

Freelance Employee Benefits

Effective January 1, 2026 – December 31, 2026



HEALTH

When you begin an assignment with Everforth Creative Circle, you and your dependents may be eligible to participate in the insurance plans offered through Benefits in a Card (BIC). Please review these plans carefully to ensure they meet your needs as BIC plans are not considered "major medical" coverage.

- You must enroll within 30 days of receiving your first paycheck on your first assignment by calling BIC.
- If you are returning on an assignment there must be a 90-day break between paychecks to be eligible to enroll.

These plans provide weekly coverage based on weekly premium payroll deductions. You can enroll in an individual plan or any combination of the plans.

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Stay Healthy MEC - FreeRx				
Preventive Medical Plan	\$15.67	\$19.34	\$19.86	\$23.11
Preferred Choice Plus Indemnity				
Insure Plus Basic	\$17.21	\$27.76	\$25.82	\$36.78
Insure Plus Enhanced	\$24.38	\$41.36	\$36.00	\$53.44
Insure Plus Premier	\$35.73	\$62.88	\$51.95	\$79.57
Dental, Vision, & Term Life Bundle	\$7.90	\$13.91	\$17.11	\$25.29
Critical Illness	\$2.51	\$3.87	\$2.78	\$4.13
Accident	\$2.01	\$2.95	\$3.01	\$4.54
Tele-Behavioral Health	\$1.50	\$1.50	\$1.50	\$1.50
FreeRX	\$5.99	\$6.99	\$6.99	\$6.99

MEC FreeRx

The MEC FreeRx is a preventive-only plan (annual checkups and health screenings) designed to meet ACA guidelines for minimum essential coverage (MEC). The MEC prescription plan covers preventive medication only. In addition to the preventive-only coverage, value added services include Virtual Urgent Care and membership to FreeRx. Virtual Urgent Care gives you access to a national team of U.S.-licensed medical providers who are available 24/7/365, including after-hours, to treat many medical issues at no extra cost.

FreeRx.com members get the top 600 medications for no cost out-of-pocket. There are no benefits for out-of-network claims. Detailed information can be found in the BIC plan brochure at [2026-BIC-Medical-Plan-Enrollment-Guide.pdf](#). The plans above are administered through BIC. For questions regarding the plans and to enroll, please call BIC directly at 800-497-4856, or register at www.mybiac.com/creativecircle. Rates listed above are weekly rates for coverage effective the following week.

***Please be aware that this offer of Minimum Essential Coverage (MEC) does not meet Massachusetts Minimum Creditable Coverage (MCC) standards. Massachusetts requires individuals to have coverage meeting MCC standards or face a potential penalty. Please refer to mass.gov/info-details/health-care-reform-for-individuals to find out more information on the individual Massachusetts MCC requirement.**

PAYMENT

- Initial premium payment must be made via a payroll deduction
- If your time card is late for any reason, you will need to make a missed premium payment directly to BIC, or you will not have coverage for the following week
- Missed premium payments must be made within 30 days by calling BIC directly at +1800-497-4856
- Coverage will be cancelled after 4 weeks of non-payment of premiums
- Up to 4 consecutive missed payments can be made directly to BIC. After that, Medical, Insure Plus, Dental and Vision plans become COBRA Eligible

PREFERRED CHOICE PLUS INDEMNITY

BIC offers three indemnity plans: Basic, Enhanced and Premier. These plans pay a fixed reimbursement amount for qualified expenses. Reimbursement levels differ between the three options. For example, reimbursement for daily hospital confinement ranges from \$50 - \$200 per day depending on the plan you select. This plan includes Virtual Urgent Care.

ENROLLMENT CHOICES

You may enroll in a single plan or any combination of the plans offered through BIC. Each plan is priced separately. Prices listed are weekly rates.

FREERX

Discount prescription program and members can get the top 600 medications for NO COST out-of-pocket. Membership card is an all-access pass to FREE prescriptions. We have relationships with over 64,000 pharmacies nationwide including Walgreens, CVS pharmacy, Walmart, Kroger, and Giant Eagle. Please review the medication list before enrolling in the plan. This plan includes Virtual Urgent Care.

ADDITIONAL HEALTH

PPO Plan 70 Anthem BCBS

This plan is available to freelance employees who work an average of 30 hours per week during a measure 12-month period. The plan provides comprehensive coverage once the deductible has been met. It meets the Minimum Value (MV) requirements of the Affordable Care Act. Coverage is more extensive under this plan than under the MEC plans, which focus primarily on preventive care. **You will be notified by email when you become eligible to enroll in the plan.**

ADDITIONAL BENEFITS

SICK

Everforth Creative Circle provides sick leave to Freelance Employees whose assignment work location is in a state or city subject to sick leave laws. Everforth Creative Circle tracks and maintains records or accrued sick leave as legally required. Review the sick leave laws specific to your work location with the following [link](#)

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Through our SupportLinc Employee Assistance Program (EAP), you, your dependents and all household members have access to support 24/7 by phone, online, live, chat, email, and text. If necessary, you'll be connected to emergency services. Your program includes up to eight face-to-face assessment and counseling sessions per issue. Key services include short-term mental health counseling, mental health advocacy, financial and legal consultation, and expert dependent care referrals.

TRANSIT REIMBURSEMENT

Allows employees to use pre-tax dollars for commuting to and from work using mass transportation such as subway, train, bus, ferry, etc.

HOLIDAYS

You can claim up to three paid holidays per calendar year once you meet participation requirements. You must qualify separately for each holiday. To be eligible for Holiday Pay, you must:

- Work either the day before or after the holiday
- Accrue 1,500 hours (within the 12 months preceding each observed holiday listed below)
- Eligibility hours will be calculated one week prior to each holiday

OBSERVED HOLIDAYS

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

RETIREMENT

Everforth Creative Circle offers a 401(K) plan to freelance employees called 401(K): Contract EE plan (53737) which is managed by Fidelity Investments. Upon hire or rehire, you are eligible to contribute to the plan. You will receive detailed plan and enrollment information from Fidelity shortly after you are hired. If you do not receive information you may call Fidelity at **800-835-5095** or go to www.401k.com to register and begin contributing.

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Employees on longer term assignments have an opportunity to purchase Everforth, Inc. stock (NYSE: EFOR) at a discounted price. There are two offering periods – April offering (enrollment in March) and October offering (enrollment in September).

BENEFITHUB MARKETPLACE

BenefitHub is your home to save on thousands of items through an easy-to-use, exclusive discount marketplace. You will find discounts on nearly anything you can think of, including pet insurance, restaurants, gyms, shops and much more. To access discounts, visit everforth.benefithub.com and use code RTEDTH.

QUESTIONS?

Questions regarding health and 401(K) can be sent to benefits@creativecircle.com

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com

Please find additional HR and payroll information posted on: www.creativecircle.com/candidateinfo