

MARKETPLACE APPLICATION DETAILS

INFORMATION YOU NEED TO OBTAIN HEALTH COVERAGE THROUGH THE MARKETPLACE IN 2024.

INFORMATION ABOUT REI'S BENEFIT PLAN AND REI'S ACCESS PLAN

This section contains information about health coverage offered by REI in 2024. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

For more information about the Affordable Care Act, also known as Health Care Reform, visit our [HealthCare.gov](https://www.healthcare.gov).

3. Employer Name Recreation Equipment, Inc.	4. Employer Identification Number (EIN) 91-0656890	
5. Employer address 1700 45 th St. E., Suite 101	6. Employer phone number 1-800-999-4734	
7. City Sumner	8. State WA	9. ZIP code 98352
10. Who can we contact about employee health coverage at this job? REI Employee Service Center		
11. Phone number (if different from above)	12. Email address hrhr@rei.com	

You may also be asked to provide the “employee share of the lowest cost monthly premium for minimum value coverage”. Below are the monthly costs for REI’s lowest cost medical plan for each type of coverage.

For employees eligible for:

REI Full Benefit Plan - REI Saver Medical Plan
 Employee Only Hourly Monthly Cost, \$63.12
 Employee Only Salaried Monthly Cost, \$99.78

REI Access Plan - Employee Monthly Cost, \$63.12

Below is additional information about eligibility for health benefits under the REI Full Benefit Plan or REI Access Plan that will be requested if you complete an application for coverage in the Marketplace. Additional information can also be found in the [Summary Plan Description](#) or on foryourbenefit-REI.com.

REI FULL BENEFIT PLAN EMPLOYEE ELIGIBILITY:

You: You are eligible for health benefits under the REI Full Benefit Plan in 2024 if you are a regular:

- Full-time employee; or
- Part-time employee and average 20 or more hours per week during a defined 12-month evaluation period based on your date of hire. To estimate coverage please use the [Benefits Eligibility Estimator Tool](#) on foryourbenefit-REI.com.

Your Eligible Dependents: The following are considered eligible dependents under the REI Full Benefit Plan in 2024:

- Your spouse;
- Your life partner if you have filed an affidavit of life partnership with REI; and
- Your children (includes biological; children of your spouse/life partner; adopted; placed for adoption with you or your spouse/life partner; children for whom you or your spouse/life partner acts “in loco parentis”) who are (1) under age 26; or (2) disabled (per plan policy) children of any age

REI FULL BENEFIT PLAN’S HEALTH PLAN STANDARDS:

The medical benefits under the REI Full Benefit Plan meet the federal minimum value* and affordability** standards for self-only coverage. As a result, if you are eligible for the REI medical benefits, it is unlikely you will be eligible for a premium subsidy through the Marketplace. However, your spouse and tax dependents may be eligible for a premium subsidy, depending upon your total household income. Their eligibility for a premium subsidy will be determined when they apply for insurance through the Marketplace.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Above is the employer information you’ll enter when you visit HealthCare.gov to find out if you can get a tax credit (premium subsidy) to lower your monthly premiums.

*Federal minimum value is defined as plan that pays at least 60% of the total cost of medical services.

** Affordability is defined by the federal government as an employee’s contribution to the annual premium for coverage does not exceed 8.39% of annual household income.

REI ACCESS PLAN EMPLOYEE ELIGIBILITY:

You: You are eligible for medical coverage under the REI Access Plan beginning in 2024 if you are an employee of REI for three or more months who is not full-time employee nor a part-time employee eligible for the REI Full Benefit Plan and you are not eligible for health coverage through another employer for which you work.

Your Eligible Dependents: No dependents are eligible for health benefits provided by the REI Access Plan in 2024.

REI ACCESS PLAN'S HEALTH PLAN STANDARDS:

The medical benefits under the REI Access Plan meet the federal minimum value* and affordability** standards. As a result, if you are an REI employee, it is unlikely you will be eligible for a premium subsidy through the Marketplace. However, your spouse and tax dependents may be eligible for a premium subsidy, depending upon your total household income. Their eligibility for a premium subsidy will be determined when they apply for insurance through the Marketplace.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Above is the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit (premium subsidy) to lower your monthly premiums.

*Federal minimum value is defined as plan that pays at least 60% of the total cost of medical services.

** Affordability is defined by the federal government as an employee's contribution to the annual premium for coverage does not exceed 8.39% of annual household income.

ADDITIONAL INFORMATION YOU MAY NEED

You may wish to gather the following information before researching your options through the Marketplace.

- Number of people in your household
- Estimated 2024 household income
- Personal information about you and the dependents in your household, such as:
 - Age and Date of Birth
 - Social Security or Federal Identification Number

For more information, go to [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325).