Welcome to Health Care Reform and Compass Group

Health Care Reform and Compass Group is a new publication that highlights Health Care Reform and its impact on Compass Group and our associates. You will see versions regularly that will help you Learn, Plan and Choose as we approach enrollment for 2014 this fall. Let’s get started!

What is Health Care Reform?
We’ve all heard about it in the news, from our friends and neighbors. But, what does it really mean? The Affordable Care Act, also known as “Health Care Reform,” was passed in 2010. It focuses on increasing access to medical coverage, providing more safeguards for people with coverage, and controlling healthcare costs.

How does it work?
Starting January 1, 2014, new requirements of the Health Care Reform law take effect. Nearly everyone will need to have medical coverage for 2014 or pay a modest penalty. Any action Americans may need to take depends on their eligibility for medical coverage through an employer, how much their family earns, and family size.

If an individual does not have coverage in 2014 — through a spouse/domestic partner, Medicaid, Medicare, TRICARE, the federal or state marketplaces or an employer — they’ll pay a fee when filing federal taxes in 2015.

What does it mean for me?
Compass Group will offer medical plans to eligible associates that meet Health Care Reform requirements. You’ll be considered eligible if you are a full-time associate working on average 30 hours or more per week. Any associate (full-time or part-time) can choose to shop for coverage online through the federal or state marketplaces. You may qualify for the federal financial assistance from the government.

How is this different?

Today: Current benefits eligibility was determined by the full-time or part-time status entered by your manager in the payroll system when you were hired. The process will have to change due to Health Care Reform.

Going Forward: Once you have been employed with Compass Group for one year, benefits eligibility will be determined based on the average of actual hours worked in the previous 12 months. This average will be recalculated each year prior to annual enrollment.

See your manager if you have questions about the status of your average hours worked.

When considering your options for 2014, look at all your options like — paying the fee for no coverage, coverage through your spouse/domestic partner, Medicaid, Medicare, TRICARE, the federal or state marketplaces, and Compass Group’s plans. Compare all for cost and coverage.

What’s next?
Stay tuned for more. Look for Health Care Reform and Compass Group mailings at your home with information and tools that can help you.

Questions?
• Review the government’s site at healthcare.gov
• Call the Benefits Answerline at 800-341-7763
• Email benefits.department@compass-usa.com