

**Consilio Services**  
**Frequently Asked Questions**  
**2.24.2021**

**1. Who should I email if I have questions?**

Please do not email multiple email addresses-this slows down processing. Email boxes are monitored Monday-Friday during normal business (eastern standard time). Employees can expect a response within 24 - 48 hours Monday through Friday.

Payroll	<a href="mailto:ReviewPayroll@consilio.com">ReviewPayroll@consilio.com</a>
Health Benefits	<a href="mailto:ReviewHR@consilio.com">ReviewHR@consilio.com</a>
Commuter Benefits	<a href="mailto:ReviewHR@consilio.com">ReviewHR@consilio.com</a>
Employment Verification	<a href="mailto:ReviewHR@consilio.com">ReviewHR@consilio.com</a>

*\*Please allow additional time if you send an email on Friday*

**2. As a Consilio Services employee, when am I eligible for medical coverage?**

All Consilio Services employees are eligible for coverage the first of the month following 60 days of employment provided they are working and continue to work an average of 30 hours per week. Please note that reports are reviewed monthly, reviewing the prior 60 days- notification may occur closer to after 90 days of employment.

**3. What medical coverage am I eligible for?**

Employees are eligible to enroll in the Consilio Services Open Access Base Plan through Cigna. For the 2021 plan year, employee contributions are as follows:

Coverage Tiers	Bi-Weekly Premium	Monthly Premium
Employee	\$118.25	\$236.49
Employee + Child	\$207.68	\$415.35
Employee + Spouse	\$259.00	\$518.00
Family	\$382.25	\$764.50

Please note the OAP Base plan is not an HSA eligible plan.

**4. Will I be contacted when I am eligible for coverage?**

Employees will receive an email letting them know they are eligible for coverage and have the ability to decline or enroll in the plan. The email will come from [Benefits@Consilio.com](mailto:Benefits@Consilio.com). The email will include instructions for enrolling in UltiPro via "Manage My Benefits". Please monitor any and all email accounts regularly for communication.

**5. Once I am eligible, how long do I have to enroll in coverage?**

Once eligible, employees will have 30 days from the date of notification to enroll in medical coverage. The actual dates for enrollment will be noted once employees log on to the website. Employees will also be able to see the effective date of coverage after they enroll. Please note premium will be due as of the effective date of coverage.

**6. What do I need to do to enroll in coverage?**

In order to enroll in medical coverage, employees will need to enroll through UltiPro via “Manage My Benefits”. Employees will receive an email with instructions for where to go to enroll once logging in. You will use your regular Ultipro login credentials to access the site. Once logged in, employees can add dependents, select the available plan and review related documents located in the Benefit Documents library under the Documents tab on the website. Employees can modify their benefit election at any time during the 30-day enrollment window.

**7. Can I enroll my dependents in the Consilio Services health plan?**

Yes, employees have the option of enrolling themselves and their eligible dependents in the available medical plan. Eligible dependents include:

- Spouse or Domestic Partner
  - Domestic Partner coverage requires a completed Domestic Partner Affidavit (this form is located in the Benefit Document Library)
- Children up to age 26 regardless of marital or student status
- Unmarried children of any age who are incapable of supporting themselves due to a mental or physical disability and who are totally dependent on the employee. When covering an overage disabled dependent, employees must provide carrier required documentation

*\*Employees will be asked to provide proof of relationship to upload on the benefits portal ( i.e., birth/adoption certificate or marriage license)*

**8. Can I make changes to my coverage during the year?**

Employees cannot make changes to their coverage during the plan year unless they experience a Qualified Life Event (QLE). Employees must log on within 31 days of the event in order to make changes. Any changes that are made, must be directly related to the event. Proof of event will be required for approval (i.e., birth/adoption certificate, marriage license) Qualified Life events include but are not limited to

- Marriage, Legal Separation, Divorce
- Birth, legal adoption of child or placement of a child for legal adoption
- Death of spouse or dependent child
- Turning age 26-losing eligibility under parent plan
- Gain or loss of coverage under a spouse or other plan

**9. What happens if I do not enroll within 30 days?**

Employees who miss their initial enrollment period will have to wait until the annual open enrollment period to enroll in coverage unless they experience a qualified life event (see above). Annual open enrollment typically occurs during a two-week period in the fall. If an employee experiences a Qualified Life Event (QLE) then they will be allowed to enroll in the Consilio Services health plan within 31 days of the QLE.

**10. Can I terminate my coverage during the year?**

Employees cannot terminate their coverage during the plan year unless they have a Qualified Life Event. A reduction in work hours (not meeting the 30 hours per week average) is considered a Qualified Life Event. If a project ends, an employee may actively waive continued coverage. The employee will be offered COBRA.

**11. If there is a gap between the end of my current project and the beginning of my next project, does my coverage end?**

Employee's coverage will continue for 30 days (provided the premium is paid) while in between projects unless they actively opt out of coverage upon project end. At the end of the project, employees must notify [ReviewHR@consilio.com](mailto:ReviewHR@consilio.com) and make arrangements to continue paying their health premium. **HR will not notify the employee.** If an employee does not pay the first premium due within 15 days after the end of the project, coverage will be terminated effective the last day of the month in which a premium was paid. COBRA information will be sent to the employee to the address that is on file. If an employee wishes to drop health coverage at the end of the project, they must contact [ReviewHR@consilio.com](mailto:ReviewHR@consilio.com) and request that the coverage will be terminated.

Taben Group is Consilio's COBRA administrator. Below are the 2021 COBRA rates:

Coverage Tier	Monthly Payment
Employee	\$491.61
Employee + Child	\$860.31
Employee + Spouse	\$1,052.04
Family	\$1,514.15

**12. If my project ends midweek, do I have to pay for a portion of that week, or will Consilio cover the entire week?**

Employees will be responsible for all premiums even if they do not work a full week.

**13. What happens if I miss a premium payment?**

If a payment is missed, Payroll is authorized to deduct the missed payment as well as the current payment from the next paycheck if funds are available. By enrolling electronically, employees have authorized Consilio to take missed premiums from their paycheck when they return to work. Once two payments are missed, HR may attempt to determine the employee's status by reaching out to the recruiter as a courtesy. If we are unable to determine current status, coverage will be terminated effective the last day of the month in which a premium was paid.

**14. If I am in between projects, do I need to send a payment biweekly or should I send in the full amount at the beginning of the month?**

When an employee is in between projects, they can send the payment (check or money order) biweekly or at the beginning of the month. Electronic payments are not available. Employees will not be notified if missed premiums will be deducted from their paycheck.

**15. If I miss a payment, will I receive something letting me know how much I owe and where to send my payment?**

No. Employees will owe the same amount each week that had been deducted from their paycheck (see rates on page 1). Employees will be responsible for sending the payment. HR will not contact employees to notify them of premiums due.

Please email [ReviewHR@consilio.com](mailto:ReviewHR@consilio.com) for information on where to send payment.

Note: Please send via regular US Mail-do not send Certified, Express or FedEx. Electronic payments cannot be processed.

**16. If I go 30 days between projects, switch over to COBRA, and then come back for a project, will I be eligible again on Day 1 of the project?**

No. If an employee goes on COBRA, they will have to re-satisfy the eligibility requirement, work an average of 30 hours per week for a 60-day period.

**17. Am I offered paid sick leave?**

Paid sick leave will be accrued as required by statutory state requirements.

## Commuter Benefits

### 18. Am I eligible for commuter benefits?

Yes, all Consilio Services employees are eligible for commuter benefits on their date of hire. Navia is the commuter benefit administrator. The commuter benefit plan allows employees to set aside pre-tax dollars for qualified transit and parking expenses you incur while commuting to and from work.

### 19. How do I enroll in commuter benefits?

Employees who wish to enroll in and use the commuter benefit-please understand the process noted below-

- ✓ Log on to Ultipro, go to Myself – Benefits – Manage my benefits to enroll.
- ✓ Please note: The amount elected for transit and/or parking will be deducted from employee paychecks **biweekly**. Employees may change or stop their election at any time throughout the year by logging in and unenrolling
- ✓ Employees can access the commuter benefit on the first of the month following the payroll deductions.

**\*The elected monthly pretax amount will be deducted from the employee paychecks biweekly. If an employee does not receive a paycheck that week, the account will not be funded the full amount elected.**

### 20. What happens once I enroll in Commuter Benefits?

Employee information will be submitted to Navia. Payroll deductions will happen biweekly. Employees will receive a debit card in the mail to the address on file to use when purchasing/paying for commuter benefits. Please contact Navia for any questions regarding access to benefits. Navia 866-669-3539

**Please note:** Employees in the Washington DC Metro area will need to pay for their benefits out of pocket and submit a claim for reimbursement. The DC Metro system will not accept outside vendor debit cards.

## 401k Eligibility

### **21. How do I become eligible to participate in the Consilio 401k plan?**

Employees must work 1000 hours within their first year of employment. If they fail to meet the eligibility requirement during their first year of employment, a review of their hours will be conducted based on the current calendar year to meet the 1000 hour minimum. Consilio monitors work hours on a monthly basis.

**Note:** The Consilio 401k plan has an auto enrollment feature. Once an employee is notified that they are eligible, the employee must actively set their contribution percentage to zero or they will be automatically enrolled in the 401k plan with a 3% contribution. The employee must contact Fidelity to actively opt out if they do not wish to be enrolled.

### **22. How will I be notified when I become eligible?**

Employees will receive an email to the email address that is on file with Consilio, notifying them of their eligibility. Employees will also receive information via email from Fidelity notifying them of their eligibility to participate in the 401k plan. They will also receive a plan summary, fee disclosure notice and investment information. If an email address is not available, Fidelity will mail information to the address in the Fidelity system.