

# PREMIER


TALENT PARTNERS



## BENEFITS INFO & FAQ SHEET

CONTRACT DIVISION: TEMPORARY EMPLOYEES

EFFECTIVE JANUARY 2021



# PREMIER

## Overview

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Premier Talent Partners Benefits Overview and Rates for 2021: Detailed plan info on our [Benefits Portal](#).

**Medical Plan:** We offer (2) plans: The Anthem Blue Cross Elements Choice PPO 5900 Plan and the Anthem Blue Cross Elements Choice HMO 5900 Plan, 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 Anthem Blue Cross Elements Choice Plans. The amount of Premier's contribution depends on the assignment location (SF, Non-SF, or Outside of CA).

- **For employees working inside San Francisco:** Premier pays 70% toward the employee's monthly medical premium. Employee pays 30% of the monthly premium via a payroll deduction.

**PPO 5900 Plan:** Premium Total \$530.31

Employer pays \$371.22, Employee pays \$159.09/mo (for employee only)

**PPO 5900 Plan:** Premium Total \$366.94

Employer pays \$256.86, Employee pays \$110.08/mo (for employee only)

- **For employees working outside of San Francisco, including Outside of CA:** Premier pays 50% toward the employee's monthly medical premium. Employee pays 50% of the monthly premium via a payroll deduction.

**PPO 5900 Plan:** Premium Total \$530.31

Employer pays \$265.16, Employee pays \$265.15/mo (for employee only)

**HMO 5900 Plan:** Premium Total \$366.94

Employer pays \$183.47, Employee pays \$183.47/mo (for employee only)

***Note:*** The employer contribution is higher for employees working inside SF in order to meet the employer health care spend requirements of the San Francisco Health Care Security Ordinance (SFHCSO).

# PREMIER BENEFITS OVERVIEW



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

Dental is \$45.08/mo for Employee Only coverage  
Vision is \$6.55/mo for Employee Only coverage

**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 \$270 per month for transit, and \$270 for parking.

**Effective Date(s):** 1/1/2021 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 [EPAY](#) Self-service portal to access benefits enrollment and 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.



# PREMIER BENEFITS OVERVIEW



## 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 with Resource Advisor, you already do. And, it's available to all Premier employees. [Find out more](#)

## SOFI: 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](#).



**Optum** is offering a free emotional support helpline, which is open to anyone. This helpline will provide individuals with access to trained mental health specialists. The company's public toll-free helpline number, **(866) 342-6892**, is open 24 hours a day, seven days a week for as long as necessary.

## Cartelligent

Your Cartelligent Advisor works directly for you to make buying a new car enjoyable. [Find out more.](#)





# PREMIER

## 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 - November 12, 2021. **All online enrollment elections are due November 12, 2021**, and all plans and changes go into effect January 1, 2022.

### 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 Coverage California: <http://www.coveredca.com>

### 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 EPAY for 30 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. Premier will also direct you to the Benefits Welcome page after you have completed your Onboarding. You will have 30 days from your assignment start date to complete your benefits elections.



# PREMIER

## FREQUENTLY ASKED QUESTIONS

### How do I enroll?

To complete your online enrollment, login to [EPAY](#). You will have 30 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](mailto: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 following month of insurance coverage. For example, your February 2020's insurance premium is deducted from your first paycheck of January 2020. You must pay one month in advance for your insurance, as insurance companies bill one month in advance. If your assignment ends, your coverage will not be cancelled until the last day of the month of your termination date. For example, if your assignment ends 4/17/2020, your coverage will be terminated on 4/30/2020.

### 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 [Benefits Portal](#) for dependent costs.



# PREMIER

## 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 [EPAY](#) self-service portal to access your benefits enrollment and 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.

### 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 9.5% 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 \$3.18 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



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## FREQUENTLY ASKED QUESTIONS

### What happens if I forget to complete my online enrollment in Web Benefits to enroll in insurance?

If you miss your deadline to enroll in benefits, please reach out to our Benefits Manager at [benefits@premiertalentpartners.com](mailto: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 cancelled the last day of the month of your termination date. For example, if your assignment ends 2/17/2021, your coverage will be terminated on 2/28/2021.

You will be able to start COBRA coverage effective 3/1/21, 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](mailto: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](mailto: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, Discovery Benefits Cobra.



# PREMIER

## SF-SPECIFIC 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: 415-615-4492

<http://sfcityoption.org/what-is-city-option/medical-reimbursement-account/>

Please call 866-697-6078 on how to use your MRA. You need to register online to access your funds. Registration code for online access: SANFRANCI-03001

