# EMPLOYEE PACKET CHECKLIST

Employee Packet Filled Out	
Copy of 2 IDS	
Asbestos License	
Medical Form	
Training Certificate	
OSHA Card/Certificate	
Fit Test	



58 Mellen St. Hopedale Ma. 01747 Voice 1-508-473-7761 • Fax 1-508-473-0735

As a new hire, you have provided Cutting Edge Environmental with a copy of the following to receive a check:

• Drivers license or Sta	te issued picture ID	
• INS – Alien Card		
Social Security Card	or Birth Certificate	
• 10 – hour OSHA card		
• Union Book		
You must also provide a cor Without this information a	npleted W-4, I-9 and employed check will not be cut.	e packet cover sheet.
Do you have a vehicle to get	to work? YES NO	
Are you physically able to d	o laboring work? YES NO	
•	dge Environmental safety pro and safety glasses at all time o	
NAME (PRINT)	SIGNATURE	DATE
my photograph. I further gi	ent for Cutting Edge Environn ve permission and consent tha ned and used by Cutting Edge	t any such

Signed



# 58 Mellen St. Hopedale Ma. 01747 Phone 508-473-7761 Fax 508-473-0735

<b>CUTTING</b>	FDGF	FNVIR	ONN	1FNTA	I INC
COLLING		TIA A III	COLUIA	шил	L. IIIC

Safety Requirements:

Must wear safety goggles at all times.

Must wear gloves.

Must wear hard hat at all times.

Must wear work boots.

Must wear long pants.

All ladders other than step ladders must be footed at all times.

Injury Policy:

In the event that a Cutting Edge employee is injured on the job, the employee is required to immediately notify the foreman (if there is one) and project manager of the injury. Either the foreman or project manager will accompany the injured employee to the nearest recommended medical facility. Unless the employee has a "911" injury, meaning an ambulance needs to be called for an emergency, the employee must be accompanied by either a foreman or project manager to the care center of Cutting Edge's choice (the nearest Concentra Urgent Care Center. Please note that in the event of an injury, Cutting Edge reserves the right to have the employee engage in both a drug and alcohol test immediately following the injury.

Cutting Edge has a light duty policy. If an employee is injured on the job and released for modified duty, they are required to come to Cutting Edge's home office for light duty work.

In signing the below, the employee recognizes and agrees to abide by Cutting Edge's injury and light duty policies.

EMPLOYEE	
DATE	

## Form W-4 (2017)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2017 expires February 15, 2018. See Pub. 505, Tax Withholding and Estimated Tax.

Note: If another person can claim you as a dependent on his or her tax return, you can't claim exemption from withholding if your total income exceeds \$1,050 and includes more than \$350 of unearned income (for example, interest and dividends).

Exceptions. An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:

- Is age 65 or older,
- Is blind, or

• Will claim adjustments to income; tax credits; or itemized deductions, on his or her tax return.

The exceptions don't apply to supplemental wages greater than \$1,000,000.

Basic instructions. If you aren't exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages

Head of household. Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet below. See Pub. 505 for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two earners or multiple jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate the pull suppose of the form W 4. when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

Nonresident alien. If you are a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Check your withholding. After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2017. See Pub. 505, especially if your earnings exceed \$130,000 (Single) or \$180,000 (Married).

Future developments. Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at www.irs.gov/w4.

		Persona	II Allowances works	<b>neet</b> (Neep for you	ir records.)	
Α	Enter "1" for yo	ourself if no one else can o	claim you as a dependent			<b>A</b>
	ſ	<ul> <li>You're single and have</li> </ul>	e only one job; or			)
В	Enter "1" if: {	<ul> <li>You're married, have of</li> </ul>	only one job, and your spo	ouse doesn't work; or		} в
	Į	<ul> <li>Your wages from a sec</li> </ul>	ond job or your spouse's v	vages (or the total of b	oth) are \$1,500 or I	ess. J
С	Enter "1" for yo	our <b>spouse.</b> But, you may	choose to enter "-0-" if ye	ou are married and ha	ave either a workin	g spouse or more
	than one job. (E	Entering "-0-" may help yo	u avoid having too little ta	x withheld.)		<b>C</b>
D	Enter number of	of <b>dependents</b> (other than	your spouse or yourself)	you will claim on you	r tax return	<b>D</b>
Е	Enter "1" if you	will file as head of house	hold on your tax return (s	ee conditions under l	Head of househol	<b>d</b> above) <b>E</b>
F	Enter "1" if you	have at least \$2,000 of ch	nild or dependent care e	xpenses for which yo	ou plan to claim a c	redit <b>F</b>
	•	include child support payn	-	•	•	
G	Child Tax Cred	dit (including additional ch	ild tax credit). See Pub. 9	72, Child Tax Credit,	for more information	on.
	• If your total in	ncome will be less than \$7	0,000 (\$100,000 if married	), enter "2" for each e	eligible child; then I	ess "1" if you
	have two to fou	ur eligible children or <b>less</b> '	"2" if you have five or mo	e eligible children.		•
	• If your total in	come will be between \$70,0	000 and \$84,000 (\$100,000	and \$119,000 if marri	ed), enter "1" for ea	ch eligible child. G
Н	Add lines A thro	ugh G and enter total here. (N	lote: This may be different f	rom the number of exe	mptions you claim or	n your tax return.) ► H
		• If you plan to itemize	or claim adjustments to i	ncome and want to re	duce your withholdi	ng, see the <b>Deductions</b>
	For accuracy,	and Adjustments Wor	, 0		•	
	complete all worksheets					both work and the combined lobs Worksheet on page 2
	that apply.	to avoid having too little		mamed), see the <b>Two</b>	-Earners/Muniple	obs worksneet on page 2
		• If <b>neither</b> of the above	e situations applies, <b>stop h</b>	ere and enter the num	ber from line H on li	ne 5 of Form W-4 below.
		Sonarate here and	give Form W-4 to your en	player Keep the ten	part for your room	rde
		•	-			us
	W_4	Employe	e's Withholding	S Allowance C	Certificate	OMB No. 1545-0074
Form		► Whether you are ent	itled to claim a certain numb	er of allowances or exen	nption from withholdi	ng is 9 <b>17</b>
	ment of the Treasury I Revenue Service	subject to review by t	he IRS. Your employer may b	e required to send a cop	y of this form to the l	RS.
1	Your first name	and middle initial	Last name		2 '	Your social security number
	Home address (	number and street or rural route	9)	3 Single Ma	arried Married, bu	it withhold at higher Single rate.
				Note: If married, but legally	separated, or spouse is a	nonresident alien, check the "Single" box.
	City or town, sta	ate, and ZIP code		4 If your last name di	ffers from that shown	on your social security card,
				check here. You m	ust call 1-800-772-12	13 for a replacement card. ▶ 🗌
5	Total number	of allowances you are cla	iming (from line <b>H</b> above	or from the applicable	e worksheet on pa	ge 2) <b>5</b>
6	Additional an	nount, if any, you want wit	nheld from each paychec	k		6 \$
7	I claim exem	ption from withholding for	2017, and I certify that I n	neet <b>both</b> of the follow	wing conditions for	exemption.
	• Last year I	had a right to a refund of a	III federal income tax with	held because I had n	o tax liability, and	
	• This year I	expect a refund of <b>all</b> fede	ral income tax withheld be	ecause I expect to ha	ve <b>no</b> tax liability.	
	•	oth conditions, write "Exe		•		<u> </u>
Unde	r penalties of per	rjury, I declare that I have ex	amined this certificate and	to the best of my kno	wledge and belief, it	is true, correct, and complete.
Fmn	lovee's signatur	e				
		unless you sign it.) ▶			Date	•▶
8		ne and address (Employer: Com	plete lines 8 and 10 only if send	ding to the IRS.) 9 Offi	ce code (optional) 10	Employer identification number (EIN)

Form W-4 (2017) Page **2** 

	,								. age =
					<u>djustments Works</u>				
Note 1	Enter an estimat and local taxes, i your itemized de	e of your 2017 it medical expense ductions if your i	temized deductions. These is in excess of 10% of your ncome is over \$313,800 and the second second in the second second in the second s	include qualifyin income, and mis and you're marrie	claim certain credits or g home mortgage interest, o cellaneous deductions. For 2 ed filing jointly or you're a qua old and not a qualifying wido	charitable contribe 1017, you may ha alifying widow(er);	utions, state ve to reduce ; \$287,650		
	married filing sep	arately. See Pub	. 505 for details					1 <u>\$</u>	
			ied filing jointly or qua	alifying widow	v(er)			- ^	
2		9,350 if head						2 \$	
3			or married filing sepa	•				3 \$	
4					y additional standard de			3 <u>\$</u> 4 \$	
5	Add lines 3	and 4 and e	•	e any amour	nt for credits from the	•	Credits to	· <u> </u>	
6	•				vidends or interest) .		`	5 <del>\$</del> 5 \$	
7		-	. If zero or less, enter					7 \$	
8					ere. Drop any fraction			3	
9	Enter the nun	nber from the	Personal Allowance	s Workshee	<b>t,</b> line H, page 1			9	
10			,	•	the Two-Earners/Mul	•			
					d enter this total on Fo				
					: (See Two earners o	or multiple j	obs on page	1.)	
Note		•	the instructions unde	•	ge 1 direct you nere. sed the <b>Deductions and A</b>	Adiustmente M	(orkshoot)	1	
2				-	ST paying job and ent	=	,	' —	
_					ing job are \$65,000 or l		nter more	2	
3		ore than or	equal to line 2. subt	ract line 2 fro	om line 1. Enter the res	sult here (if z		_	
_			ne 5, page 1. <b>Do not</b>					3	
Note					age 1. Complete lines	4 through 9 be	elow to		
	figure the add	ditional withho	olding amount necess	sary to avoid	a year-end tax bill.				
4			2 of this worksheet			4			
5			1 of this worksheet			5		_	
6	Subtract line							6 <u> </u>	
7					ST paying job and ente			7 <u>\$</u> 3 \$	
8 9		-			additional annual withh r example, divide by 25 i	-		ο Ψ	
9					nere are 25 pay periods				
					ional amount to be withh			9 \$	
		Tab	le 1			Tal	ble 2		
	Married Filing	Jointly	All Other	s	Married Filing J	Jointly		All Other	s
	es from <b>LOWEST</b> job are—	Enter on line 2 above	If wages from <b>LOWEST</b> paying job are—	Enter on line 2 above	If wages from <b>HIGHEST</b> paying job are—	Enter on line 7 above	If wages from <b>H</b> paying job are-		Enter on line 7 above
14,' 22,' 27,' 35,' 44,' 55,' 65,' 75,' 80,' 95,'	\$0 - \$7,000 001 - 14,000 001 - 22,000 001 - 27,000 001 - 35,000 001 - 44,000 001 - 55,000 001 - 65,000 001 - 75,000 001 - 80,000 001 - 95,000 001 - 115,000 001 - 130,000	0 1 2 3 4 5 6 7 8 9 10 11	\$0 - \$8,000 8,001 - 16,000 16,001 - 26,000 26,001 - 34,000 34,001 - 44,000 44,001 - 70,000 70,001 - 85,000 85,001 - 110,000 110,001 - 125,000 125,001 - 140,000 140,001 and over	0 1 2 3 4 5 6 7 8 9	\$0 - \$75,000 75,001 - 135,000 135,001 - 205,000 205,001 - 360,000 360,001 - 405,000 405,001 and over	\$610 1,010 1,130 1,340 1,420 1,600	\$0 - 9 38,001 - 85,001 - 1 185,001 - 4 400,001 and	185,000 400,000	\$610 1,010 1,130 1,340 1,600
	001 - 140,000 001 - 150.000	13 14							

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person who claims no withholding allowances; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.



### **Employment Eligibility Verification**

#### **Department of Homeland Security**

U.S. Citizenship and Immigration Services

USCIS Form I-9

OMB No. 1615-0047 Expires 08/31/2019

► START HERE: Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

Section 1. Employee Informathen the first day of employment		•		4	st complete an	d sign Se	ection 1 d	of Form I-9 no later
Last Name (Family Name)	First Name	e (Given Name	)		Middle Initial	Other L	ast Name	s Used (if any)
Address (Street Number and Name)	А	pt. Number	City o	or Town		1	State	ZIP Code
Date of Birth (mm/dd/yyyy) U.S. S	Social Security Number	er Employ	ee's E-	-mail Addre	ess	E	mployee's	Telephone Number
am aware that federal law prov	of this form.					or use of	false do	cuments in
attest, under penalty of perjury	, that I am (check	one of the fo	Ollowi	ing boxes	s):			
1. A citizen of the United States								
2. A noncitizen national of the Uni	<u> </u>							
3. A lawful permanent resident				<u> </u>				
4. An alien authorized to work un Some aliens may write "N/A" in			-	_		_		
Aliens authorized to work must provi An Alien Registration Number/USCIS	de only one of the foli	lowing docume	ent num	nbers to co			De	QR Code - Section 1 o Not Write In This Space
1. Alien Registration Number/USCIS	Number:				_			
OR 2. Form I-94 Admission Number:								
OR					_			
3. Foreign Passport Number:					_			
Country of Issuance:					_			
Signature of Employee					Today's Dat	e ( <i>mm/dd</i> ,	/уууу)	
Preparer and/or Translator I did not use a preparer or translator (Fields below must be completed a	or. A preparer and signed when p	r(s) and/or trans reparers and	slator(s l/or tra	nslators a	•	oyee in c	completin	g Section 1.)
l attest, under penalty of perjury knowledge the information is tru		sted in the co	omple	tion of S	ection 1 of th	is form a	and that	to the best of my
Signature of Preparer or Translator						Today's [	Date (mm/	(dd/yyyy)
Last Name (Family Name)				First Name	e (Given Name)			
Address (Street Number and Name)			ity or 7	F			State	ZIP Code

Employer Completes Next Page





# **Employment Eligibility Verification**

**Department of Homeland Security** U.S. Citizenship and Immigration Services

**USCIS** Form I-9

OMB No. 1615-0047 Expires 08/31/2019

Section 2. Employer or Authorized Representative Review and Verification
(Employers or their authorized representative must complete and sign Section 2 within 3 business days of the employee's first day of employment. You

must physically examine one docur of Acceptable Documents.")										rom List C as listed on the "Lists
Employee Info from Section 1	Last Nan	ne <i>(Fam</i>	ily Name)		First N	ame (Giver	n Name	e) N	И.I.	Citizenship/Immigration Status
List A Identity and Employment Aut	horization	OR 1			ist B entity		AN	ID		List C Employment Authorization
Document Title			Document T	itle				Documer	nt Title	
Issuing Authority			ssuing Auth	ority				Issuing A	Authorit	ty
Document Number			Document N	lumber				Docume	nt Num	ber
Expiration Date (if any)(mm/dd/yyy	ry)		Expiration D	ate (if an	y)(mm/dd/s	vyyy)		Expiratio	n Date	(if any)(mm/dd/yyyy)
Document Title										
Issuing Authority			Additiona	Informa	tion					QR Code - Sections 2 & 3 Do Not Write In This Space
Document Number										
Expiration Date (if any)(mm/dd/yyy	ry)									
Document Title										
Issuing Authority										
Document Number										
Expiration Date (if any)(mm/dd/yyy	y)									
Certification: I attest, under per (2) the above-listed document (employee is authorized to world	s) appea	r to be	genuine ar							
The employee's first day of e				/):		(5	See in:	struction	ns for	exemptions)
Signature of Employer or Authorize	ed Repres	entative		Today's I	Date(mm/d	dd/yyyy)	Title o	of Employe	er or A	uthorized Representative
Last Name of Employer or Authorized	Representa	ative F	First Name of	Employer	or Authorize	ed Represent	ative	Employe	er's Bus	siness or Organization Name
Employer's Business or Organizati	on Addres	ss (Stree	t Number a	nd Name)	City or	Town		1	Sta	te ZIP Code
Section 3. Reverification	and Re	hires (	To be com	pleted a	nd sianed	d bv emplo	ver or	authoriz	ed rep	presentative.)
A. New Name (if applicable)		,		•						e (if applicable)
Last Name (Family Name)		First Na	me (Given I	Name)		Middle Initi	al I	Date (mm.	/dd/yyy	/y)
C. If the employee's previous grant continuing employment authorization					ed, provide	the informa	ation fo	r the docu	ıment o	or receipt that establishes
Document Title					ment Num	ber			Expira	tion Date (if any) (mm/dd/yyyy)
I attest, under penalty of perjur the employee presented docun										
Signature of Employer or Authorize					m/dd/yyyy)					zed Representative

# LISTS OF ACCEPTABLE DOCUMENTS All documents must be UNEXPIRED

Employees may present one selection from List A or a combination of one selection from List B and one selection from List C.

	LIST A  Documents that Establish  Both Identity and  Employment Authorization	OR	LIST B  Documents that Establish Identity  AN	ID	LIST C Documents that Establish Employment Authorization
2.	U.S. Passport or U.S. Passport Card  Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye	1.	A Social Security Account Number card, unless the card includes one of the following restrictions:  (1) NOT VALID FOR WORK ONLY WITH
	Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa  Employment Authorization Document		color, and address  2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth,	2.	(2) VALID FOR WORK ONLY WITH INS AUTHORIZATION     (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION  Certification of Birth Abroad issued
	that contains a photograph (Form I-766)  For a nonimmigrant alien authorized		gender, height, eye color, and address  3. School ID card with a photograph		by the Department of State (Form FS-545)  Certification of Report of Birth
	to work for a specific employer because of his or her status:  a. Foreign passport; and		<ol> <li>Voter's registration card</li> <li>U.S. Military card or draft record</li> <li>Military dependent's ID card</li> </ol>	4.	issued by the Department of State (Form DS-1350)  Original or certified copy of birth certificate issued by a State,
	<ul><li>b. Form I-94 or Form I-94A that has the following:</li><li>(1) The same name as the passport; and</li></ul>		7. U.S. Coast Guard Merchant Mariner Card		county, municipal authority, or territory of the United States bearing an official seal
	(2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has		Native American tribal document     Driver's license issued by a Canadian government authority	5. 6.	Native American tribal document  U.S. Citizen ID Card (Form I-197)
	not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		For persons under age 18 who are unable to present a document listed above:		Identification Card for Use of Resident Citizen in the United States (Form I-179)
6.	Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI		<ul><li>10. School record or report card</li><li>11. Clinic, doctor, or hospital record</li><li>12. Day-care or nursery school record</li></ul>	8.	Employment authorization document issued by the Department of Homeland Security

Examples of many of these documents appear in Part 8 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.

Form I-9 11/14/2016 N Page 3 of 3



#### PLEASE PRINT

## WE CAN NOT PROCESS A PAYCHECK WITHOUT THIS INFORMATION

NAME:	
ADDRESS:	
CITY:	
STATE & ZIP CODE:	
PHONE NUMBER:	home:
	cell:
SS #:	
SEX:	
RACE:	
BIRTH DATE:	
DATE HIRED:	
UNION LOCAL #:	
IN CASE OF EMERGE	ENCY, NOTIFY:
NAME:	
ADDRESS: PHONE #:	
THIS FORM TO BE AT	TTACHED TO W-4 AND I-9
	OFFICE USE ONLY: MEDICAL IN SYSTEM
NAME OF JOB	TRAINING DOR
	LICENSEOSHA
	CERT LISTSS CHECK FIT TEST
	<u> </u>



58 Mellen St. Hopedale Ma. 01747 Voice 1-508-473-7761 • Fax 1-508-473-0735

TO: ALL EMPLOYEES

THIS IS A REMINDER THAT ALL TIME CARDS, TIME & MATERIAL SLIPS AND FOREMAN SHEETS MUST BE IN NO LATER THAN 10:00 A.M. MONDAY!

ALL EMPLOYEES MUST FAX OR CALL IN THERE TIME CARDS!

TELEPHONE # 508-634-6600 FAX # 508-634-3611 OR 508-478-0735

THANK YOU IN ADVANCE

Form Approved OMB No. 1210-0149 (expires 11-30-2013)

# PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution —as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an aftertax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact <u>Massachusetts Laborers' Health and Welfare Fund (781) 272-1000</u>.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application. 3. Employer name 4. Employer Identification Number (EIN) 5. Employer addre 7. City 10. Who can we contact about employee health coverage at this job? Massachusetts Laborers' Health & Welfare Fund, Eligibility Department 11. Phone number (if different from above) 12. Email address 781-272-1000 www.mlbf.org Here is some basic information about health coverage offered by this employer: As your employer, we offer a health plan to: All employees. Some employees. Eligible employees are: Union Laborers who have met all eligibility requirements including hours worked. Coverage is provided thru The Massachusetts Laborers' Health & Welfare - 781-272-1000, or, www.mlbf.org With respect to dependents: We do offer coverage. Eligible dependents are: Your legally married spouse, and your children up to age 26. Children include: natural children, legally adopted children, children placed with you for adoption, and children, including step children for whom you have legal guardianship (provided he or she is also the member's federal income tax dependent). We do not offer coverage. If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages. Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly

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employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

# EARNED SICK TIME

# **Notice of Employee Rights**

Beginning July 1, 2015, Massachusetts employees have the right to earn and take sick leave from work.

# WHO QUALIFIES?

All employees in Massachusetts can earn sick time.

This includes full-time, part-time, temporary, and seasonal employees.

## **HOW IS IT EARNED?**

- Employees earn 1 hour of sick time for every 30 hours they work.
- Employees can earn and use up to 40 hours per year if they work enough hours.
- Employees with unused earned sick time at the end of the year can rollover up to 40 hours.
- Employees begin earning sick time on their first day of work and may begin using earned sick time 90 days after starting work.

# **WILL IT BE PAID?**

- O If an employer has 11 or more employees, sick time must be paid.
- For employers with 10 or fewer employees, sick time may be unpaid.
- Paid sick time must be paid on the same schedule and at the same rate as regular wages.

# WHEN CAN IT BE USED?

- An employee can use sick time when the employee or the employee's child, spouse, parent, or parent of a spouse is sick, has a medical appointment, or has to address the effects of domestic violence.
- O The smallest amount of sick time an employee can take is one hour.
- O Sick time cannot be used as an excuse to be late for work without advance notice of a proper use.
- O Use of sick time for other purposes is not allowed and may result in an employee being disciplined.

# CAN AN EMPLOYER HAVE A DIFFERENT POLICY?

Yes. Employers may have their own sick leave or paid time off policy, so long as employees can use at least the same amount of time, for the same reasons, and with the same job-protections as under the Earned Sick Time Law.

## **RETALIATION**

- Employees using earned sick time cannot be fired or otherwise retaliated against for exercising or attempting to exercise rights under the law.
- Examples of retaliation include: denying use or delaying payment of earned sick time, firing an employee, taking away work hours, or giving the employee undesirable assignments.

# **NOTICE & VERIFICATION**

- C Employees must notify their employer before they use sick time, except in an emergency.
- Employers may require employees to use a reasonable notification system the employer creates.
- O Employees out of work for 3 consecutive days OR using sick time within 2 weeks prior to leaving their jobs, may be required by their employer to provide documentation from a medical provider.

# **DO YOU HAVE QUESTIONS?**

E-Mail us at EarnedSickTime@state.ma.us Call the Fair Labor Division at 617-727-3465

Visit www.mass.gov/ago/earnedsicktime



Commonwealth of Massachusetts Office of the Attorney General

The Attorney General enforces the Earned Sick Time Law and regulations.

It is unlawful to violate any provision of the Earned Sick Time Law.

Violations of any provision of the Earned Sick time law, M.G.L. c. 149, §148C, or these regulations, 940 CMR 33.00 shall be subject to paragraphs (1), (2), (4), (6) and (7) of subsection (b) of M.G.L. c. 149, §27C(b) and to §150. This notice is intended to inform.

Full text of the law and regulations are available at www.mass.gov/ago/earnedsicktime.

# Time Sheet CUTTING EDGE ENVIRONMENTAL Fax 1-508-634-3611 OR 1-508-473-0735

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