



PREMIER

TALENT PARTNERS



BENEFITS INFO & FAQ SHEET

CONTRACT DIVISION: TEMPORARY EMPLOYEES

2023

BENEFITS OVERVIEW

Premier Talent Partners Benefits Overview and Rates for 2023.

Find detailed plan info on our [Benefits Portal](#).

Medical Plan: We offer (2) plans: The United Healthcare (UHC) Select Plus PPO 3500 Plan and the UHC SignatureValue HMO Plan (CA only), which meets the Minimum Essential Coverage requirements set forth by the Affordable Care Act.



Premier's Employer Contribution for Medical Plan: Premier pays a portion of the employee's monthly premium for the United Healthcare Plans. Premier pays 50% toward the employee's monthly medical premium. Employee pays 50% of the monthly premium via a payroll deduction.

UHC Select Plus PPO 3500 Plan: Premium Total \$633.89; Employer pays \$316.95; Employee pays \$316.94/mo (for employee only)

UHC SignatureValue HMO Plan (CA Employees Only): Premium Total \$415.47; Employer pays \$207.74, Employee pays \$207.73/mo

Dental and Vision Plan through United Healthcare: Dental and Vision insurance are voluntary, meaning the employee pays 100% of the premium via a payroll deduction.

Dental is \$43.54/mo for Employee Only coverage
Vision is \$6.76/mo for Employee Only coverage

BENEFITS OVERVIEW

COMMUTER BENEFITS:

This program is voluntary and allows employees to tap into an existing federal program (Sec 132) to pay for transit passes and vanpool expenses on a pre-tax basis. IRS limit is \$300 per month for transit, and \$300 for parking.

Effective Dates:

1/1/2023 for all current plans and employer contributions

Eligibility:

Benefits are offered to employees working a min. of 15 hours/week, on assignments of **60 days** or more. Employees are no longer eligible if their assignment ends and they are not placed on another assignment within 30 days.

DECLINING MEDICAL COVERAGE:

Since it is required by the Affordable Care Act (“ACA”) for eligible employees to have medical insurance, employees must login to the **UKG Self-service portal** > Click in the upper corner at “Menu” > Myself > Life Events > select New Employee or newly benefit eligible, and follow the enrollment instructions to select Waive for the Medical benefit option of the online enrollment, if declining medical insurance through Premier.

Premier also asks **San Francisco-based** employees who are declining medical to sign the **SFHCSO waiver form** in the enrollment for the San Francisco Health Care Security Ordinance if they also wish to decline SF-specific benefits.

BENEFITS OVERVIEW



401k Retirement Plan

Premier offers a 401k Retirement Plan thru ForUsAll Advisors with LT Trust as our record keepers. All contract employees are eligible after one year of employment and Premier will match 10% of the employees' contributions up to the federal limits.

Employee Assistance Program (EAP)

- Imagine having a counselor, a lawyer and a financial consultant on call when-ever you need them. Actually, you don't have to imagine it because you already do and it's available to all Premier employees. **Find out more** & get help anonymously at **liveandworkwell.com** using access code: **LIFEBENSVS**



Student Loan Cost Reduction Convenience

- Consolidate all your student loans into a single loan Flexibility—choose from a variety of loan terms No Commitment—no-obligation rate quote \$300 welcome bonus if you sign up and refinance through this **[link](#)**.





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FREQUENTLY ASKED QUESTIONS

What is Open Enrollment?

Open Enrollment is your one and only opportunity during the year to enroll in the plan(s) or make changes to your current enrollment without a “qualified life event.” Qualified life events include: involuntary loss of other coverage, enrolling in another plan, marriage, divorce, birth or adoption.

When is the next Open Enrollment at Premier Talent Partners?

November 1, 2023 - November 15, 2023

All online enrollment elections are due **November 15, 2023**, and all plans and changes go into effect **January 1, 2024**.

Can anyone on a temp or contract assignment with Premier enroll in benefits?

Not everyone. You must work a minimum of **15 hours a week** and your assignment must be at least **60 days long** in order to enroll in medical, dental or vision insurance. If you are not working **15+ hours/week**, you are not able to enroll in benefits. If your assignment is less than **60 days**, you are not able to enroll in benefits through **Premier Talent Partners**, however, you may be able to enroll in a plan on your own through [Healthcare.Gov](#).

When can I enroll?

You can enroll when you are eligible, and you are eligible if you meet the hours and assignment length criteria above. You will have access to your online benefits enrollment in [UKG](#) for **15 days** from your assignment start date to complete your online enrollment.

How will I know if I am eligible?

Premier will automatically send you a Benefits Enrollment welcome letter if you are placed on an assignment of **60 days or more**, and **15+ hours/week**. You will have access to [UKG](#) online Benefits Enrollment after you have completed your Onboarding. You will have **15 days** from your assignment start date to complete your benefits elections.



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FREQUENTLY ASKED QUESTIONS

How do I enroll?

To complete your online enrollment, login to the [UKG Self-service portal](#) > click Menu in the upper corner> Myself > Life Events > select New Employee or Newly Benefit Eligible, and follow the enrollment instructions to select or waive each benefit option.

You will have **15 days from your assignment start date** to make your online benefits elections.

Where do I find info on my benefits options?

You can find all detailed plan info on our [Benefits Portal](#).

For advice on coverage and selecting the best plan for you, contact our insurance broker Patrick Hennon at (415) 336-2890 or patrick.hennon@newfront.com.

How do I pay for my benefits?

Premier deducts your portion of your insurance enrollment payments via a payroll deduction. Payroll deductions for **medical, dental, and vision benefits** are deducted the first paycheck of the month, to pay for the current month's coverage. Payroll deductions for parking and transportation elections will be taken each week of the month, block week 5.

Can I enroll my dependents (children, spouse, partner)?

Yes, you can enroll dependents. Premier does not pay for dependent coverage, so you will pay 100% of their coverage via a payroll deduction.

Please see our [Benefits Portal](#) for dependent costs.





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FREQUENTLY ASKED QUESTIONS

What if I am already enrolled in medical insurance through my spouse or parent?

If you already have medical insurance, login to [UKG Self-service portal](#) > click Menu in the upper corner> Myself > Life Events > select New Employee or Newly Benefit Eligible, and follow the enrollment instructions to select Waive for the Medical benefit option of the online enrollment, if declining medical insurance through Premier.

Furthermore, if you are working in San Francisco and do not wish to receive San Francisco-specific benefits, you will need to complete and sign the [SFHCSO Waiver Form](#) in your enrollment and send the signed document to benefits@premiertalentpartners.com.

What is the Affordable Care Act (ACA) and what does it require?

The Affordable Care Act, also known as “Obama Care” is a law that mandates that employers offer medical insurance for all eligible employees. Employer must offer “affordable” insurance to any employees working **30 hours or more/week**.

- “Affordable” = Doesn’t cost more than 9.12% of income.
- Employer must enroll employee within 60 days of hire date

What is the San Francisco Health Care Security Ordinance (SFHCSO) and what does it require?

Under the **SF Health Care Security Ordinance (HCSO)**, all covered employers must satisfy an employer spending requirement by making required health care expenditures on behalf of all eligible employees who work inside San Francisco. Employer with 100+ employees must spend **\$3.40 for every hour worked** towards their eligible employees’ health care.

Eligibility Criteria:

- Employed for more than **90 days**
- Working **8 or more hours per week** in San Francisco, CA





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FREQUENTLY ASKED QUESTIONS

What happens if I forget to complete my online enrollment in UKG to enroll in insurance?

If you miss your deadline to enroll in benefits, please reach out to our **Benefits Manager** at benefits@premiertalentpartners.com.

What happens if I am enrolled in medical insurance and my assignment ends?

If you are not placed on a new assignment within **30 days** of your assignment ending, your insurance coverage will be canceled the last day of the month of your termination date. For example, if your assignment ends **2/17/2023**, your coverage will be terminated on **2/28/2023**.

You will be able to start COBRA coverage effective **3/1/23**, so there would be no lapse in coverage. As long as you complete your COBRA paperwork within the designated time frame, you will have the opportunity to reinstate your enrollment and continue being covered through COBRA, paying 100% of your premium and a small administrative fee. Please contact benefits@premiertalentpartners.com for more details about COBRA coverage and costs.

If you are interested in evaluating Cobra vs Individual plans and would like to consult with our broker for alternative medical coverage, please contact **Patrick Hennon** at (415) 336-2890 or patrick.hennon@newfront.com or shop for plans [here](#).

How will I know the status of my benefits enrollments when my assignment ends?

You will receive a benefits status notice via email as well as a notice to enroll in COBRA from Premier's COBRA administrator, **WEX/Discovery Benefits**.





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FREQUENTLY ASKED QUESTIONS

What are the “San Francisco Benefits?”

For employees working inside of SF, if they do not waive off of the SF Benefits, Premier will enroll them in the SF City Option once they meet the eligibility requirement (they have to work for **90 days**, and then they are automatically enrolled the first of the month following **90 days** of employment with Premier). This plan is essentially a reimbursement account which can be used to be reimbursed for eligible medical, dental and vision expenses. There are special restrictions so please reach out to the plan administrator for more details and for info on your balance if you are enrolled.

Plan Details:

- 1) Please complete the [SF City Option Program Finder Form](#) to qualify for SF MRA
- 2) The SF City Option MRA

Contact by:

- Phone: (415) 615-4492
- [Online](#)

- 3) To set up an account online on the new SF MRA website, follow the steps on the next page





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FREQUENTLY ASKED QUESTIONS

Set up an online account via the new SF MRA website:

1. Go to participant.wageworks.com/sfmra
2. Click on 'New Users Register Here'
3. Follow the instructions on the website to register for an online account
4. Contact SF City Option Customer Service if you need an ID Code or additional assistance.

After signing up, download the SF MRA mobile app:

1. Download the free "WageWorks EZ Receipts" app from [Google Play Store or Apple App Store](#)
2. Log in to your account through the mobile app
3. Complete the claim form on the app
4. Upload images of your receipts
5. Click on "Submit Claim" to send your claim

