



Premium Benefits for Long-Term Freelancers:

Health Insurance for Freelance Employees of TTS Personnel/XYZ Payroll, Inc.

We are pleased to announce a comprehensive health insurance program for our freelance employees who are on a long term, indefinite freelance assignment. The health coverage will be provided by Health Net and the plan will be the Outlook EPO (HMO Plan). This is a non-gated plan. Although you must use Doctors that accept this Health Net plan; you do not need a referral from your primary physician.

Program Details:

1. 90-day waiting period, commencing on the first assignment date.
2. You must have completed 480 hours of work, and be employed on a long-term, indefinite freelance assignment.
3. Coverage is for Single only, and the monthly premium will be \$265.67. The premium will be deducted automatically from payroll. All premiums will be paid one month in advance, and must be enrolled prior to the 15th of the month. Coverage commences on the first day of the new month.
4. Freelancer will be offered Cobra coverage when assignment ends.
5. Lapse of coverage will result in a new waiting period.

If you are interested in enrolling in the plan please contact: Payroll Department at payroll@ttspersonnel.com or call TTS at (212) 687-9001.