2017 BENEFITS OPEN ENROLLMENT

December 13 - 21, 2016

Welcome

Welcome to your 2017 benefits open enrollment guide. In this guide you will find an overview of the benefits available to you through Marathon Staffing. We encourage you to read this guide carefully so that you understand the value that our benefits offer you as you decide what levels of protection best meet your needs. This year's open enrollment period will run from December 13 - 21, 2016. Open enrollment is the only time of year when you can make benefit elections, unless you experience a qualifying life event, such as marriage, divorce, death, birth, or loss of coverage, so please choose your benefits carefully.

Important note: all current benefit elections will terminate on December 31, 2016. You must make new elections to ensure coverage for the 2017 plan year. Medical coverage will be effective January 1, 2017; all other plans will begin February 1, 2017.

Enrollment Process

Professional benefit counselors will be available over the phone to answer your questions and help you complete the enrollment process. For your convenience, you may pre-schedule your appointment with the benefit counselor.

Online. Log on to **marathon.mybenefitsappointment.com** to schedule your appointment. Select the option for a telephonic benefits appointment from the drop down menu, choose the date and time that best fits your schedule, and fill out the form with your information. You will receive an email confirming your appointment. A benefit counselor will call you at your selected time at the number you provided.

Call. Counselors are standing by to help you enroll or schedule your appointment. Call **844-526-4474**, Monday - Friday, 8 a.m. - 7 p.m. Eastern.

Click here to schedule your appointment!

Important Note About Health Care Reform and the Individual Mandate

The Affordable Care Act (ACA), often called Obamacare, requires most individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. The penalty for not having coverage will increase in 2017. If you do not have coverage in 2017, you will pay the higher of 2.5% of your yearly household income or $695 per person ($347.50 per child under 18). All medical plans offered by Marathon Staffing will satisfy the individual mandate

The Cost of Your Benefits

The table below shows the monthly employee cost for the benefit programs.

	Medical	Fixed Indemnity		Accident**	Term
		Plan 1	Plan 2		
Employee	$68	$83.89	$108.72	$13.68	Speak with a counselor for your custom rate.***
Employee + Spouse	$93	$178.77	$231.70	$25.00	
Employee + Children	$110	$137.52	$178.24	$29.16	
Family	$135	$248.91	$322.60	$40.48	

**Medical deductions will begin December 30, 2016 for a January 1, 2017 effective date. Your first four deductions will be slightly higher.*
***Rates may differ by state.*
****Your custom rate is determined by your age and tobacco status. Please speak with a benefit counselor for more information.*

Medical

Because nothing is more important than your health, Marathon Staffing is happy to offer medical plans to help you satisfy the individual mandate and avoid a tax penalty! With Low and High options, you can select the level of coverage that is right for you. Both plans cover 100% of CMS-listed preventative and wellness benefits when you visit a network provider. Please note that you may be eligible for other coverage, depending on your length of tenure at Marathon Staffing. You will be notified via mail if you are eligible for other medical plans.

Medical Plan Features		
	Network	Non-Network
18 Preventative Services for Adults	100%	No benefit
26 Preventative Services for Women	100%	No benefit
28 Preventative Services for Children	100%	No benefit
Rx and Other Services	Coverage for preventive prescriptions only	No benefit, discount card available

Fixed Indemnity

The Fixed Indemnity plans can help you cover out-of-pocket expenses associated with trips to the doctor, hospital admission, surgery, and more.

Benefit	Plan 1: Fixed Indemnity	Plan 2: Fixed Indemnity with Dental and Vision
Doctor Visit	$80 per day*	$80 per day*
Outpatient Diagnostic X-ray/Lab	$40 per day*	$40 per day*
Hospital Inpatient Admission	$1,500 first day*	$1,500 first day*
Surgical Benefit (doctor's office, outpatient surgical facility, inpatient hospital)	$90/$600/$2,000 per day, up to $5,000 max	$90/$600/$2,000 per day, up to $5,000 max
Dental	N/A	$500* max for Preventive & Basic/ Major Combined $250 Orthodontic lifetime max. $75/ $300/ $200
Vision	N/A	$50 for exam* $100 for glasses or $75 for contact lenses; limited to 1 pair every 24 months

**Policy limits apply, see plan summary for details.*

Accident Insurance

An unexpected accident can cause more than physical injury, it can hurt your bank account, too. Accident insurance can help you pay for out-of-pocket expenses by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can then use the money as you see fit, whether to pay for expenses associated with your accident, such as a trip to the emergency room, or to pay for childcare so you can get to the doctor for a follow-up visit.

The policy does not coordinate with any other coverage, so you can still receive benefits in addition to what any other plans provide. Plus, the plan includes a $50 wellness benefit per year per insured when a qualified health screening or procedure is done (following a 90-day waiting period).

Below is an example of how the plan might work if you or a loved one suffered a leg fracture.*

Benefit	**Amount**
Ambulance	$200
Emergency Room Visit	$125
Fractured Leg	Up to $7,000
Crutches	$100
Two Physical Therapy Sessions	$100
MRI	$200
Total	**up to $7,725**

20-Year Term Life Insurance

Term life insurance offers an affordable way to protect your family and your finances. Coverage is availalable for your family and, because you own the policy, you can keep it even if you change jobs. Term life gives your beneficiary a source of funds that can be used to help continue mortgage payments, pay for college education, or other large expenses that don't stop with an untimley death. During this enrollment period only, you can elect coverage for yourself, your spouse, and child(ren) with a few qualifying medical questions.

Log on or call to schedule your appointment with a benefit counselor today!

www.marathon.mybenefitsappointment.com or
844-526-4474 Monday – Friday, 8 a.m. – 7 p.m. Eastern

**This example is for illustrative purposes only, your actual benefits may differ. Please see your plan summary for details.*