What is the PGA TOUR Caddie Health Insurance program?

The program will assist caddies regularly working on the PGA TOUR with paying for health insurance to protect themselves and their families.

Why is the PGA TOUR sponsoring this program?

In recognition of the important service provided to PGA TOUR members by their caddies.

What is the effective date of the program?

The program was effective beginning April 1, 2006. This follows the health insurance plan year already in place for PGA TOUR players. The program renews annually on April 1 in subsequent years.

Who is eligible to participate in the program?

Caddies who worked at least 15 PGA TOUR events during the prior season will be eligible for a yearly reimbursement of up to $2,000 towards the purchase of health insurance. The maximum monthly reimbursement is $166.66 ($2,000/12). Up to 5 Web.com Tour events can be used to satisfy the eligibility requirements. The reimbursement is for the 12 month period beginning April 1 each year.

Is this a group insurance program?

No, this program is designed to offset the costs of you purchasing individual insurance. Individual insurance has a number of benefits including allowing you to select the plan and options that best fit your needs.

How do I purchase health insurance if I do not have it already?

You can logon to [www.healthcare.gov](http://www.healthcare.gov). Select “See Plans Before I Apply” or “Apply Now for Health Coverage”. At the next screen, select your state. You will then be directed to your state’s exchange if it has one; if your state doesn’t have an exchange, you will continue with healthcare.gov. You can also call 800-318-2596 to contact the government exchange.

If you prefer not to contact the government exchange, you can contact OneExchange at (866) 322-2824 to speak with a benefit representative who can help you find a policy that will fit your needs. You can also directly contact the Insurance Company of your choice.

When will coverage begin?

Your major medical plan can start any month. Keep in mind that the plans typically go into effect on the 1st of the month following completion of an application.
How does the PGA TOUR reimbursement program work?

The reimbursement period begins April 1 each year. Caddies must submit proof of payment for their coverage to PGA TOUR, who will approve the expenditure and provide reimbursement to you via direct deposit (preferred) or check.

How do I submit proof of payment?

- Fax the reimbursement form and your documentation to 904-543-2197, or
- Mail the reimbursement form and your documentation to PGA TOUR; 100 PGA TOUR Boulevard; Ponte Vedra Beach, FL 32082; Attn: Kelly Kristoff, or
- Scan the reimbursement form and your documentation then email to mailto:KellyKristoff@pgatourhq.com

Is there a deadline for submitting reimbursement requests?

Yes, you have until June 30, 2016 to submit your reimbursement request for April 1, 2015 through March 31, 2016.

Reimbursements received by the end of the month will be direct deposited or mailed around the 20th of the following month. (i.e. A submission received March 30th will be paid around April 20th; a submission received April 4th will be reimbursed around May 20th.)

What if my selected plan costs more than the reimbursement?

The cost of your plan may exceed your level of reimbursement. That additional portion remains your responsibility. However, the reimbursement reduces your overall out of pocket costs. For example, if you are enrolled in a benefit plan for $275 per month, your cash reimbursement would be $166.66 per month. Thus your true costs for the benefits program is less than $110 per month. As a self-employed independent contractor, all payments for health insurance premiums are 100% tax deductible.

Is the reimbursement taxable income to me?

Yes, the total amount of the reimbursement you receive will be reported to you on a 1099-MISC issued by the PGA TOUR. However, the reimbursement is 100% tax deductible when used to pay for health insurance premiums. For more detailed information, please consult with your tax advisor.

What if I already have insurance coverage or am covered by my spouse’s policy?

You are still eligible for the reimbursement for your spouse’s premium and should submit your proof of payment for that coverage (make sure that the proof of payment indicates family coverage) along with the PGA TOUR/Champions Tour Caddies Insurance Claim Form and fax, mail or scan as mentioned above. You will need to submit proof for each month’s premium payment you make.

What if I am a qualifying caddie, but not a U.S. citizen?

You are still eligible to participate in the program and receive a PGA TOUR reimbursement.