



employer solutions staffing group, LLC

4/1/2022

Hello Fadumo Mohamed,

As a full-time Reichel Foods employee, you are eligible for a major medical plan and Guardian ancillary benefits offered through Employer Solutions Staffing Group. **If you choose to enroll, you must also maintain full-time status (30+ hours per week).**

We are partnering with Gravie to offer you a major medical plan. You'll be selecting your own individual plan through the marketplace. To get started, you'll need to create a user with Gravie at <https://member.gravie.com/login>. Once you've created a user, you will have access to all plans available and can begin the shopping experience. **If you do not have access to a computer, or need help creating a username, please call Gravie's Care Team at 800-501-2920.**

Helpful reminders while shopping:

- If you would like to contribute towards an HSA account, you must enroll in an HSA eligible plan.
- Not all plans allow us to collect your premium pre-tax. You'll want to ensure you've selected a plan that allows us to collect your premiums pre-tax if that's important to you. **We recommend selecting a plan that allows your premium to be deducted pre-tax.**
- If you feel stuck or unsure of something, you are encouraged to reach out to Gravie's care team, which consists of licensed individuals who have the credentials to offer recommendations and guidance to what's best for you.

Other Important Notes:

- To view what Reichel Foods is contributing towards your premium each month, please look at page 2 of the attached ICHRA notice.
- Premiums are collected a month in advance as payments are due on the 1st of each month. **Premiums will be doubled up until have you pre-paid one month in.**

If you're interested in dental, vision, term-life and/or disability benefits, please go to our website <https://www.essghealth.com/direct/ancillary-insurance-guardian/> to view the benefit summaries, rates and the enrollment form.

You can reach our health benefits team at 952-767-9519 with any questions, or by e-mail at health@employersolutionsgroup.com.

Individual Coverage HRA Notice

USE THIS NOTICE WHEN APPLYING FOR INDIVIDUAL HEALTH INSURANCE COVERAGE

4/1/2022,

Dear Fadumo Mohamed,

You are getting this notice because your employer is offering you an individual coverage health reimbursement arrangement (HRA). Please read this notice before you decide whether to accept the HRA. In some circumstances, your decision could affect your eligibility for the premium tax credit. Accepting the individual coverage HRA and improperly claiming the premium tax credit could result in tax liability.

This notice also has important information that the Exchange (known in many states as the “Health Insurance Marketplace”) will need to determine if you are eligible for advance payments of the premium tax credit. An Exchange operates in each state to help individuals and families shop for and enroll in individual health insurance coverage.

You may also need this notice to verify that you are eligible for a special enrollment period to enroll in individual health insurance coverage outside of the annual open enrollment period in the individual market.

I. The Basics

What should I do with this notice?

Read this notice to help you decide if you want to accept the HRA.

Also, **keep this notice** for your records. You’ll need to refer to it if you decide to accept the HRA and enroll in individual health insurance coverage, or if you turn down the HRA and claim the premium tax credit on your federal income tax return.

What’s an individual coverage HRA?

An individual coverage HRA is an arrangement under which your employer reimburses you for your medical care expenses (and sometimes your family members’ medical care expenses), up to a certain dollar amount for the plan year. If you enroll in an individual coverage HRA, **you must also be enrolled in** individual health insurance coverage or Medicare Part A (Hospital Insurance) and B (Medical Insurance) or Medicare Part C (Medicare Advantage) (collectively referred to in this notice as Medicare) for each month you are covered by the HRA. If your family members are covered by the HRA, **they must also be enrolled in** individual health insurance coverage or Medicare for each month they are covered by the HRA.

The individual coverage HRA you are being offered is employer-sponsored health coverage. This is important to know if you apply for health insurance coverage on the Exchange.

Note: There are different kinds of HRAs. The HRA that’s being referred to throughout this notice, and that your employer is offering you, is an **individual coverage HRA**. It is not a

Fadumo Mohamed
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Please get her
updated address. Thanks!