



## **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:



## Telehealth

Access to virtual doctor visits at \$0 copay

- Unlimited 24/7 General Doctor or Pediatrician Consults
- Quick prescription refills
- Built in second opinions
- Access to mental health coaching, therapy, and registered dietitians

## 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

- Cigna 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](mailto: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 second quarter.

# Medical Plan and Cost Comparison

	Cigna PPO TRADITIONAL PLAN 10 - \$8,000 Deductible Option 1	Cigna PPO TRADITIONAL PLAN 4A - \$3,000 Deductible Option 2
	IN-NETWORK BENEFITS	
Network	Cigna PPO	Cigna PPO
Lifetime Maximum	Unlimited	Unlimited
Deductible/Initial Unshareable Amount (IUA) Type Individual Family Co-insurance	Calendar Year \$8,000 \$16,000 100%	Calendar Year \$3,000 \$6,000 80%
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	\$8,000 \$16,000	\$5,000 \$10,000
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 \$25 copay \$50 copay \$0 copay 0% after deductible 0% after deductible \$25 copay 0% after deductible	100% covered \$25 copay \$50 copay \$0 copay 20% after deductible 20% after deductible \$25 copay 20% after deductible
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	0% after deductible 0% after deductible \$250 copay after deductible \$50 copay	20% after deductible 20% after deductible \$250 copay and 20% after deductible \$50 copay
Prescription Drug Coverage Deductible Monthly Maximum   Mail-Order Tier 1 Tier 2 Tier 3 Tier 4	None None \$15 copay \$35 copay \$70 copay Not Covered \$45 copay \$105 copay \$210 copay Not Covered	None None \$15 copay \$35 copay \$70 copay Not Covered \$45 copay \$105 copay \$210 copay Not Covered
	OUT-OF-NETWORK BENEFITS	
Deductible Individual Family Co-insurance	Not Covered Not Covered N/A	\$25,000 \$50,000 50%
Out-of-Pocket Maximum (Includes Deductible) Individual Family	Not Covered Not Covered	\$250,000 \$500,000



# Medical Plan and Cost Comparison

	Cigna PPO TRADITIONAL PLAN 5A - \$2,000 Deductible Option 3	Cigna PPO HSA PLAN F - \$6,750 Deductible Option 4
	IN-NETWORK BENEFITS	
Network	Cigna PPO	Cigna PPO
Lifetime Maximum	Unlimited	Unlimited
Deductible/Initial Unshareable Amount (IUA) Type Individual Family Co-insurance	Calendar Year \$2,000 \$4,000 80%	Calendar Year \$6,750 \$13,500 100%
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	\$6,500 \$13,500	\$6,750 \$13,500
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 \$25 copay \$50 copay \$0 copay 20% after deductible 20% after deductible \$25 copay 20% after deductible	100% covered 0% after deductible 0% after deductible \$0 copay 0% after deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	20% after deductible 20% after deductible \$250 copay and 20% after deductible \$50 copay	0% after deductible 0% after deductible 0% after deductible 0% after deductible
Prescription Drug Coverage Deductible Monthly Maximum   Mail-Order Tier 1 Tier 2 Tier 3 Tier 4	None None \$15 copay \$35 copay \$70 copay Not Covered	Medical Deductible 0% after deductible 0% after deductible 0% after deductible Not Covered
	OUT-OF-NETWORK BENEFITS	
Deductible Individual Family Co-insurance	\$25,000 \$50,000 50%	Not Covered Not Covered N/A
Out-of-Pocket Maximum (Includes Deductible) Individual Family	\$250,000 \$500,000	Not Covered Not Covered

# Medical Plan and Cost Comparison

	<b>Cigna PPO</b> HSA PLAN C - \$8,000 Deductible <b>Option 5</b>
	<b>IN-NETWORK BENEFITS</b>
<b>Network</b>	Cigna PPO
<b>Lifetime Maximum</b>	Unlimited
<b>Deductible/Initial Unshareable Amount (IUA)</b> Type Individual Family <b>Co-insurance</b>	Calendar Year \$8,000 \$16,000 100%
<b>Out of Pocket Maximum (Includes Deductible/IUA)</b> Individual Family	\$8,000 \$16,000
<b>Physician Office Visit</b> 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 0% after deductible 0% after deductible \$0 copay 0% after deductible 0% after deductible 0% after deductible 0% after deductible
<b>Hospital Services</b> Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	0% after deductible 0% after deductible 0% after deductible 0% after deductible
<b>Prescription Drug Coverage</b> <b>Deductible</b> <b>Monthly Maximum   Mail-Order</b> Tier 1 Tier 2 Tier 3 Tier 4	Medical Deductible None 0% after deductible   0% after deductible 0% after deductible   0% after deductible 0% after deductible   0% after deductible Not Covered   Not Covered
	<b>OUT-OF-NETWORK BENEFITS</b>
<b>Deductible</b> Individual Family <b>Co-insurance</b>	Not Covered Not Covered N/A
<b>Out-of-Pocket Maximum (Includes Deductible)</b> Individual Family	Not Covered Not Covered

# Medical Plan and Cost Comparison

PRICING*		
	OPTION #1	OPTION #2
Employee Only	\$339.83	\$384.14
Employee + Spouse	\$588.37	\$676.99
Employee + Child(ren)	\$563.51	\$647.71
Employee + Family	\$886.51	\$1,028.42
	OPTION #3	OPTION #4
Employee Only	\$417.44	\$302.90
Employee + Spouse	\$743.58	\$514.52
Employee + Child(ren)	\$710.97	\$493.36
Employee + Family	\$1,124.06	\$768.46
	OPTION #5	
Employee Only	\$224.80	
Employee + Spouse	\$418.07	
Employee + Child(ren)	\$385.47	
Employee + Family	\$629.14	

\*All pricing are semi-monthly rates, effective for 2025. Includes all applicable taxes and fees.  
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: When do my medical benefits start if I sign up today?**

A: Your benefits begin on the 1st of the month after 30 days. For example, if you sign up in January, your coverage starts March 1st.

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

A: Your first payment is due 30 days before your benefits begin. Payments are made on the 1st and 15th of each month. For example, if your coverage starts March 1st, your first payments will be on February 1st and February 15th.

**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 enrollment in major medical.  
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 the end of the month of your initial enrollment, 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](mailto: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 at the end of the 2nd 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 benefit year.

**Q: When do my deductibles and out-of-pocket maximums reset?**

A: For all major medical plans, deductibles and out-of-pocket maximums reset at the beginning of each calendar year—on January 1st.

**Q: Do I have to be an independent contractor or 1099 Worker to qualify for enrollment?**

A: No. Whether you're self-employed, a small business owner, or working full- or part-time for another employer, you can qualify as long as you are 18 years of age or older and actively working.

**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).



**1099WORKERS.COM**