

Managed Health



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1099WORKERS.COM



Empowering Individuals with Comprehensive Benefits, Community and Career Advancing Resources

Your need for independence shouldn't have to come at the cost of security for yourself and your loved ones. At 1099 we offer our associates comprehensive benefits that you'd gain from a traditional employer, to support your professional and personal life, without compromising your autonomy.

Welcome to Benefits that Matter!

Who We Serve

1099 Workers is designed to serve a diverse range of professionals. Our associates include independent workers, contractors, freelancers, temp workers, small business owners, self-employed individuals, and others from various industries and backgrounds.

How It Works

When you enroll with 1099 Workers, you become an integral part of our team. You will be hired as an associate, allowing us to provide employee benefits typically associated with full-time W2 jobs. Whether you're self-employed, a small business owner, or working full- or part-time for another employer, we provide access to valuable employee benefits.

This setup gives you the flexibility to continue working on your terms—managing your clients, projects, or business—while enjoying the benefits typically associated with full-time employment.

Partnering Together

As a valued associate of 1099 Workers, you'll have access to a wide array of benefits that you can pick and choose from, allowing you to tailor your benefits package to fit your specific needs. In return, we ask that you share your positive experiences and promote our services within your network. A simple endorsement on your social media platforms can help us grow and continue to provide excellent service to freelancers like you.

Easy Access to Robust Benefits

The 1099Workers.com Platform

Provides every associate with the following services:



Digital Primary Care

Access through Galileo to digital primary and specialists doctor visits at \$0 copay

- Unlimited 24/7 Doctor Consults
- Quick prescriptions, labs, and specialist referrals
- Built in second opinions
- Adult primary care, complex care, chronic condition management and urgent care

Advocacy Benefits Counselors

Confidential, no-cost resource for answers to your benefits or healthcare questions throughout the year

- Explain how your benefits work
- Compare pricing for an upcoming test, procedure or prescription drugs
- Review Explanations of Benefits (EOBs) and your bills for errors
- Resolve claims and billing issues
- Find a doctor

401k Administration

Access to traditional employer-sponsored 401k with no additional administrative fees. You'll also have the options to set aside child support or garnishments if needed.

Shopping Cart Experience

When you enroll with 1099 Workers, you'll have a shopping-cart experience for benefits where you can pick and choose which benefits will best fit your needs.

Major Medical

- Blue Cross PPO Plans
- Low and High Deductible Options
- HSA Plans
- Mini Med

Additional Benefits

- Dental
- Vision
- Accident
- Cancer
- Critical Illness
- Hospital Indemnity

1099 Workers Benefits Counselors are here for you!

Have questions about enrolling or your available benefits? Contact our New Hire Support team today

Call (888) 833-1099, and choose Benefits Option
Or email info@1099workers.com

Hours are Monday - Friday 8am - 5pm CT

Benefits Counselors can help you:

- Learn what benefits are available
- Identify your best choices for your needs
- Verify your doctors are in-network

Important Dates and Info:

- 1st and 15th of each month, money is collected.
- New hires can enroll at any time throughout the year. The annual open enrollment period takes place at the end of the fourth quarter.

Medical Plan and Cost Comparison

	Blue Cross Blue Shield PPO MTBCP047 7000 100/50 Option 1	Blue Cross Blue Shield PPO MTBCP025 3000 100/70 Option 2
IN-NETWORK BENEFITS		
Network	Blue Choice	Blue Choice
Lifetime Maximum	Unlimited	Unlimited
Deductible/Initial Unshareable Amount (IUA) Type Individual Family Co-insurance	Calendar Year \$7,000 \$15,00 100%	Calendar Year \$3,000 \$9,000 100%
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	\$7,900 \$15,800	\$3,500 \$10,500
Physician Office Visit Preventive Care Office Visit - Primary Office Visit - Specialist Telehealth Lab / X-ray Complex Imaging (CT, MRI, PET Scans) Outpatient Mental Health Outpatient Therapy (Physical/Occupational/Speech)	100% covered \$40 copay \$80 copay 100% covered 100% covered 0% after deductible \$40 copay 0% after deductible	100% covered \$35 copay \$70 copay 100% covered 100% covered 0% after deductible \$35 copay 0% after deductible
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	0% after deductible 0% after deductible \$500 copay, then 0% after deductible \$75 copay	0% after deductible 0% after deductible \$500 copay, then 0% after deductible \$75 copay
Prescription Drug Coverage Deductible Monthly Maximum Tier 1 Tier 2 Tier 3 Tier 4 Mail-Order	None None \$10 copay \$50 copay \$100 copay \$150 copay 3 x copay	None None \$10 copay \$50 copay \$100 copay \$150 copay 3 x copay
OUT-OF-NETWORK BENEFITS		
Deductible Individual Family Co-insurance	\$10,000 \$20,000 50%	\$6,000 \$18,000 70%
Out-of-Pocket Maximum (Includes Deductible) Individual Family	Unlimited Unlimited	Unlimited Unlimited

Medical Plan and Cost Comparison

	Blue Cross Blue Shield PPO MTBCP250 0 80/50 Option 3	Blue Cross Blue Shield HDHP MTBCP012H 5000 80/60 Option 4
IN-NETWORK BENEFITS		
Network	Blue Choice	Blue Choice
Lifetime Maximum	Unlimited	Unlimited
Deductible/Initial Unshareable Amount (IUA)	Calendar Year	Calendar Year
Type	\$0	\$5,000
Individual	\$0	\$10,000
Family	80%	80%
Co-insurance		
Out of Pocket Maximum (Includes Deductible/IUA)		
Individual	\$6,300	\$6,900
Family	\$12,600	\$13,800
Physician Office Visit		
Preventive Care	100% covered	100% covered
Office Visit - Primary	\$40 copay	20% after deductible
Office Visit - Specialist	\$80 copay	20% after deductible
Telehealth	100% covered	\$48 copay
Lab / X-ray	100% covered	20% after deductible
Complex Imaging (CT, MRI, PET Scans)	100% covered	20% after deductible
Outpatient Mental Health	20% after deductible	20% after deductible
Outpatient Therapy	\$40 copay	20% after deductible
(Physical/Occupational/Speech)	20% after deductible	20% after deductible
Hospital Services		
Inpatient Surgery	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
Emergency Room	\$500 copay, then 20% after deductible	20% after deductible
Urgent Care	\$75 copay	20% after deductible
Prescription Drug Coverage		
Deductible	None	Medical Deductible
Monthly Maximum	None	None
Tier 1	\$10 copay	20% after deductible
Tier 2	\$50 copay	20% after deductible
Tier 3	\$100 copay	20% after deductible
Tier 4	\$150 copay	20% after deductible
Mail-Order	3 x copay	20% after deductible
OUT-OF-NETWORK BENEFITS		
Deductible		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Co-insurance	50%	60%
Out-of-Pocket Maximum (Includes Deductible)		
Individual	Unlimited	Unlimited
Family	Unlimited	Unlimited

Medical Plan and Cost Comparison

PRICING*		
	OPTION #1	OPTION #2
Employee Only	\$311.78	\$352.42
Employee + Spouse	\$539.79	\$621.09
Employee + Child(ren)	\$516.99	\$594.23
Employee + Family	\$813.32	\$943.50
	OPTION #3	OPTION #4
Employee Only	\$382.98	\$277.89
Employee + Spouse	\$682.19	\$472.04
Employee + Child(ren)	\$652.27	\$452.62
Employee + Family	\$1,031.25	\$705.01

*All pricing are semi-monthly rates, effective for 2025. Taxes subject to total benefits selected. Each plan comes with digital primary care at \$0 copays, advocacy services and 401k administration.

Frequently Asked Questions

Q: What benefits can I enroll in?

A: You will have the option to pick from one of our several major medical plan options, including low deductible, high deductible, HSA, and Mini Med options.

From there, you have additional benefit options that you can take or leave, such as dental, vision, accident, and other supplemental plans.

Q: I signed up for benefits, when will I make my first payment?

A: Your first charge occurs on the 1st and 15th of the month following your completed enrollment.

Q: If I sign up today, when will my medical benefits take effect?

A: Your medical benefits start on the first of the month following your payment. For example, if you sign up on November 1 and your first account draft is on December 1, your benefits will be effective January 1.

Q: What is required for me to complete my enrollment?

- A: 1. Complete your profile,
2. Select your benefits,
3. Submit your benefit request,
4. You will then be prompted to complete your I-9 and W-4 verification and sign your new hire packet,
5. Once completed you will receive a Welcome email which includes your enrollment guide.

Q: Why do I need to complete an I-9?

A: Form I-9 is a requirement for all U.S. employers. It is used to verify the identity and employment authorization of individuals hired for work in the United States.

Q: Can I make changes to my benefits after I enroll?

A: You may make changes until your application is submitted, if you have a qualifying life event or during open enrollment.

Q: Can I cancel my benefits at any time?

A: Yes, you can cancel your association with 1099 Workers at any time. You must send a written notice to cancellations@1099workers.com. Your benefits will remain active through the remainder of the month.

Frequently Asked Questions

Q: When is open enrollment each year, and how often do plan offerings/premiums change?

A: Open enrollment typically occurs in the 4th quarter of the year. During this time, you'll receive notifications regarding the open enrollment window allowing you to make new benefit selections for the upcoming year.

Q: Does my family have access to any services?

A: You will have the option to add your family members to most of the available benefits. Our telehealth solution includes your family at no additional cost.

Q: What is a qualifying event, and what should I do if I have one?

A: If you experience a qualifying event and want to adjust benefits, you can call our support team within 30 days of the event.

Here are some examples of qualifying events and the necessary documentation:

- Becoming a parent: Birth certificate or adoption record
- Getting married: Marriage certificate
- Getting a divorce: Filed court papers
- Moving: Proof of residency from new and old addresses

For a complete list of qualifying life events, visit [Healthcare.gov](https://www.healthcare.gov).

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