

**Attachment B**  
**Abbington Management Corp.**  
**Group Medical Plan**  
**As of July 1, 2017**

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To be eligible to participate in the health plan (Plan), you must be a full-time employee. In general, you are a full-time employee if you are employed, on average, at least 30 hours of service per week. Full-time employees may also elect coverage for their spouses and dependent children up to age 26.

Effective [May 2, 2015](#) the Company uses a look-back measurement method to determine who is a full-time employee for purpose of Plan coverage. The look-back measurement method is based on Internal Revenue Services (IRS) final regulations under the Affordable Care Act (ACA). Its purpose is to provide greater predictability for Plan coverage determinations. The look-back measurement method applies to all Company employees.

The look-back measurement method involves three different periods:

- A **measurement period** for counting your hours of service.
  - If you are an ongoing employee, this measurement period (which is also called the "standard measurement period") runs from [May 2nd to May 1st](#) and will determine your Plan eligibility for the stability period that follows the measurement period.
  - If you are a new employee who is variable hour, seasonal or part-time, the measurement period will begin on [the employee's start date and will last for twelve months](#).
  - If you are a new non-seasonal employee who is expected to work full time, the Company will determine your status as a full-time employee who is eligible for Plan coverage based on your hours of service for each calendar month. Once you have been employed for a certain length of time, the measurement rules for ongoing employees will apply to you.
- A **stability period** is a period that follows a measurement period. Your hours of service during the measurement period will determine whether you are a full-time employee who is eligible for coverage during the stability period. As a general rule, your status as a full-time employee or a non-full-time employee is "locked in for the stability period, regardless of how many hours you work during the stability period, as long as you remain an employee of the Company. There are exceptions to this general rule for employees who experience certain changes in employment status. The stability period [is twelve months](#).
- An **administrative period** is a short period between the measurement period and the stability period when the Company performs administrative tasks, such as determining eligibility for coverage and facilitating Plan enrollment. The administrative period lasts [is 30 days \(open enrollment\)](#).

Special rules apply when employees are rehired by the Company or return from an unpaid leave.

The rules for the look-back measurement method are very complex. Keep in mind that this is just a general overview of how the rules work. More complex rules may apply to your situation. The Company intends to follow the IRS final regulations when administering the look-back measurement method. If you have any questions about this measurement method and how it applies to you, please contact Abbington Management at 614-798-5110.