

## THE AFFORDABLE CARE ACT (ACA) AND YOUR PLANS

**Individual Mandate:** You do not have to pay a federal tax penalty anymore if you do not enroll in one of the Robert Half medical plans. However, if you live in California, Massachusetts, New Jersey, Rhode Island, Vermont or Washington DC, you may be subject to state tax penalties if you do not enroll in medical coverage due to your state's individual mandate.

**High-Deductible Medical Plan:** This plan is a comprehensive medical plan and is only available to eligible temporary professionals. If you are eligible and do not enroll in this plan, you will not be eligible for a federal tax credit that lowers your monthly premium and/or a reduction in certain cost-sharing amounts if you purchase coverage on a health care exchange.

**Preventive Care Plus Plan:** All temporary professionals are eligible for this plan, which offers preventive care benefits only – it is not a comprehensive medical plan. You may want to enroll in additional coverage elsewhere. However, if you enroll in this plan, you cannot obtain subsidized coverage on a health care exchange, even if you qualify.

**Group Hospital Indemnity:** These plans are not designed to provide preventive, major medical or catastrophic medical coverage and are not intended nor recommended to replace any comprehensive program of health insurance. The Group Hospital Indemnity Plans are insured by Nationwide Life Insurance Company. Additional information will be provided upon enrollment in the program. Plan exclusions and limitations apply. The Group Hospital Indemnity Plans do not qualify as minimum essential coverage under the ACA.

**New Hampshire and Vermont residents** are not eligible for the Group Hospital Indemnity Plans, Short-Term Disability, Life and AD&D Insurance or Critical Illness and Accident Insurance offered by The American Worker.