

# Caddie Health Insurance Reimbursement Program – Plan Changes & Updates

## New Plan Year 1/1/2022 – 12/31/2022

### What is the Caddie Health Insurance Reimbursement Program?

The program will assist caddies regularly working on the PGA TOUR and PGA TOUR Champions by reimbursing health, dental, and vision insurance premium for policies covering themselves, spouses and dependent children.

### What is the effective date of the new plan year?

The new plan year will run on a calendar year, from January - December 2022.

### Who is eligible to participate in the reimbursement program?

*\* PGA Tour Champions and Korn Ferry Tour events worked during calendar year 2021 will be considered for eligibility.*

**PGA TOUR Caddie Requirements:** Caddies who worked at least 15 PGA TOUR events during the prior season (2020 – 2021 season) will be eligible for a yearly reimbursement of up to \$7,500 towards the purchase of health insurance. The maximum monthly reimbursement is \$625 (\$7,500/12). Up to 5 PGA TOUR Champions or Korn Ferry Tour events worked during 2021 can be used to satisfy the eligibility requirements.

**PGA TOUR Champions Tour Caddie Requirements:** Caddies who worked at least 11 PGA TOUR Champions Tour events during the prior calendar year (2021 calendar year) will be eligible for a yearly reimbursement of up to \$7,500 towards the purchase of health insurance. The maximum monthly reimbursement is \$625 (\$7,500/12). Up to 5 PGA TOUR (2020 – 2021 season) or Korn Ferry Tour events (2021 events only) can be used to satisfy the eligibility requirements.

### How does the reimbursement program work?

The reimbursement period will begin January 1, 2022. 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. Note, that maximum amount of reimbursement each month is \$625. Monthly premiums will be reimbursed up to this amount.

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

You can logon to [www.healthcare.gov](http://www.healthcare.gov). From there, a prompt will come up to 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 Via Benefits 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.

*The 2022 Open Enrollment Period runs from Friday, November 1, 2021, to Saturday, January 15, 2022. Enroll by December 15, 2021 for coverage to start January 1, 2022. After January 15, you can still buy a health plan if you qualify for a Special Enrollment Period, which is a time outside the yearly Open Enrollment Period when you can sign up for health insurance. You qualify for SEP if you have had certain life events, including losing health coverage, moving, getting married, having a baby or adopting a child. Medicare can be purchased at any time.*

### What types of proof of payment of insurance can be accepted?

- Copy of issued forms 1095-A, 1095-B, or 1095-C
- Copy of a bank statement with debit from health insurance carrier

- Copy of credit card statement showing expense
- If covered by your spouse, a copy of the paycheck showing a health insurance deduction for the corresponding month – the deduction should indicate that it is for family or spousal coverage.
- Statement from carrier stating amount paid and policy paid to date

### **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; 1 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?**

**You have until April 30, 2023 to submit your reimbursement request for January – December 2022. If you were eligible for the OLD Plan Year running January – December 2021, you have until April 30, 2022 to submit.**

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 and 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 \$700 per month, your cash reimbursement would be \$625 per month. Thus, your true costs for the benefits program is less than \$75 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.

### **If you have any questions about the program please contact:**

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