

Health Insurance General Information

Wesco/C-Store currently offers a health plan for eligible employees as defined by the company benefit plan, and their dependents as defined by law. The coverage meets the minimum value standard* and the employee's cost of the individual plan coverage is intended to be affordable, based on employee wages. The benefit plan is available to you online at www.champlainfarms.com.

If you are employed by Wesco or C-Store as a full time salaried, office, or management employees, or an hourly employee who works an average 30 hours or more per week, you are eligible for health insurance.

If you are not eligible now, please note that a change in employment status may result in eligibility. If you accept a promotion, have an increase in hours, or have reason to believe you may be eligible for health insurance, **it is your responsibility to verify your eligibility** with the plan administrator.

If you are eligible and wish to take advantage of this health insurance offer, **it is your responsibility to contact the plan administrator to make arrangements to enroll.**

FAILURE TO COMPLETE ENROLLMENT WILL BE CONSIDERED A REJECTION OF THE HEALTH INSURANCE COVERAGE OFFER.

Online Marketplace: The online marketplace is designed to provide health insurance information as a one-stop shopping point. In Vermont, the marketplace is called Vermont Health Connect, in New Hampshire, it is known as the Exchange, and in New York, the New York State of Health. Open enrollment dates for health insurance coverage through the marketplace are available online. You may qualify to save money and lower your monthly premium, depending, in part, on your household income but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards.

Employer Health Coverage Affects Eligibility for Marketplace Premium Savings:

- If you have an offer of individual health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the marketplace and may wish to enroll in your employer's health plan.
- If your employer does not offer coverage that meets certain standards, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing. If the cost of the employer plan that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage offered does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.
- Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through marketplace. Your household income, along with other factors, will be used to determine whether you may be eligible for a premium discount.

Note: If you purchase a health plan through the marketplace instead of accepting health coverage offered by your employer, you may lose the employer contribution (if any) to the employer-offered coverage. Employer contributions, as well as the employee contribution to employer-offered coverage, are often excluded from income for Federal and State income tax purposes. Your payments for coverage through the marketplace, however, are made on an after-tax basis.

More Information: For more information about the employer plan, contact the plan administrator, Mike Sarvak at 802-864-5155, ext 234, or msarvak@champlainfarms.com. For more information about the online marketplace, visit www.vermonthealthconnect.gov (VT); https://www.healthcare.gov (NH); or https://nystateofhealth.ny.gov (NY).

Employer information:

The following information is provided to complete an application for coverage on the marketplace:
Wesco, Inc., 32 San Remo Drive, South Burlington, VT 05403; EIN 03-0273319
C-Store Contracting LTD, 32 San Remo Drive, South Burlington, VT 05403; EIN 03-0237068

*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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)