

Massachusetts Freelance Employee Benefits



EFFECTIVE JANUARY 1, 2022 – DECEMBER 31, 2022

HEALTH

When you begin an assignment with 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.

STAY HEALTHY MEC

This is a **preventive-only plan** designed to meet ACA guidelines for minimum essential coverage (MEC). There are no benefits for out-of-network claims. The plan covers preventive services such as annual checkups and health screenings. Detailed plan information can be found in the BIC plan brochure at: <https://creativecircle.com/2022-BIC-Medical-Plan>. The plans above are administered through BIC. For questions regarding the plans and to enroll, please call BIC directly at **800.497.4856**. 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 mahealthconnector.com/individual/ to find out more information on the individual Massachusetts MCC requirement.

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.

COST SUBSIDY

Creative Circle will subsidize a portion of the cost of the MEC medical plan (\$10/ week) for Freelance Employees who have worked 1,000 hours or more through Creative Circle within the last 12 months. Qualification for the subsidy is measured and updated on a weekly basis. The Stay Healthy prices listed above do not include the subsidy.

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 800.497.4856.
- Coverage will be canceled 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.

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.

| | Employee Only | Employee & Spouse | Employee & Child(ren) | Family |
|---|---------------|-------------------|-----------------------|---------|
| Stay Healthy MEC | | | | |
| Preventive Medical Plan | \$13.79 | \$19.85 | \$20.71 | \$26.09 |
| Preferred Choice Plus Indemnity | | | | |
| Insure Plus Basic | \$17.24 | \$27.79 | \$25.85 | \$36.81 |
| Insure Plus Enhanced | \$24.41 | \$41.39 | \$36.03 | \$53.47 |
| Insure Plus Premier | \$35.76 | \$62.91 | \$51.98 | \$79.60 |
| Dental, Vision, & Term Life Bundle | | | | |
| 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 |

RETIREMENT

Creative Circle offers a 401(k) plan to freelance employees called Apex CE RSP (Contract Employee Retirement Savings Plan) 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.

HOLIDAYS

You can claim up to three paid holidays per calendar year once you meet participation requirements. You must qualify separately for each holiday. In order 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

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: <https://www.creativecircle.com/candidateinfo>

SICK

Creative Circle provides sick leave to Candidates whose assignment work location is in a state or city subject to sick leave laws. Creative Circle tracks and maintains records of accrued sick leave as legally required. Review the sick leave laws specific to your work location with the following link: [Find My Sick Leave](#)

ADDITIONAL HEALTH

Choice Plus PPO Plan 70 United Healthcare (UHC)

This plan is available to freelance employees who work an average of 30 hours per week during a measured 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.**