



New Health Insurance Marketplace Coverage Options and Your Health Coverage

When key parts of the Affordable Care Act (health care law) took effect in 2014, an alternative way to buy health insurance became available to you: the Health Insurance Marketplace ("the Marketplace"). To assist you as you evaluate health insurance options for you and your family, this notice provides some basic information about the Marketplace and employment-based (employer-sponsored) health coverage offered by Kelly Services, Inc. and/or its subsidiaries ("Kelly" or "Kelly Services").

What is the Health Insurance Marketplace?

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. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace usually begins in November for coverage starting as early as the following January.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may be eligible for a discount on the premiums you would otherwise be required to pay for insurance you buy through the Marketplace – but only if Kelly stops offering health coverage to you or if the health coverage under the Kelly Plan doesn't meet certain standards. Your household income will determine whether you are eligible for the tax credit that provides this discount on premiums and, if so, the amount of the premium you will be asked to pay.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. You generally are **not** eligible for the discounted Marketplace premiums if you are eligible for health coverage under the Kelly Services, Inc. Master Welfare Benefit Plan (the "Kelly Plan"). However, if the health coverage Kelly offers you under the Kelly Plan does not meet the "minimum value" standards set by the Affordable Care Act,¹ or if the amount you must pay to cover yourself (but not any other members of your family) under the Kelly Plan is more than 9.5% of your household income for the year,² you may be eligible for the discounted Marketplace premiums even though you are also eligible for the Kelly Plan.

Note: Kelly may pay some of the cost of its health coverage for employees who enroll in the Kelly Plan. If so, and if you purchase health insurance through the Marketplace instead of enrolling in the Kelly Plan, you will lose Kelly's contribution. Also, Kelly's contribution—as well as your employee contribution to the cost of the Kelly Plan—is generally excluded from your income for Federal and State income tax purposes. By contrast, your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about the health coverage offered under the Kelly Plan, please check your summary plan description on SmartBen at <https://kellyservices.smartben.net> or contact Kelly's Benefits Department at 800-376-4964, option 1.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit <https://www.healthcare.gov/> for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value" standard if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. If you are eligible for health coverage under the Kelly Plan, you will be notified by Kelly's Benefits Department and you will then be able to choose a health plan option that provides minimum value. Therefore, the health coverage Kelly offers eligible employees under the Kelly Plan will meet the "minimum value" standards set by the Affordable Care Act.

² The Marketplace can help you determine whether the cost of the health coverage under the Kelly Plan is more than 9.5% of your household income for the year.



INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Kelly Services	4. Employer Identification Number (EIN) Refer to your Kelly paystub.	
5. Employer address 999 W. Big Beaver Rd	6. Employer phone number 1-800-376-4964	
7. City Troy	8. State MI	9. ZIP code 48084
10. Who can we contact about employee health coverage at this job? Kelly Services Benefits Department -Attn: KTE Benefits		
11. Phone number (if different from above) 1-800-376-4964	12. Email address Benefits@kellyservices.com	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

☒ Some employees. Eligible employees are:

Contact the number above, in #6.

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

Employee's legal spouse, domestic partner, children and children of their covered domestic partner, as defined by the Kelly Plan, residing in the United States.

☐ We do not offer coverage.

- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Note: Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, <https://www.healthcare.gov/> will guide you through the process.