How to Complete Your Application for Medical Coverage through the Enrollment Platform

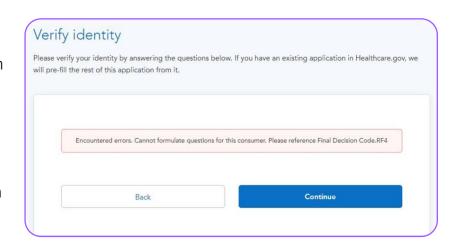
Before your enrollment, please make sure to gather the following information:

- Names, Dates of Birth, Social Security Numbers for all the people in your tax-filing household.
- Estimated pre-tax (gross) income and deductions for all the people you would put on your taxes for the year in which you are enrolling in medical coverage, including things like Social Security and Disability benefits, rental income or wages, and alimony payments.
- Current medical insurance company name and policy numbers for anyone enrolling into medical insurance for the same year as you.
- If anyone in your tax-filing household has access to employer coverage, you will need the employer name, employer phone number and the monthly cost for the insurance, even if the coverage is provided through someone outside your tax-filing household.
- The approved plan name and ID for the plan you are enrolling into (which can be found at CarewellSEIU503.org).

For enrollment, please go to: <u>CarewellSEIU503.org/enrollment-platform</u>

Note: if you get this error message as you try to verify your identity, we recommend you enter your information again without punctuation (the system does not handle periods, commas and apostophes well).

For example, do not type "ave." Use either the full word "avenue" or shorten to "ave" without period.







Important information to remember

- For your homecare and personal support work, your employer should be listed as: Consumer Client, 550 Capitol St. NE, Salem OR 97301, 1-877-867-0077.
- Carewell SEIU 503 Healthcare Cost Assistance is a benefit that helps you pay for individual plans, and it is <u>not</u> employer-sponsored or group coverage.

On the "Job-based health coverage" screen, please do <u>not</u> check yes unless you are offered health coverage from another employer.

Will	be offered health coverage through their job, or
throug	h the job of another person, like a spouse or
parent	?
Only se	lect "Yes" if they'll have an offer of coverage as of
1/1/202	1, even if they haven't enrolled or the enrollment
period	for the employer coverage is over.
Learn n	nore about who's offered job-based coverage.

Have any of these people been offered an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) with a start date between 9/2/2020 and 12/31/2020?

A person may have more than one health coverage offer. Only select if both of these apply:

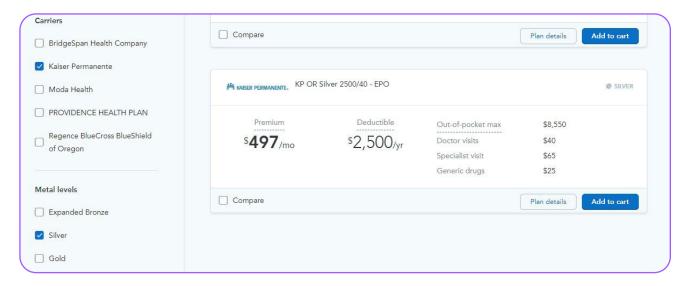
• They've been offered an individual coverage HRA or QSEHRA, which provides reimbursement for certain health care costs.

• At least one offer's start date is within the date range above.

Carewell SEIU 503 Healthcare Cost Assistance is <u>not</u> an ICHRA or QSERA.

Selecting a plan

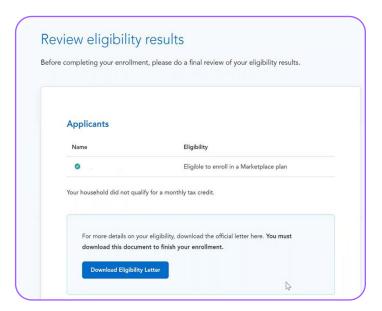
- Early in the process, you may be asked about preferred doctors or hospitals. While this is a great
 feature to explore the variety of plans that may be available to you, remember that in order to
 receive Carewell SEIU 503 Healthcare Cost Assistance, you need to enroll into the approved
 plan for your area for 2021. You can see 2021 approved plans at
 CarewellSEIU503.org/benefits/healthcare-cost-assistance/approved-plans/
- To more easily find the approved plan for your area, search by carrier and by metal level (all
 approved plans are Silver level.) Once you've got the correct approved plan, click on "Add to cart."



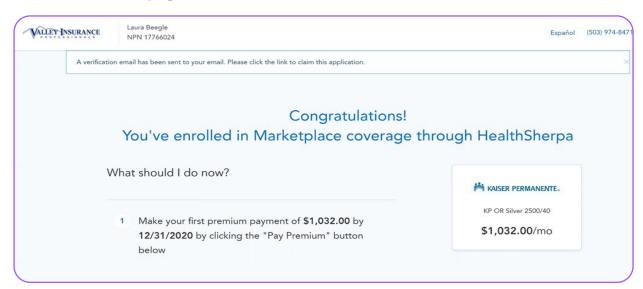




- If you are renewing your approved plan, make sure you indicate under "Existing coverage
 information" that you are currently enrolled in "Individual Insurance (including Marketplace or
 private market non-group coverage.)"
- Take the full Advance Premium Tax Credit (APTC) if you are eligible for one.
- You may be given the option to add a dental plan: remember that if you are eligible for Carewell SEIU 503 benefits, you <u>already</u> have premium free dental coverage through Kaiser Dental.
- Review eligibility results: please note
 how much you may be receiving
 in monthly tax credits (or Advance
 Premium Tax Credits). You must
 download and review your Eligibility
 letter before continuing. This Eligibility
 notice will list any items the Marketplace
 may be requesting for your enrollment.
 Please read this letter and respond to
 requests for additional documentation.



- You've finished your application! Please check your email as a verification message should be sent to your email account.
 - Note the amount of your monthly premium.
 - You may receive emails from both HealthSherpa (aka the Enrollment Platform) and the Federal Marketplace, both reminding you to pay your first premium. The emails will ask you to pay using a link in the email - please don't use those links! Call your medical insurance carrier instead to make a payment.







- As you enroll, please note and save the following information:
 - Application ID #
 - Base Premium \$
 - APTC Amount S
 - Net premium after APTC \$ (your monthly payment)
 - Effective Date of the Plan
 - Date any verification documents are due
- Make your first payment to your insurance carrier before December 31, 2020. If you do not pay
 that first premium, your plan will not be activated and you may find yourself without coverage for
 2021.
 - If you are renewing your coverage and have already set up autopay with your carrier, we recommend you call your carrier to verify that autopay is properly set up with the right amount for your new plan premium. Also verify that your carrier has your current Benefit Convenience Card information.
 - If you are enrolling into an approved plan for the first time, you may need to pay your first premium out of your own funds. The Benefits Administrative Office will send you a check to reimburse you for that expense. Remember you need to pay the first premium before December 31, and the reimbursement check may arrive after that date.
 - For faster reimbursement, you can submit a Direct Deposit form to the Benefits Administrative Office. Go <u>here</u> to complete this form.

Questions?

Visit <u>CarewellSEIU503.orq</u> to learn more about benefits and to find resources.

If you are unsure that you successfully completed your application on the Enrollment Platform, or if at any point you encounter an issue with your application (for instance with the Identity Verification section), please call Valley Insurance Professionals at 503-974-8471.

For other questions, you can call 1-844-503-7348.



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