



PEARSON WALL SYSTEMS

Re: How Your Eligibility for Health Benefits will be Determined as a New Hire

Welcome to **Pearson Wall Systems**; we are excited to have you onboard. To help you become familiar with our benefits, we would like to provide you with a brief explanation about your eligibility for health insurance. We will determine your initial eligibility for health benefits by tracking your hours of service during an “initial measurement period.”

Your initial measurement period runs from your first day of active employment through the next 60 days of employment. To be eligible for health benefits, you must have at least an average of 30 hours of service per week (or an average of at least 130 hours of service per month) during the initial measurement period. Hours of service that count towards your eligibility for health benefits are those hours for which you are paid to work.

If you average at least 30 hours of service per week (or an average of at least 130 hours of service per month) during the initial measurement period, then you will be eligible for health benefits the first day of the following month after the **60** day eligibility requirement is met. You must elect coverage, pay your share of premiums, and continue to be an employee during this period in order to maintain coverage.

You will need to **decide** if you would like to participate in the PWS Health plan within the first **30** days of employment. If you elect to do so, the attached **ENROLLMENT APPLICATION** needs to be completed, signed and returned to **Pearson Wall Systems, 5205 18<sup>th</sup> Ave SW, Cedar Rapids, IA** or emailed to [tkcronk@pearsonwall.com](mailto:tkcronk@pearsonwall.com) within the first **30** days of your employment.

Premiums are paid to the insurance carrier at the beginning of the month for that month’s coverage. Therefore, the employee portion of health insurance premiums will begin being deducted from your payroll check 30 days prior to your first month of coverage.

*Example* – Your initial start date of employment is Jan 1st. Your health ins payroll deduction begins Feb 1<sup>st</sup>. You become eligible for health insurance 60 days after your start date – Mar 1<sup>st</sup>. Your health coverage becomes active Mar 1<sup>st</sup>.

Please see the attached Premium Rate Sheet and Summary of Benefits for information on the types of health insurance coverage offered.

Should you have any questions, please contact the office at 319-390-5993.

or Contact

*Kristine Lubbert*

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Thank you.