

Instructions for Health Insurance Enrollment

As an employee of Texas Select Staffing, you will be eligible for health & dental insurance through Blue Cross Blue Shield of Texas the first of the month after a 60-day waiting period. If you decide to enroll, you will be required to sign a new Assignment Contract that includes the added insurance. Taking health insurance will decrease your compensation according to the chart below depending on which plan you choose. Any additional dependent premiums will be deducted from your pay as listed below.

	OPTION 1 BCBS - S660CHC Blue Choice Silver PPO	OPTION 2 BCBS - B661ADT Blue Advantage Bronze HMO	DENTAL PLAN BC/BS DTXHM11
Employee Only	\$5.21/hour off rate	\$2.86/ hour off rate	\$5.14 per week
with Spouse	\$187.62 per week	\$102.95 per week	\$10.28 per week
with Children	\$187.62 per week	\$102.95 per week	\$12.60 per week
with Family	\$375.25 per week	\$205.90 per week	\$20.31 per week

^{**}All premium amounts are subject to change at open enrollment

EXAMPLE: if you choose Option 1 with Spouse, your hourly rate will be decreased by \$5.21 per hour and you will have an additional \$187.62 per week deducted from your pay for dependent premium. If you also choose dental for yourself and spouse it will be an additional \$10.28 per week deducted.

^{**}Please review all of the information provided carefully. If you DO NOT want to sign up, then please complete forms saying you are declining. It is a requirement for employment that you complete these forms whether accepting or declining.



To view a list of providers you can visit www.bcbstx.com and select the Blue Choice network.

Preventive Care Services

- Routine physical exam
- Well baby and childcare
- Prenatal exams and gestational diabetes tests
- Immunizations
- Bone density tests
- Cholesterol screenings
- Mammograms
- Pap smears/pelvic exams
- Preventive colonoscopies
- Prostate test
- Lab procedures
- Screenings for HIV, HPV, and domestic violence
- Breastfeeding supplies
- Contraceptive drugs, devices, and sterilization
- Smoking cessation

2023-2024 Benefits-at-a-Glance

BlueCross. BlueShield.	Silver S660CHC PPO	Bronze B661ADT HMO	
Network	Blue Choice PPO	Blue Advantage HMO	
Deductible (individual / family)	\$6,250 / \$12,500	\$8,550 / \$17,100	
Co-Insurance	You pay 10% after the Deductible has been met	You pay \$0 after the Deductible has been met	
Out-of-Pocket Maximum (individual / family)	\$8,500 / \$17,000	\$8,550 / \$17,100	
Preventive Services	Covered at 100%	Covered at 100%	
Primary / Specialist Visit	\$45 / \$90	\$0 After Deductible	
Urgent Care	\$80	\$0 After Deductible	
Emergency Services	\$500/visit + 10% After Deductible	\$0 After Deductible	
Prescription Drugs: Participating Pharmo	Preferred Pharmacy / cy		
Tier 1	\$0 / \$10	\$0 After Ded.	
Tier 2	\$10 / \$20	\$0 After Ded.	
Tier 3	\$50 / \$70	\$0 After Ded.	
Tier 4	\$150 / \$250	\$0 After Ded.	



DTXHM11

Deductible (individual/family)

\$25 per person/\$75 family

Preventive Services

Covered at 100%

Basic Services

Covered at 80% after deductible

Major Services Orthodontia

Not Covered Not Covered

Annual Maximum Benefit

\$750

Need help with your benefits? Have a question?

Our Internal Service Representative at BenefitsTexas is standing by to help you with basic or complex benefit needs such as claim questions, policy information inquiries, ID card requests and more!

debbie@benefitstexas.com

(972) 663-7216







Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. But with your virtual visits benefit, provided by Blue Cross and Blue Shield of Texas (BCBSTX) and powered by MDLIVE, the doctor is in 24/7/365 for the costs of an office visit. And you don't have to leave the comfort of vour own home.

Virtual visits allow you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

With virtual visits, you get:

- 24/7 access to an independently contracted, board-certified doctor
- Access via online video, mobile app or telephone
- If necessary, e-prescription sent to your local pharmacy

Virtual visits doctors can treat a variety of health conditions, including:

- Allergies
- Ear problems (age 12+)
- Pink eye

Sinus infections

- Asthma Cold/flu
- Fever (age 3+) Nausea
- Rash

TalkTherapy

Speak with a licensed counselor, therapist or psychiatrist for support with virtual visits, available by appointment. You can choose who you want to work with for issues such as anxiety, depression, trauma and loss or relationship problems.

Go to Blue Access for Members or MDLive.com/bcbstx or call MDLive at (888) 680-8646. Text BCBSTX to 635-483 to activate your account.

Have you contacted your ISR lately?

At BenefitsTexas, Inc. you have a dedicated ISR (Internal Service Representative) to assist you with your benefit offerings. Your ISR is a valuable and helpful resource who will assist you with questions including....

- ✓ How do I order a new ID card?
- ✓ Is my doctor In-Network or Out-of-Network?
- ✓ What is my deductible and what does "co-insurance" mean?
- ✓ I received a bill from my doctor. Was my claim paid correctly?
- ✓ What is an "EOB" (Explanation of Benefits) and how do I read it?
- ✓ How does the pediatric dental coverage through my medical plan work?
- ✓ Are there discounts for eye glasses/contacts through my medical plan?
- ✓ I paid for my prescription out-of-pocket. Where can I obtain a claim form?
- ✓ Is there a generic drug available for my prescription?
- ✓ Do I need to obtain pre-authorization for a recommended treatment?

Reminder, you have the opportunity to contact your **BenefitsTexas** ISR for many of your benefit questions **Monday – Thursday, from 7:30 am – 4:00 pm, Friday 7:30-2:00pm.**

ID Card, Change of address

Claims and Benefit Questions

Terri Bembenek

Internal Service Representative terri@benefitstexas.com
Direct # 972-663-7283

Debbie Allen

Internal Service Representative debbie@benefitstexas.com
Direct # 972-663-7216



Form Approved OMB No. 1210-0149 (expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more inf	mation about your coverage offered by your employer, please check your summary plan description or	
contact	Recruiting Consultant.	

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Texas Select Staffing, LLC			4. Employer Identification Number (EIN		
5. Employer address			6. Employer p 214-389-		
7. City		8. 9	State	9. ZIP code	
10. Who can we contact about employee health coverage	ge at this job? Recruiti	ng Co	onsultant		
11. Phone number (if different from above)	12. Email address				
Here is some basic information about health coverage •As your employer, we offer a health plan to: All employees. Eligible employees.		ver:			
full time					
Some employees. Eligible emplo	oyees are:				
With respect to dependents:X We do offer coverage. Eligible do	lependents are:				
covered under eligible e	mployees				
☐ We do not offer coverage.					
If checked, this coverage meets the minimum variation affordable, based on employee wages.	lue standard, and the co	ost o	f this coverage	e to you is intended to be	

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13.	Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?	
	Yes (Continue) 13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? (mm/dd/yyyy) (Continue) No (STOP and return this form to employee)	
14.	Does the employer offer a health plan that meets the minimum value standard*? ☐ Yes (Go to question 15) ☐ No (STOP and return form to employee)	
15.	For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs. a. How much would the employee have to pay in premiums for this plan? b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly	
	e plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't w, STOP and return form to employee.	
16. What change will the employer make for the new plan year? Employer won't offer health coverage Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.) a. How much would the employee have to pay in premiums for this plan? \$ b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly		

[•] An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA** (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2021. Contact your State for more information on eligibility –

ALABAMA – Medicaid	COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program HIBI Customer Service: 1-855-692-6442
ALASKA – Medicaid	FLORIDA – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.asp X	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268
ARKANSAS – Medicaid	GEORGIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131
CALIFORNIA – Medicaid	INDIANA – Medicaid

Website: Healthy Indiana Plan for low-income adults 19-64 Health Insurance Premium Payment (HIPP) Program Website: http://www.in.gov/fssa/hip/ http://dhcs.ca.gov/hipp Phone: 1-877-438-4479 Phone: 916-445-8322 All other Medicaid Email: hipp@dhcs.ca.gov Website: https://www.in.gov/medicaid/ Phone 1-800-457-4584 MONTANA – Medicaid IOWA – Medicaid and CHIP (Hawki) Medicaid Website: Website: https://dhs.iowa.gov/ime/members http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Medicaid Phone: 1-800-338-8366 Phone: 1-800-694-3084 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-toz/hipp HIPP Phone: 1-888-346-9562 KANSAS - Medicaid NEBRASKA - Medicaid Website: https://www.kancare.ks.gov/ Website: http://www.ACCESSNebraska.ne.gov Phone: 1-800-792-4884 Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178 NEVADA - Medicaid **KENTUCKY – Medicaid**

Phone: 1-800-792-4884

RENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium
Payment Program (KI-HIPP) Website:

https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.asp

X
Phone: 1-855-459-6328
Email: KIHIPP.PROGRAM@ky.gov

KCHIP Website:

Website: http://www.ACCESSNebraska.fie.gov
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

Medicaid Website: http://dhcfp.nv.gov
Medicaid Phone: 1-800-992-0900

KCHIP Website:

https://kidshealth.ky.gov/Pages/index.aspx
Phone: 1-877-524-4718

Kentucky Medicaid Website: https://chfs.ky.gov

LOUISIANA – Medicaid

Websites and disciplination of the control of the

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

NEW HAMPSHIRE – Medicaid
Website: https://www.dhhs.nh.gov/oii/hipp.htm
Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

NEW HAMPSHIRE – Medicaid
Website: https://www.dhhs.nh.gov/oii/hipp.htm
Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

MEW JERSEY – Medicaid and CHIP
Medicaid Website:

https://www.maine.gov/dhhs/ofi/applications-forms
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage:
https://www.maine.gov/dhhs/ofi/applications-forms
Phone: -800-977-6740.
TTY: Maine relay 711

http://www.state.nj.us/humanservices/
dmahs/clients/medicaid/
Medicaid Phone: 609-631-2392
CHIP Website: http://www.njfamilycare.org/index.html
CHIP Phone: 1-800-701-0710

MASSACHUSETTS – Medicaid and CHIP

Website: https://www.mass.gov/infodetails/masshealth-premium-assistance-pa

Phone: 1-800-862-4840

MINNESOTA – Medicaid

NORTH CAROLINA – Medicaid

Website: Website: https://medicaid.ncdhhs.gov/ https://mn.gov/dhs/people-we-serve/children-and-Phone: 919-855-4100 families/health-care/health-care-programs/programsand-services/other-insurance.jsp Phone: 1-800-657-3739 MISSOURI - Medicaid NORTH DAKOTA - Medicaid Website: Website: http://www.dss.mo.gov/mhd/participants/pages/hipp. http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825 htm Phone: 573-751-2005 OKLAHOMA - Medicaid and CHIP UTAH - Medicaid and CHIP Website: http://www.insureoklahoma.org Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-888-365-3742 Phone: 1-877-543-7669 **OREGON – Medicaid VERMONT**– Medicaid Website: Website: http://www.greenmountaincare.org/ http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-250-8427 http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 PENNSYLVANIA - Medicaid VIRGINIA – Medicaid and CHIP Website: Website: https://www.coverva.org/hipp/ https://www.dhs.pa.gov/providers/Providers/Pages/ Medicaid Phone: 1-800-432-5924 Medical/HIPP-Program.aspx CHIP Phone: 1-855-242-8282 Phone: 1-800-692-7462 RHODE ISLAND - Medicaid and CHIP WASHINGTON - Medicaid Website: http://www.eohhs.ri.gov/ Website: https://www.hca.wa.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Phone: 1-800-562-3022 Share Line) **SOUTH CAROLINA – Medicaid** WEST VIRGINIA - Medicaid Website: https://www.scdhhs.gov Website: http://mywvhipp.com/ Phone: 1-888-549-0820 Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447) **SOUTH DAKOTA - Medicaid** WISCONSIN - Medicaid and CHIP Website: http://dss.sd.gov Website: Phone: 1-888-828-0059 https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002 WYOMING - Medicaid TEXAS - Medicaid Website: http://gethipptexas.com/ https://health.wyo.gov/healthcarefin/medicaid/programs-Phone: 1-800-440-0493 and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2021, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration Centers for Medicare & Medicaid Services www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)