

Host Healthcare – Benefits Policies and Procedures

New Employee ADP Code and Registration

- The Benefits team sends a welcome email every Wednesday to new employees who are starting an assignment the following week. The email will include information on how to create a Host account in ADP as well as information on the benefits offered.
- Once a traveler has been hired in ADP (usually the Friday before their assignment start date), they will
 receive an email from ADP from noreply@adp.com. This email provides the traveler with their personal
 registration code as well as instructions for how to create an ADP account.
 - The personal registration code is different for each person and comes directly from ADP. There is
 no universal ADP registration code. The registration code is active for 15 days. If an account is not
 created within that time, the code will expire, and a new code will need to be requested from the
 benefits team.
- Employees have 14 days from their hire date to enroll/waive benefits coverage.
- Outside of the 14-day new hire enrollment window, changes cannot be made to benefits unless the
 employee has a qualifying life event, experiences a break of more than 30 non-working days between
 assignments, or during the annual open enrollment period.

Dependent Documentation Policy

- Dependent documentation will be required for each dependent that an employee is adding to their benefit plans. This is to ensure that we are administering our insurance plans correctly.
- This helps to keep the cost of benefits lower and ensures compliance with regulatory requirements, as covering ineligible dependents could jeopardize the benefit of pre-tax premiums.
- Employees will have 14 days from their hire date to provide supporting documentation for their requested dependents.
- Examples of eligible dependents and supporting documentation would include:
 - Spouse: Copy of marriage certificate
 - Dependent Child(ren): By birth (copy of birth certificate), By adoption (copy of court-signed adoption paperwork), For which you are the legal guardian (copy of court-signed permanent legal guardianship documents)
 - Tax dependent Domestic Partner: A notarized affidavit, A tax declaration form, two forms of proof of relationship (Please reach out to the benefits team for the affidavit, tax declaration form, and any questions surrounding the required documentation).

Benefits Ending Policy

- Benefits will end on the last day of the pay period in which the employee's assignment ends if the break between assignments is more than 30 non-working days.
- Benefits will only continue if the duration between assignments (the end of one assignment and the start of the next assignment) is 30 non-working days or less.
- COBRA is offered to all travelers who were enrolled in medical, dental and/or vision coverage that will be
 experiencing a break of more than 30 non-working days between assignments to avoid a lapse in
 coverage.
- Travelers returning from a break of more than 30 non-working days are eligible to re-enroll in benefits coverage from the start of their new assignment.



 Benefits WILL NOT automatically continue for 30 days after an assignment ends if the traveler is not starting a new assignment within 30 non-working days of their previous assignment end date.

Example of benefits ending:

Monica's current contract ends on 1/3/24 and her next contract is set to begin on 2/15/24. Since Monica will be experiencing a break of more than 30 non-working days between contracts, her last day of benefits coverage will be 1/6/24.

Retro Charges Policy

- If a Traveler is scheduled to begin an assignment within 30 non-working days of their previous assignment end date, the Traveler's benefits coverage will remain active during this time and the Traveler will be responsible for retroactively paying any missed premium deductions for benefits coverage (dental, vision, etc.), aside from medical as Host Healthcare will continue to pay the premiums for this benefit.
- Retro charges will be collected for any missed premium deductions in between assignments, aside from medical premium deductions, and they will be collected on the first paycheck upon the Traveler's return to work.
- Once retro charges have been collected, the employee's regular benefit premium deductions will resume moving forward.

Example of retro charges:

Rachel's assignment ends 1/5/24 and her next assignment begins on 1/24/24. Since Rachel will have less than 30 non-working days between her assignments, her benefits coverage through Host will remain active. If applicable, Host Healthcare will pay any missed premiums for Rachel's medical coverage, while Rachel will be responsible for retroactively paying the missed premiums for any other benefits coverage that she may have through Host. Rachel will have missed two benefit premium deductions during the break between assignments. The missed premiums will be collected on Rachel's first paycheck upon her return to work. Based on Rachel's next assignment start date of 1/24/24, her first paycheck should be 2/2/24.

Qualifying Life Events Policy and Procedure

- When an employee experiences a qualifying life event, the employee has 30 days from the date of the life event to notify the benefits team and request a qualifying life event, send documentation of proof of the event, and make changes to benefits coverage in ADP, all within the 30-day qualifying life event window.
- The request and proof of event documentation must be emailed to <u>benefits@hosthealthcare.com</u>.
- What are examples of common qualifying life events? Marriage, divorce, birth of a child, gains other coverage, loses other coverage, etc.
- Outside of the 30-day qualifying life event window, changes cannot be made to benefits coverage unless
 the employee experiences a break of more than 30 non-working days between assignments or during the
 annual open enrollment period.

Example of a qualifying life event scenario:

Ross got married on 1/5/24 and would like to add his spouse to his insurance coverage through Host. Ross emailed the benefits team on 1/7/24 and let us know of the life event. The benefits team notifies him of QLE policies and procedures and informs him, he will have 30 days from the marriage date (event date) of 1/5/24 to provide a copy of the marriage certificate for review. Once received, the benefits team will review and if approved, a work event will be created for Ross in his ADP profile that will allow him to login and make changes to his benefits coverage.



The work event and coverage will be effective from the date of marriage, still allowing Ross 30 days from 1/5/24 to make changes to his benefits.

Please note: If Ross sent his marriage certificate outside of the 30-day qualifying event window, say 2/10/24, Ross would not be able to make changes with a qualifying life event. The next opportunity to make changes would be during the open enrollment period, or if Ross experiences another life event or a break of more than 30 non-working days between assignments.

Where to direct employee questions?

- All benefits related questions Please send to the Benefits Team at benefits@hosthealthcare.com
- Questions related to FMLA/Leave of Absence Policy; legal name change due to life events Please send to the HR Team at hr@hosthealthcare.com
- Questions related to name or address change, paystubs, W2's, direct deposit, sick leave, or timecards –
 Please send to the Payroll Team at payrolldept@hosthealthcare.com