Vision: Anthem Blue View
- Supplemental Plans: Accident, Hospitalization and Critical Illness Insurance, Legal & Identity Protection Plans, a 401(k) plan\*, and a **no-cost** Employee Assistance Program.

To review the Summary Plan Description (SPD) and employee shared cost for health benefits please **visit Paylocity**.

## Paylocity

All benefit Changes must be submitted through **Paylocity**, our payroll, HR, and benefits system. To access your Paylocity Self-Service account:

- Click here: <https://access.paylocity.com>.
- Use **company ID 122201** to register

Review the Frontline [Paylocity Self-Service Guide](#) for additional instructions.

### Need Help?

- ❖ Paylocity trouble? Email [paylocity@24hrcares.com](mailto:paylocity@24hrcares.com)
- ❖ Benefit Questions? Email [Benefits@24hrcares.com](mailto:Benefits@24hrcares.com)

### Websites:

- ❖ <https://www.24hrcares.com/healthy24-program/>
- ❖ <https://www.24hrcares.com/important-caregiver-documents/>