

Zakariya Ali
1426 4th Ave SE
Apt 101
Rochester, MN 55904

Please get updated
address!



employer solutions staffing group..

4/18/2022

Hello Zakariya Ali,

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

4/18/2022,

Dear Zakariya Ali,

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

Can I opt out of the individual coverage HRA?

Yes. You can opt out of the HRA for yourself (and your family members, if applicable). In order to opt out of the HRA, do not submit an enrollment form during open enrollment.

Upon termination of employment, the HRA is forfeited.

If I accept the individual coverage HRA do I need to be enrolled in other health coverage too?

Yes. You (and your family members, if applicable) must be enrolled in individual health insurance coverage or Medicare for each month you (or your family members) are covered by the HRA. You may not enroll in short-term, limited-duration insurance or only in excepted benefits coverage (such as insurance that only provides benefits for dental and vision care) to meet this requirement.

either need to get new individual health insurance coverage or re-enroll in your individual health insurance coverage. If your HRA has a plan year that starts on a day other than January 1, because your individual health insurance coverage will stay in effect until December 31, you do not need to get new individual health insurance coverage or re-enroll until the next open enrollment period.

If you are enrolled in Medicare, your Medicare coverage generally will remain in place year to year.

Do I need to substantiate my (and my family member's) enrollment in individual health insurance coverage or Medicare to the individual coverage HRA?

Yes. You must substantiate that you (and your family members, if applicable) will be enrolled in individual health insurance coverage or Medicare for the period you will be covered by the HRA. Gravie Administrative Services LLC will request the substantiation documentation from you.

Also, each time you seek reimbursement of a medical care expense from the HRA, you must substantiate that you had (or have) (or the family member whose medical care expense you are seeking reimbursement for, if applicable had (or has)) individual health insurance coverage or Medicare for the month during which the expense was incurred.

Gravie Administrative Services LLC will ask you for your coverage information upon enrollment. In order to be reimbursed for your premium expenses, you will complete a recurring claim form and at that time, attest that you have individual health coverage or Medicare.

What happens if I am (or one of my family members is) no longer enrolled in individual health insurance coverage or Medicare?

If you (or a family member, if applicable) are no longer enrolled in individual health insurance coverage or Medicare, the HRA won't reimburse you for medical care expenses that were incurred during a month when you (or your family member, as applicable) did not have individual health insurance coverage or Medicare. This means that **you may not seek reimbursement for medical care expenses incurred when you (or your family member, if applicable) did not have individual health insurance coverage or Medicare.**

Note: You must report to the HRA if your (or your family member's) individual health insurance coverage or Medicare has been terminated retroactively and the effective date of the termination.

III. Information About the Premium Tax Credit

What is the premium tax credit?

The premium tax credit is a tax credit that helps eligible individuals and their families pay their premiums for health insurance coverage purchased through the Exchange. The premium tax credit is not available for health insurance coverage purchased outside of the Exchange. Factors that affect premium tax credit eligibility include enrollment in Exchange coverage, eligibility for other types of coverage, and household income.

When you enroll in health insurance coverage through the Exchange, the Exchange will ask you about any coverage offered to you by your employer, including through an HRA. Your ability to claim the premium tax credit may be limited if your employer offers you coverage, including an HRA.

Is the individual health insurance coverage I pay for with my individual coverage HRA subject to ERISA?

The individual health insurance coverage that is paid for with amounts from your individual coverage HRA, if any, is not subject to the rules and consumer protections of the Employee Retirement Income Security Act (ERISA). You should contact your state insurance department for more information regarding your rights and responsibilities if you purchase individual health insurance coverage.