

#### **NEW EMPLOYEE INFORMATION FORM**

EMPLOYEES ARE ASSIGNED TO ALL POSITIONS WITHOUT REGARD TO RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, AGE, MARITAL OR VETERAN STATUS, OR THE PRESENCE OF A NON-JOB RELATED MEDICAL CONDITION OR HANDICAP.

#### PLEASE PRINT – ALL INFORMATION MUST BE PROVIDED

	IN MUST BE I ROVIDED		
PERSONAL FIRST NAME MIDDLE	LAST		DATE
STREET ADDRESS	CITY	STATE ZIP	PHONE
			( )
SOCIAL SECURITY NUMBER	DL#/ID#		STATE
EMAIL ADDRESS	OPTIONAL:		
	Please enter your Faceboo	k handle https://facebook.com/	
	Please enter your Instagrar	m handle	
		https://instagram.com/	
IN CASE OF EMERGENCY PLEASE NOTIFY:	NAME		PHONE
			( )
Please list any additional trade skills, certification, that may be helpful in finding a job assignment for	r you.		fications, license or training:
	river ecurity Guard	OSHA 30 OSHA 10	
PlumberFl	lagger	MOT Flagger	
	sulation Worker	CDLA Driver	
Equipment operator	lazier on-Worker	Forklift Operat	or
	stimator		tractor License
	uckhoist Operator	Certified Lead	
	oom Lift Operator Jason	ACI Certification	
	andscaper	Certified Cran	e Operator y Equipment Operator
	looring Installer	Certified Weld	
Maintenance MechanicFe	encer	Other	· · · · · · · · · · · · · · · · · · ·
Gatekeeper			
	Craigslist Careerbuilder	Referral	
How did you hear about us?  Indeed Ir	nstagram Facebook Fly	er Other	<u>.</u>
Do you prefer paycard or check? Check	Paycard		

#### **DESCRIPTION OF WORK ASSIGNMENTS AND WORKING CONDITIONS**

**ACTION LABOR IS A DAY LABOR TEMPORARY EMPLOYMENT COMPANY** 

THE WORK ASSIGNMENTS WE OFFER ARE MANUAL AND VERY STRENUOUS:

- WAREHOUSE WORK WHICH INCLUDES HEAVY LIFTING, LOADING AND UNLOADING;
- ❖ CONSTRUCTION SITE CLEANUP, DIGGING AND LIFTING HEAVY OBJECTS.

#### **ACTION LABORS WORKING CONDITIONS**

- WORKERS MUST BE AVAILABLE AND READY TO WORK EACH DAY AT CHECK-IN TIME.
- 2. ACTION LABOR SUPPORTS A **DRUG FREE WORKPLACE.** THE USE OR POSSESSION OF **DRUGS** OR **ALCOHOL** BEFORE OR DURING THE WORK DAY **SHALL BE GROUNDS FOR IMMEDIATE AND PERMANENT DISMISSAL WITHOUT EXCEPTION!**
- 3. WORKERS ASSIGNED ACTUAL WORK WILL BE ISSUED AND DISPATCHED WITH **WORK ORDERS** ½ HOUR BEFORE THE REPORT TIME.
- 4. WORKERS ARE NOT PERMITTED TO GO TO A JOB SITE WITHOUT A WORK ORDER.
- 5. WORKERS WITH RETURN WORK ORDERS MUST BE PRESENT TO BE DISPATCHED-OR THEY WILL BE REPLACED!
- 6. ANYONE ALTERING, CHANGING OR DEFACING WORK ORDERS, OR SUBMITTING WORK ORDERS FOR HOURS OTHER THAN ACTUALLY WORKED WILL BE TERMINATED.
- 7. PAYCHECKS WILL ONLY BE ISSUED FOR ACTUAL HOURS WORKED FROM ORIGINAL WORK ORDERS.
- 8. WORKERS ARE REQUIRED TO BE DRESSED APPROPRIATLEY FOR **HEAVY** INDUSTRIAL LABOR. THIS INCLUDES **SHIRTS**, **LONG PANTS** AND **HARD SOLED-SHOES**.
- 9. WORKERS ARE TO WEAR AND USE EACH PIECE OF SAFETY EQUIPMENT ISSUED TO THEM BY **ACTION LABOR**. 10. IF A JOB IS CANCELLED FOR ANY REASON. THE WORKER WILL BE PAID FOR **ONLY ACTUAL HOURS WORKED**.
- 11. IF A WORKER IS FIRED FROM, OR WALKS OFF ANY JOB, THE WORKER WILL **ONLY** BE PAID FOR THE **ACTUAL HOURS WORKED. EITHER EVENT SHALL BE GROUNDS FOR IMMEDIATE AND PERMANENT DISMISSAL.**
- 12. WORKERS MAY BE REQUIRED TO WORK A TWELVE HOUR SHIFT. OVERTIME WILL BE PAID OVER 40 HOURS IN A WORK WEEK.
- 13. WORKERS ARE REQUIRED TO REPORT TO THE OFFICE EACH DAY THEY CHOOSE TO WORK AT CHECK-IN TIME. FAILURE TO SIGN IN FOR WORK PLACEMENT MAY DISQUALIFY YOU FOR UNEMPLOYMENT BENEFITS.

#### ARE YOU ABLE TO PERFORM THE FUNCTIONS DESCRIBED WITHOUT REASONABLE ACCOMODATIONS?

YES, I CAN PERFORM THE TASKS AS DESCRIBED WITHOUT REASONABLE ACCOMODATIONS NO, I CANNOT PROVIDE THE TASKS AS DESCRIBED WITHOUT REASONABLE ACCOMODATIONS

I HAVE READ, FULLY UNDERSTAND AND AGREE TO ABIDE BY ACTION LABOR'S WORK CONDITIONS.

Signature	Date

#### **EMPLOYEE SAFETY ORIENTATION**

#### **Construction:**

Stay clear of suspended or overhead loads. Wear safety glasses when required.

Use proper tools on the job.

Wear hard hat at all times.

#### **Heavy Lifting:**

Lift using your legs, not your backs Get help to move heavy objects.

Do not twist with a load – lift straight up.

Wear a back brace.

#### HAZARD COMMUNICATION

If working with chemicals such as paints, solvents, cleaners, etc. make sure you know the location of Emergency Eye Wash and Showers. And always handle chemicals with extreme caution.

#### **Other Precautions:**

Always wear the proper clothes while working – long pants, long sleeves, work boots.

Always wear safety equipment and supplies issued to you.

If you think you need other safety equipment or supplies, call this office.

Do not perform jobs that are different than the one specified on your work ticket.

Do not operate heavy equipment or machinery.

Do not drive any vehicles.

Make sure you understand the job before you start working. If unsure, ask your supervisor.

Always be alert and aware of your working area. Advise a supervisor of all unsafe conditions.

Beware of all caution signs.

WORK SMART and BE SMART on job sites.

Drink plenty of water while working outside under the sun.

Seek first aid for all injuries and notify your supervisor immediately.

Observe Bloodborne Pathogen Standards.

**Important Information** 

#### ALL INJURIES MUST BE REPORTED TO ACTION LABOR IMMEDIATLEY!

Medical treatment of injuries must be performed at a facility authorized by this office.

Signature	Date



# PRE-EMPLOYMENT DRUG & ALCOHOL SCREEN CONSENT FORM

#### To the Applicant:

Action Labor is a designated drug-free workplace. We do not offer employment to any applicant who refuses a drug/alcohol test or any applicant who receives a positive drug/alcohol test result for any controlled or illegal substance(s) or alcohol intoxication. Please complete the questionnaire below.

Applicant Name:	
Are you currently under the influence of alcohol?  O Yes O No	
Are you currently under the influence of any illegal or controlled methamphetamines, cocaine, other)?  O Yes O No	I substance (marijuana,
Have you used any illegal or controlled substance(s) within the parapplication today?  O Yes O No	st 30 days prior to your
I understand that Action Labor is a drug-free workplace. I also understand Action Labor will not offer emp were answered "yes", if I do not consent to a pre-employment drug test/alcohol test, or if I test positive for I understand I may obtain my own drug/alcohol test from an approved drug testing facility and provide A refused employment for any positive drug/alcohol test result. If offered employment by the company, I unfor any reason and without my prior notice for alcohol and/or illegal or controlled substance intoxication during my work day. My signature below will also serve as consent to participate in any such post-administered by the company and at the company's discretion. I understand if offered employment, my reor random drug/alcohol test may result in my immediate termination with the company. I promise to rem with Action Labor.	any illegal or controlled substance(s). action Labor with these results if I am derstand I may be tested at any time, prior to beginning an assignment or accident or random drug/alcohol test efusal to participate in a post-accident
pplicant Signature: Da	ate:



## DRUG-FREE WORKPLACE PROGRAM

# PRE-EMPLOYMENT DRUG & ALCOHOL SCREEN WORKSHEET

<u>Branch Manager</u>: The following procedures <u>MUST</u> be followed to complete the pre-employment drugscreen process. Complete this form for each applicant and include with the application file or employee file. **INITIAL EACH STEP TO INDICATE THE STEP HAS BEEN COMPLETED.** 

Applicant	Name:		_Date:				
	Pre-Employment Drug Applicant.	g & Al	lcohol	Screen	Consent	received	from
	Pre-Employment Drug Branch Manager for ar If "Yes", advise the applicant our company applicant who has used any illegal or contro days.  If "No", proceed to the next step.	y "Yes" nas a designated	respon	ISES. Workplace progra	am and our policy p	revents us from emp	oloying any
	Administer the drug so Test Results: ☐ Nega						
	Administer the alcohol Test Results: □ Nega						

If results are "Negative", continue the employment process accordingly.

If results are "Positive", advise the applicant our Drug-Free Workplace policy prevents the employment of any applicant who tests "positive" for illegal or controlled substances and alcohol abuse. Advise the employee an independent approved drug/alcohol test may be administered at the applicant's request and considered for employment if a favorable test result is provided. Advise the applicant to reapply for employment with the company 30 days following the test date.

## Form W-4

Department of the Treasury Internal Revenue Service

## **Employee's Withholding Certificate**

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.
 ▶ Give Form W-4 to your employer.

▶ Your withholding is subject to review by the IRS.

2020

OMB No. 1545-0074

Step 1:	(a) First name and middle initial	Last name		(b) So	cial security number
Enter Personal Information	Address  City or town, state, and ZIP code			name of card? If credit for	your name match the in your social security not, to ensure you get or your earnings, contact 800-772-1213 or go to
	(c) Single or Married filing separately Married filing jointly (or Qualifying widow(er)) Head of household (Check only if you're unmar	se, skip to Step 5. See page		www.ss.	a.gov.  d a qualifying individual.)
Step 2: Multiple Jobs or Spouse Works	Complete this step if you (1) hold more also works. The correct amount of with Do only one of the following.  (a) Use the estimator at www.irs.gov/  (b) Use the Multiple Jobs Worksheet on (c) If there are only two jobs total, you is accurate for jobs with similar pay TIP: To be accurate, submit a 2020 income, including as an independent	ore than one job at a time, of thholding depends on income water will be a supported by the support of the supp	thholding for this step ttep 4(c) below for roug same on Form W-4 for ecessary may be with	nese job o (and S hly accu r the oth held .	s.  Inteps 3–4); or  rate withholding; or  iter job. This option  iter job.
	ps 3–4(b) on Form W-4 for only ONE of the ate if you complete Steps 3–4(b) on the Form			obs. (Yo	ur withholding will
Step 3: Claim Dependents	If your income will be \$200,000 or less  Multiply the number of qualifying ch  Multiply the number of other depe	nildren under age 17 by \$2,000		- - 3	\$
Step 4 (optional): Other Adjustments	<ul> <li>(a) Other income (not from jobs). If this year that won't have withholding include interest, dividends, and retire.</li> <li>(b) Deductions. If you expect to class and want to reduce your withhold enter the result here</li> <li>(c) Extra withholding. Enter any add</li> </ul>	you want tax withheld for othing, enter the amount of other income	e standard deduction	4(a)	\$
Step 5: Sign Here	Under penalties of perjury, I declare that this certified by the second		<b>&gt;</b>	orrect, ar	nd complete.
Employers Only	Employer's name and address		First date of employment	Employe number	r identification (EIN)

Form W-4 (2020)

#### Step 2(b) – Multiple Jobs Worksheet (Keep for your records.)



If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at www.irs.gov/W4App.

1	<b>Two jobs.</b> If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, <b>skip</b> to line 3	1	\$
2	<b>Three jobs.</b> If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.		
	<b>a</b> Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a	<b>2</b> a	\$
	<b>b</b> Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b	2b	\$
		20	Ψ
	c Add the amounts from lines 2a and 2b and enter the result on line 2c	2c	\$
3	Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc	3	
4	<b>Divide</b> the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in <b>Step 4(c)</b> of Form W-4 for the highest paying job (along with any other additional amount you want withheld)	4	\$
	Step 4(b) - Deductions Worksheet (Keep for your records.)		
1	Enter an estimate of your 2020 itemized deductions (from Schedule A (Form 1040 or 1040-SR)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 10% of your income	1	\$
2	Enter:   • \$24,800 if you're married filing jointly or qualifying widow(er) • \$18,650 if you're head of household • \$12,400 if you're single or married filing separately	2	\$
3	If line 1 is greater than line 2, subtract line 2 from line 1. If line 2 is greater than line 1, enter "-0-"	3	\$
4	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other	4	·
	adjustments (from Schedule 1 (Form 1040 or 1040-SR)). See Pub. 505 for more information	4	\$
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5	\$

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

## ADDENDUM TO EMPLOYMENT APPLICATION SUBSTANCE ABUSE POLICY STATEMENT

Action Labor is committed to providing a safe work environment and to fostering the well-being and health of its employees. That commitment is jeopardized when any Action Labor's employee illegally uses on the job, comes to work under the influence, or possesses, distributes or sells drugs or alcohol in the workplace. Therefore, Action Labor has established the following policies. Any violations are grounds for immediate termination.

violatio	ns are grounds for immediate termination.						
			EMPLOYEE INITIALS				
1.	It is a violation of Company policy for any en sale illegal drugs or alcohol or otherwise enga	nployee to possess, sell, trade or offer for age in the illegal use of drugs or alcohol on the job.					
2.	It is a violation of Company policy for anyone illegal drugs or alcohol.	e to report to work under the influence of					
3.	No prescription drug shall be brought upon the of Action Labor by any person other than the by a licensed medical practitioner and said drug combination, and quantity prescribed.	person for whom the drug is prescribed					
4.	All employees will be tested for use of Drugs, of an accident/injury on the job. Refusal to be results will be released directly to Action Lab	tested is grounds for termination. Test					
5.	A Voluntary Drug Free Certified Program has	s been established for certain job assignments.					
fully acknow warrant service influent event	EMPLOYEE ACKNOWLEDGEMENT OF ACTION LABOR'S DRUG POLICY  I,						
Signatu	ıre	Date					
RELE	CASE OF MEDICAL RECORDS						
You are hereby authorized to give the bearer (or sender), or any representative thereof, who represents my employer, and copy for them requested information regarding any medical treatment provided by you.							
		Please send this inf ACTION LABOR 624 Nottingham Bl					
Print N	Name	West Palm Beach,	FL 33405				
Signat	ure	_					



1.	Employee understands company commitm	nent to Safety / Quality / Service.
2.	Understands that 90% of all accidents are	caused by unsafe actions of the employee
	him/herself and that he/she is responsible	for safety.
3.	Understands instructions on reporting unsa	afe or faulty equipment / conditions.
4.	Understands instructions on reporting acci	idents and near – misses.
4. 5.	Understands instructions on safe lifting pr	ocedures.
6.	Understands instructions on use of persons shoes, etc.)	al protective equipment (gloves, goggles, safety
7.	Understands personal responsibility to be using any hand, power or pneumatic tool.	informed of proper work procedures when
8.		ne proper handling of any chemicals used on the
	job including the review of MSDS's prior	
9.	•	all rules concerning fire prevention including
	proper use and handling of all the flamma	
	approved smoking area, locations of fire e	
	extinguishers.	,
10.	_	ne location of first – aid kits and knowing who
	is responsible and qualified to perform first	<del>_</del>
11.		od-borne pathogens and the necessity to wear
		d or any other bodily fluids if administering
	first aid to others.	and the grant of t
12.		stions of client supervisor / trainers if ever
	unsure of any proper / safe / work procedu	<u> •</u>
13.	Understands the importance of informing	
	assignment.	
14.	•	lert, and understands our highest priority is to
		aployees. Understands our company expects all
		erate unsafe work habits, horseplay, the use of
	drugs or alcohol on the job, or any actions	· ·
	him/herself or others at risk.	of the employee necessary placing
15.	Employee has received and understands th	e Safety Handbook
15.	Emproyee has received and anaerstands in	o Saroty Handoosi.
	Date	Employee's Signature
		Employee & Signature
		Branch Manager's Signature

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved OMB No. 1210-0149 (expires 5-31-2020)

#### **PART A: General Information**

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost—sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### **How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. E	4. Employer Identification Number (EIN)		
Employer address 6. Employer phone number		e number			
7. City 8			. State 9. ZIP code		
10. Who can we contact about employee health coverage	e at this job?				
11. Phone number (if different from above)	12. Email address				
lere is some basic information about health coverage  •As your employer, we offer a health plan to:  □ All employees. Eligible employe		yer:			
□ Some employees. Eligible emplo	oyees are:				
●With respect to dependents:  ☐ We do offer coverage. Eligible d	ependents are:				
☐ We do not offer coverage.					
☐ If checked, this coverage meets the minimur to be affordable, based on employee wages		the cost	of this covera	age to you is intended	
** Even if your employer intends your covera discount through the Marketplace. The Ma to determine whether you may be eligible week to week (perhaps you are an hourly employed mid-year, or if you have other	arketplace will use you for a premium discou employee or you work	r househont. If, for on a cor	old income, a example, you nmission bas	long with other factors, Ir wages vary from is), if you are newly	

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

## MODEL INDIVIDUAL **NON-CREDITABLE** COVERAGE DISCLOSURE NOTICE LANGUAGE FOR USE ON OR AFTER APRIL 1, 2011

# Important Notice from your Employer About Your Prescription Drug Coverage and Medicare For Plan 05302

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with your employer and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Your employer has determined that the prescription drug coverage offered by the Group Plan is, on average for all plan participants, NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Non-Creditable Coverage. This is important because, most likely, you will get more help with your drug costs if you join a Medicare drug plan, than if you only have prescription drug coverage from the Group Plan. This also is important because it may mean that you may pay a higher premium (a penalty) if you do not join a Medicare drug plan when you first become eligible.
- 3. You can keep your current coverage from the Group Plan; However, because your coverage is non-creditable, you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan. When you make your decision, you should compare your current coverage, including what drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. Read this notice carefully it explains your options.

#### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

IF YOUR GROUP PLAN IS AN EMPLOYER/UNION SPONSORED GROUP PLAN and you decide to drop your current coverage with your employer, since it is employer/union sponsored group coverage, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan; however

CMS Form 10182-NC Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

you also may pay a higher premium (a penalty) because you did not have creditable coverage under the Group Plan.

IF YOU ARE LOSING CREDITABLE COVERAGE WITH YOUR CURRENT GROUP PLAN, you are also eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

Since the coverage under the Group Plan is not creditable, depending on how long you go without creditable prescription drug coverage you may pay a penalty to join a Medicare drug plan. Starting with the end of the last month that you were first eligible to join a Medicare drug plan but didn't join, if you go 63 continuous days or longer without prescription drug coverage that's creditable, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Group Plan coverage may/may not be affected.

For More Information About Your Options Under Medicare Prescription Drug Coverage... If you do decide to join a Medicare drug plan and drop your current Group Plan coverage, be aware that you and your dependents may/may not be able to get this coverage back.

For More Information About This Notice Or Your Current Prescription Drug Coverage... Contact your Human Resources Group Plan Administrator for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if this coverage through your employer changes. You also may request a copy of this notice at any time.

#### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

CMS Form 10182-NC Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.