



Eligibility Policy for PRO Unlimited Contractor Benefits

New Hire

- All employees, regardless of status, are able to participate in the 401(k) and discount services provided through our corporate partners: Liberty Mutual (group discounts on home and auto insurance), PatelCo Credit Union, IBM Southeast Credit Union, Working Advantage, Employee Discount Club, International Medical Group, LifeLock and WellCardRx.
- All new hires are automatically enrolled into the 401(k) plan on their 45th day of employment, unless the employee formally waives participation. Contribution level is set at 3% and invested into a default portfolio based on age. Employees may opt out of the plan during the first 90 days of participation. Contributions will be refunded, plus or minus investment gains or losses.
- An employee is eligible on the first of the month, following 30 days of full-time (30 hours per week) employment, to enroll in the health, ancillary and legal plans.
- If an employee waives enrollment into the health, ancillary or legal plans during their initial eligibility period, they must wait until open enrollment to elect benefits, unless the employee has a qualified life event.
- If an employee's first day of employment is delayed due to a company holiday, the holiday will be considered as a day of employment to satisfy the eligibility period.
- February will be considered a 30 day month for satisfying the benefit eligibility period.

Rehire

- If an employee is rehired within 90 days and was previously enrolled in health, ancillary or legal benefits, they will be eligible to enroll on the first of the month following their date of rehire, if they are working full-time (30 hours per week).
- If an employee is rehired within 90 days and was not previously enrolled in health, ancillary or legal benefits, the employee must satisfy the new hire eligibility period and work full-time (30 hours per week).
- If an employee is rehired after 90 days they must satisfy the new hire eligibility period and maintain full-time (30 hours per week) status.

Qualified Life Events

A Qualified Life Event allows an employee to enroll, change or cancel their elections to health, ancillary or legal benefits, during the plan year. The Benefits Department must be notified within 30 days of the qualified life event, for changes to be implemented.

- Change in Employment Status
 - If an employee changes from part-time to full-time, the employee will be eligible to enroll in health, legal or ancillary benefits effective the first day of the month following 30 days of full-time employment.
 - If an employee changes from full-time to part-time, their health, ancillary or legal benefits will be cancelled on the last day of the month in which their status changed.
- Marriage / Divorce
 - If an employee gets married/divorced they will be eligible to enroll, change or cancel their health, ancillary or legal benefits, effective the first of the month following the life event.
- Birth of a Child / Adoption / Placement for Adoption / Change in Custody
 - If an employee has a child, adopts or experiences a change in custody, they will be eligible to enroll, change or cancel their health, ancillary or legal benefits, effective the first of the month following the life event.
- Gain or Loss of Other Coverage
 - If an employee or dependent gains other coverage, the employee will be eligible to cancel their health, ancillary or legal benefits as of the effective date of the new coverage.
 - If an employee or dependent loses other coverage, the employee will be eligible to enroll into health, ancillary or legal benefits, effective the first of the month following the life event.
- Address Change
 - If an employee changes their place of residence, they will be eligible to enroll, change or cancel their health, ancillary or legal benefits, effective the first of the month following the address change.
- CHIP Reauthorization Act of 2009, Effective April 1st, 2009
 - The employee/dependent's coverage under Medicaid or CHIP is terminated as a result of loss of eligibility, and the employee requests coverage under the group health plan within 60 days after such termination; or
 - The employee/dependent becomes eligible for a Medicaid or CHIP premium assistance subsidy and the employee requests coverage under the group health plan within 60 days after the eligibility determination date.