

## CONTACT

For further information or questions regarding insurance eligibility and plan options, please contact:

**Corporate**  
**P. 616.285.6860**



## INSURANCE GUIDE

### Welcome to Forge Industrial Staffing!

The Affordable Care Act (ACA) requires employers to offer health insurance to eligible employees. The following guide will provide important information regarding:

- Eligibility
- Offer of Benefits
- Alternative Options

Please take time to review this information carefully to ensure the appropriate coverage is selected for your specific needs.



## ELIGIBILITY & OFFER OF BENEFITS

In order to qualify for health insurance offered by Forge, you must be deemed an eligible employee.

Your hours will be tracked to determine eligibility upon starting your first assignment.

Once you meet the hours required by the ACA, you will receive a postcard notification which explains you qualify for health insurance from Forge.

You will have two weeks to accept or decline the coverage. If no action is taken, you will be automatically enrolled in the Minimum Essential Coverage plan.

You may upgrade to a different plan, as well as add a spouse and/or dependent(s), however this must be done within the two week period.

You may also decline or waive coverage altogether. Again, this must be done during the two week period.

If you fail to waive or elect a healthcare plan, you will only be eligible for a **4 week reimbursement** if deductions have been made from your pay.

Please visit <https://www2.benefitelect.com/be/forge/Home.aspx> to upgrade or decline coverage. Or you can call our enrollment center at (844) 631-6104.

## ALTERNATIVE OPTIONS

It is not mandatory to enroll in a plan offered by Forge, however plan options are savailable to you and your family. Alternative options include obtaining coverage through the government health exchange or marketplace. Please visit [healthcare.gov](https://www.healthcare.gov) for more information.

In addition, the Medicaid Development has allowed more individuals to qualify for state assisted coverage. It is highly recommended that you submit an application to determine your Medicaid qualification.

### MEDICAID ELIGIBILITY

The Medicaid Developments has reduced restrictions regarding the following criteria which are taken into consideration to determine eligibility;

- Income/Family Size
- Age
- Resources/Assets
- Medical Needs

### MEDICAID APPLICATION

- Visit [www.ifcem.com](https://www.ifcem.com) to apply online.
- Call (800) 403-0864 to speak to a representative. Call center hours are 8:00 a.m. - 4:30 p.m., Monday thru Friday.
- Visit a Division of Family Resources office in person.