



**Offer of Coverage**

We are pleased to provide you with information about the BANKW Staffing Medical Plan – Harvard Pilgrim Best Buy HSA HMO (the “Medical Plan”). This notice describes eligibility requirements for the Medical Plan and explains our procedures for electing coverage. Please review this information carefully.

The Affordable Care Act and IRS require us to make an offer of coverage to all employees who may be eligible for medical benefits. A contract employee will be eligible to participate in the Medical Plan if the employee is a common law employee of BANKW Staffing, LLC (the “Company”), and its affiliated companies, KBW Financial Staffing & Recruiting, Alexander Technology Group, The Nagler Group, and /or Sales Search Partners (together with the Company, the Companies”) and is considered to be “full-time”. We determine whether a contract employee is full-time using the rules set forth in **Eligibility Policy for Contract Employees**.

At the time of hire, we will provide each contract employee, electronically, with a notice describing the coverage available under our Medical Plan, as well as enrollment instructions. **Contract employees must notify the Company within 30 calendar days of the original date-of-hire** (whether or not the employee is employed with the Company for the entire 30-day period) as to whether or not the contract employee will choose to enroll in or waive coverage under our Medical Plan for the Initial Measurement Period. If the contract employee does not respond within that period, the Company will assume the contract employee has chosen to waive coverage for the Initial Measurement Period. Otherwise, your next opportunity to elect coverage will be during the Standard Stability Period, under the look-back measurement method for Ongoing Employees as outlined in the **Eligibility Policy for Contract Employees**, unless you have a qualifying special enrollment or status change event under applicable law. If the contract employee elects coverage under our Medical Plan within the 30-calendar day period, the coverage will begin on the 90th day following the commencement of employment, so long as the employee is determined to be a **full-time** employee as of the 90th day, and will continue for the duration of the Initial Measurement Period, provided the employee remains employed at the Companies. A contract employee who is not determined to be “full time” as of the 90th day following commencement of employment will not be eligible for coverage during the employee’s Initial Measurement Period.

Please carefully review the below polices and information carefully. In the event of any conflict between the content of this notice and the policy, the policy controls.

- [Eligibility Policy for Contractor Employees](#)
- [Harvard Pilgrim Summary of Benefits and Coverage for Contract Employees](#)
- [Consolidated Plan Document and Summary Plan Description for Contract Employees](#)
- [COBRA Notice](#)
- [Healthcare Exchange Notice for Contract Employees](#)
- [Notice of Electronic Employee Communication](#)
- [Medicare Disclosure Notice of Credible Coverage](#)
- [CHIPRA Notice](#)
- [WHCRA Notice](#)

**To elect coverage, please complete and return the medical plan election form below with your intention to enroll within 30 calendar days of the original date-of-hire.** You may send the form via email [hr@bankwstaffing.com](mailto:hr@bankwstaffing.com) or fax 1-866-313- 4798. Once received, you will receive an email with further instructions and be granted login access to our online benefit management system. During the registration process you will be required to enter and confirm personal identifying data and ensure your current medical enrollment is correct. Your online enrollment in medical plan must be completed by your eligibility date.

Additionally, the Affordable Care Act created an online marketplace to find, compare and purchasing health insurance coverage, referred to as a Health Insurance Marketplace, or Exchange. Please click [The Healthcare Exchange Notice](#) to review details. If you purchase coverage through the Marketplace, you may be eligible for a federal subsidy that lowers your monthly premiums or reduces your cost sharing. However, to receive these federal savings, you cannot be eligible for health plan coverage through the Company that is affordable and provides "minimum value." More information on the health care reform law and the Marketplaces is available at [www.healthcare.gov](http://www.healthcare.gov) .

**Employee Acknowledgement:** I acknowledge I have received the BANKW Staffing Offer of Coverage, polices and information about eligibility and election process described above.

<b>Employee Signature:</b>	
<b>Printed Name:</b>	
<b>Date:</b>	



**Summary Guide & Election Form**

Provider Name Harvard Pilgrim Health Care of New England  
 Provider Phone Number 1-888-333-4742  
 Provider Web Address [www.harvardpilgrim.org](http://www.harvardpilgrim.org)

Plan Feature	Harvard Pilgrim Best Buy HSA HMO (3974/Rx1337)
Are Referrals Required?	No
Preventative Care	Covered in full
Office Visit	Deductible, then no charge
Specialist Visit	Deductible, then no charge
Plan Year Deductible	\$6,000 individual / \$12,000 family
Out-of-Pocket Maximum (includes all cost sharing)	\$6,500 individual / \$13,000 family
Inpatient/Outpatient Facility Services	Deductible, then no charge
Outpatient Speech/Physical/ Occupational Therapies	Deductible, then no charge – maximum of 60 visits combined
Lab X-ray and Ultrasound	Deductible, then no charge
High Cost Diagnostics (MRI,MRA,CTA,CT,PET,SPECT)	Deductible, then no charge
Chiropractic Coverage	Deductible, then no charge - maximum of 12 visits
Emergency Room / Urgent Care	Deductible, then no charge
*ER copay waived if admitted	Deductible, then no charge
Prescription Drug Coverage	Deductible, then \$5 / \$20 / 20% / 30%

<b>MEDICAL PLAN – WEEKLY COST FOR CONTRACT EMPLOYEES</b>				
<b>Coverage Enrollment Options:</b>	<b>Employee</b>	<b>EE&amp;Spouse</b>	<b>EE&amp;Child(ren)</b>	<b>Family</b>
Your Pay Rate \$13.99/hour or under	\$32.54	\$162.88	\$141.60	\$250.67
Your Pay Rate \$14.00/hour-17.99/hour	\$41.41	\$171.76	\$150.48	\$259.54
Your Pay Rate \$18.00/hour & above	\$53.24	\$183.59	\$162.31	\$271.37

**MEDICAL PLAN ELECTION FORM**

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**Employee Acknowledgement:**  
 I acknowledge that the documents describing the terms and conditions of coverage, coverage options, and costs of coverage under the BANKW Staffing, LLC Medical Plan – Harvard Pilgrim Best Buy HSA HMO (the “Medical Plan”), were provided to me electronically via email, prior to my eligibility to join the plan. I acknowledge that all relevant Medical Plan documents for contractor employees are posted on the Company’s website [www.bankwstaffing.com](http://www.bankwstaffing.com) and that I may request a paper copy of any relevant plan document(s), free of charge, by contacting Human Resources at 603-637-4510. I have had the opportunity to review these documents in advance of my election, and I understand that if I have any questions about the Medical Plan, I may contact Human Resources at 603-637-4510. I understand that if I enroll in Medical Benefits, I am making a binding election concerning my benefits and authorizing payroll deductions on a pre-tax basis for the medical plans elected through my employer-sponsored Section 125 Cafeteria Plan.

<b>Employee Signature:</b>	
<b>Printed Name:</b>	
<b>Date:</b>	

**Human Resources Department [hr@bankwstaffing.com](mailto:hr@bankwstaffing.com) | 603-637-4510**