



Low Cost Medical Plan!



As a full-time stylist working 30 hours per week, you are eligible to enroll in the Ternian Axis medical plan. This plan covers doctor's office visits, prescriptions, wellness exams, testing, x-rays and other services with a small co-pay per visit. The plan even has an Employee Assistance Plan (EAP) and a Telephonic doctor service within it. The Ternian Axis plan is a Limited Medical Plan, which means that most services have coverage amounts capped at a limited amount per year. Although not as comprehensive as a Major Medical health insurance, the Ternian Axis plan is much lower cost: usually less than ½ the cost of Major Medical coverage. For most stylists, a limited plan is the only realistic option for their budget.

An important change in the Affordable Care Act rules coming soon is the elimination of the Individual Mandate to have health insurance. This means that, as of January 1, 2019, you cannot be penalized by the IRS for choosing not to have health insurance. This change in the law gives a boost to Limited Health Plans. Starting in 2019, you can have the Ternian Axis plan without any potential penalties on your IRS taxes. July is Open Enrollment month for Pinnacle, through July 24th. See <http://sportclips.pinnaclepeo.com/services/annual-benefits-enrollment-2018-2019/> for more information, prices, and enrollment forms or contact the Pinnacle benefits department at (210) 344-2088.