



The American Worker[®]
Provided by Fringe Benefit Group

COMPANY
LOGO



We value the contributions of our employees. In appreciation of your dedicated service, we are pleased to offer The American Worker program.

| Coverage Options | Key Medical Plan Features |
|---|--|
| <ul style="list-style-type: none"> • Minimum Essential Coverage (MEC) Plan • Fixed Indemnity Plan • Dental Coverage • Vision Coverage | <ul style="list-style-type: none"> • Guaranteed Acceptance • No Pre-Existing Condition Limitations • First Dollar Coverage • No Deductibles or Coinsurance |

We will be paying for the Minimum Essential Coverage (MEC) plan at Employee Only. Employees will be automatically enrolled in the MEC plan at Employee Only coverage. If you would like to add dependents, enroll in the Fixed Indemnity plan, Dental, and Vision or Waive coverage, employees will need to call the enrollment center at (866) 866-3424 or go online and visit www.TheAmericanWorker.com.

Take The Next Step

For your convenience, you can enroll in coverage online or by phone. If you do not enroll in coverage now, you will not be able to enroll until the next Open Enrollment period, unless you have a Qualifying Event.

Enroll Online: Visit www.TheAmericanWorker.com
Available anytime, day or night

Enroll by Phone: Call (866) 866-3424
Available Monday - Friday, 8:00 AM - 8:00 PM ET

New Hampshire, Vermont, and Washington residents are not eligible for any of the benefit programs offered by The American Worker.

Massachusetts residents are eligible for the Fixed Indemnity plan, but this plan does NOT meet Minimum Creditable Coverage standards and will NOT satisfy the individual mandate that you have health insurance.

The Fixed Indemnity Plan (a) is not a substitute for minimum essential health coverage under the Affordable Care Act (ACA); and (b) does not qualify as minimum essential coverage under the ACA.

Open Enrollment: DECEMBER 4, 2019 – DECEMBER 19, 2019
Effective Date: JANUARY 1, 2020