

Options for Health Insurance for Demand Studios Freelancers

Frequently Asked Questions:

For any questions related to the health insurance plans themselves, please contact:

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HUB International (Kagan-Kozberg Life & Health)
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Direct: 310-432-4247

Q. Who is eligible to access these insurance plans?

A. Demand Studios writers, filmmakers, and copy editors who meet the following tenure and activity requirements:

Writers: Worked with Demand Studios for at least 3 months and have averaged 30 articles a month in last 3 months

Filmmakers: Worked with Demand Studios for at least 3 months and have averaged 30 videos produced a month in last 3 months

Copy Editors: Worked with Demand Studios for at least 3 months and have averaged 200 articles a month in last 3 months

The activity numbers are averages to account for the variability in our freelancers' schedules but still rewarding those that work with us consistently.

If you are a writer who wrote the following you are eligible:

Month 1: 10 articles **Month 2:** 100 articles **Month 3:** 10 articles

However, if you do not write at all in a month you are not considered active for that month and thus the following example output would not be eligible:

Month 1: 50 articles **Month 2:** 0 articles **Month 3:** 75 articles

Q. Who is Demand Studios working with to provide access to health insurance?

Demand Studios has selected FlexShield as the provider of these plans. Hub International is the program administrator and will act as the intermediary between freelancers and FlexShield.

Q. What information is Demand Studios sharing with FlexShield / Hub International ?

The only information Demand Studios is sharing is whether or not a freelancer has met requirements. They will not know specific information on how active or tenured a freelancer is. They will only know that the freelancer was deemed eligible by Demand Studios based on the criteria outlined above

Q. What happens if I drop below the eligibility level after I enroll in a plan?

A. Once you have qualified and enrolled in the plan, the health insurance relationship is completely between you and FlexShield / Hub International. We will not be updating FlexShield / Hub International regarding your productivity once you have been deemed eligible on our side.

Q. Are these plans better than plans I can get by myself?

A. Family health insurance needs and preferences are different for every family. To determine types of plans to offer, we spoke to freelancers and health insurance experts to determine what would best fit the needs of our community.

The plans that are available for eligible freelancers are not available to individuals applying alone. Our network of thousands has allowed us to negotiate a significant cost discount for the coverage levels offered. In addition, there are programs attached to this plan that would cost individuals money or are not available to individuals altogether.

Generally, if you or your spouse is affiliated with a good corporate health insurance plan then it's likely you won't need this option. However, if you are a contractor securing insurance on your own, this could be a good option for you. Please read through our plans and compare them with your own to see whether it's right for you.

If you have any questions about your coverage, please call:

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Q. Can I use these plans to supplement my current insurance?

A. Yes. These plans can work together with other insurance plans. Combining these plans with other insurance plans could represent an attractive solution for some.

Please contact Erin Alva (above) for more details on using this insurance to supplement other insurance.

Q. How do I enroll in a plan?

A. At the beginning of every month, freelancers who meet the eligibility requirements will be sent an email with details on the plan and how to enroll. Enrollment is done between the freelancer and Flexshield – Demand Studios is not involved in the enrollment.

Freelancers will have 90 days to decide whether to enroll or not. Once the 90 day window has passed freelancers must wait until the next open enrollment period. In this case it will be December 1, 2010.

You may be able to enroll in the plan after 90 days if a 'qualifying event' occurs (such as you or your spouse losing a job which provided health insurance). Please contact Erin Alva (above) if you need any more information on qualifying events.