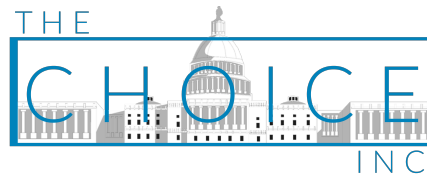


Notice of the Insurance Policy 2016



- Under the Affordable Care Act, The Choice will be offering medical coverage to full-time employees, starting June 1, 2016.
- Using ACA methods, we will determine your full-time status. Any employee who is determined full-time will be offered coverage that costs no more than 9.5% of rate of pay, for employee-only coverage in the lowest cost medical plan offered by The Choice at that time.
- The Choice will measure paid hours of service over a certain period of time before determining your eligibility. Once you have been determined to be eligible on or after June 1, 2016, The Choice will contact you with the offer of coverage.
- If you are not eligible for The Choice group health plan or find that the coverage is not affordable, we recommend that you use the Health Insurance Marketplace in your state of residence. 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.

Information about The Marketplace

The Marketplace is designed to help individuals find, compare, and purchase private health insurance. The Marketplace does not affect your eligibility for coverage in the employer group health plan. Individuals may be eligible for a new kind of tax credit that lowers the monthly premium of coverage purchased in the Marketplace. However, if you are eligible for the employer group health plan, you may not be eligible for a tax credit through the Marketplace if the employer group health plan meets the "minimum value" and "affordability" standards set by the Affordable Care Act. Additionally, if you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you will lose the employer contribution towards coverage. This employer contribution - as well as your employee contribution towards coverage - is often excluded from income for Federal and State income tax purposes. Your payments for coverage purchased through the Marketplace are made on an after-tax basis.



I have read and understand The Choice Inc.'s policy relevant the provision of health insurance during the calendar year 2016.

Signed: _____

Date: _____