

# Limited Benefit & Self-Funded Minimum Essential Coverage (MEC) Enrollment Guide

Complete the Enrollment Form to Elect or Decline Coverage

**IMPORTANT PLAN INFORMATION:** You have two medical plan options. You may enroll in one or both. Additional benefits are available to add if you enroll in the Fixed Indemnity Medical Plan.

## Advantages of the Fixed Indemnity Medical Plan

- Covers Day to Day Medical Expenses
- Satisfies the Individual Mandate
- Allows you to receive a subsidy from the Health Insurance Exchange
- Offers Dental, Vision, Term Life and STD



## Advantages of the MEC Wellness/Preventive Plan

- Covers Day to Day Medical Expenses
- Satisfies the Individual Mandate
- Allows you to receive a subsidy from the Health Insurance Exchange
- Offers Dental, Vision, Term Life and STD



1. You **MUST** complete the Enrollment Form as part of your New Hire Process.
2. Elect or decline all benefits on the Enrollment Form.
3. You **MUST Sign** and Date the bottom of the form, even if you decline coverage.
4. Return the Enrollment Form to your Branch Manager.
5. Keep the Benefits at a Glance page for your records.

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**THE FIXED INDEMNITY MEDICAL PLAN IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR ESSENTIAL HEALTH BENEFITS OR MINIMUM ESSENTIAL COVERAGE AS DEFINED UNDER THE AFFORDABLE CARE ACT (ACA).**

The Essential StaffCARE Fixed Indemnity Medical/Rx, Accidental Loss of Life, Limb & Sight, Dental and Vision Plans are underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois under Policy Series Numbers 25.204, 26.212, and 26.213. The Term Life and Short-Term Disability Plans are underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois under Policy Series Number 62.200.

## LIMITED BENEFIT MEDICAL PLAN DISCLOSURE — CONNECTICUT EMPLOYEES

**THIS LIMITED HEALTH BENEFITS PLAN DOES NOT PROVIDE COMPREHENSIVE MEDICAL COVERAGE. IT IS A BASIC OR LIMITED BENEFITS POLICY AND IS NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS PLAN IS NOT DESIGNED TO COVER THE COSTS OF SERIOUS OR CHRONIC ILLNESS. IT CONTAINS SPECIFIC DOLLAR LIMITS THAT WILL BE PAID FOR MEDICAL SERVICES, WHICH MAY NOT BE EXCEEDED. IF THE COST OF SERVICES EXCEEDS THOSE LIMITS, THE BENEFICIARY, NOT THE INSURER, IS RESPONSIBLE FOR PAYMENT OF THE EXCESS AMOUNTS. THE SPECIFIC DOLLAR LIMITS ARE LISTED IN THE MEDICAL SCHEDULE OF BENEFITS SECTION OF YOUR SUMMARY PLAN DESCRIPTION.**

The **MEC Wellness/Preventive Plan** is an employer-sponsored, self-funded plan that has been deemed to be in compliance with ACA rules and regulations. More information about Preventive Services may be found on the government website at: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>. For questions or assistance, please call Essential StaffCARE Customer Service at 1-866-798-0803.

### Availability of Summary Health Information for MEC/Wellness Preventive Plan

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the web at: [essentialstaffcare.com/sbcmec](http://essentialstaffcare.com/sbcmec). A paper copy is also available, free of charge, by calling Essential StaffCARE Customer Service 1-866-798-0803.

For questions or assistance, please call Essential StaffCARE Customer Service at 1-866-798-0803.

 Essential StaffCARE

ECP ESC/MEC 4SO P1M v18.1

# ENROLLMENT FORM

ESC/MEC 4SO P1M v18.1

## A. REQUIRED EMPLOYEE INFORMATION B. MEDICARE INFORMATION

**PRINT USING BLACK or BLUE INK (Must Be Filled Out)**

Name	Home Phone	
Social Security #	Date of Birth / /	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Address	Apt. #	
City	Zip	State

Do you or any of your dependents receive medicare benefits?  
 Yes  No. If Yes:  
 Medicare Health Insurance Claim Number (HICN)  
 Medicare Effective Date  
 Name of Covered Person(s):  
 1. \_\_\_\_\_ 2. \_\_\_\_\_

## C. LIMITED BENEFIT PLAN SELECTION Payroll Deducted Weekly Rates

You **MUST** enroll in the **Fixed Indemnity Medical Insurance Plan** before adding any additional benefits in Section C. Your coverage level for the additional benefits in Section C will be identical to your fixed indemnity medical plan selection. This plan is underwritten by BCS Insurance Company.

	FIXED INDEMNITY MEDICAL <sup>1</sup>	DENTAL	VISION	TERM LIFE	SHORT-TERM DISABILITY <sup>2</sup>
Employee Only	<input type="checkbox"/> \$19.98	\$5.40	\$2.42	\$0.60	\$4.20
Employee + Child(ren)	<input type="checkbox"/> \$33.17	\$14.58	\$6.54	\$0.90	
Employee + Spouse	<input type="checkbox"/> \$37.96	\$10.80	\$4.84	\$0.90	
Employee + Family	<input type="checkbox"/> \$50.55	\$20.52	\$9.20	\$1.80	
	<input type="checkbox"/> <b>NO</b> to ALL Benefits	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<sup>1</sup> This coverage is not available to residents of NH, HI, or PR. <sup>2</sup> STD is not available to persons who work in CA, HI, NJ, NY, or RI.

For Term Life / Accidental Loss of Life, Limb & Sight, please write in your beneficiary information. Accidental Loss of Life, Limb & Sight is part of the Fixed Indemnity Medical Benefit.

Name \_\_\_\_\_ Relationship \_\_\_\_\_

## D. REQUIRED DEPENDENT INFORMATION

Name	Social Security #	Date of Birth / /	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner
Name	Social Security #	Date of Birth / /	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner
Name	Social Security #	Date of Birth / /	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner

## E. OPTIONAL MEC WELLNESS/PREVENTIVE BENEFIT SELECTION 82907300-M-ECP Monthly Rates

Enrolling in the **Optional MEC Wellness/Preventive Benefit** may **DISQUALIFY** you from receiving a subsidy from the health insurance exchange. This plan satisfies the federal healthcare reform Individual Mandate. This is an offer of ACA compliant coverage and by purchasing this plan, you will not be taxed for failing to purchase insurance required by the Affordable Care Act. The MEC Wellness/Preventive Benefit is **NOT** underwritten by BCS Insurance Company. It is a benefit offered and provided by your employer. Rates for the MEC Wellness/Preventive Benefit are billed monthly.

\$60.00 Employee Only  \$79.80 Employee + Child(ren)  \$87.00 Employee + Spouse  \$105.90 Employee + Family  
 **NO** to MEC Wellness/Preventive

## F. REQUIRED SIGNATURE YOU MUST SIGN AND DATE EVEN IF YOU DECLINE COVERAGE

I have read the Benefits Summary and the Limitations and Exclusions for the Fixed Indemnity Medical Plan. I understand that I have been offered ACA compliant coverage. I understand that open enrollment is only available for a limited time, and I understand that making no benefit selection is a declination of coverage.

DATE \_\_\_/\_\_\_/\_\_\_\_\_ ▶ SIGNATURE \_\_\_\_\_

# LIMITED BENEFITS SUMMARY

## FIXED INDEMNITY MEDICAL BENEFIT

The Fixed Indemnity Medical Plan pays a flat amount for each covered event caused by an accident or illness. If the covered event costs more, you pay the difference. But if the covered event costs less, you keep the difference.

Outpatient Benefits <sup>1</sup>		Inpatient Benefits	
Physician Office Visit	\$100 per day	Standard Care	\$300 per day
Diagnostic (Lab)	\$75 per day	Intensive Care Unit Maximum <sup>4</sup>	\$400 per day
Diagnostic (X-Ray)	\$200 per day	Inpatient Surgery	\$2,000 per day
Ambulance Services	\$300 per day	Anesthesiology	\$400 per day
Physical, Speech, or Occupational Therapy	\$50 per day	Skilled Nursing <sup>5</sup>	\$100 per day
Emergency Room Benefit - Sickness	\$200 per day	First Hospital Admission (1 per year)	\$250
Emergency Room Benefit - Accident	\$500 per day	Annual Inpatient Maximum <sup>6</sup>	No Limit
Outpatient Surgery	\$500 per day	<b>Accidental Loss of Life, Limb &amp; Sight</b>	
Anesthesiology	\$200 per day	Employee/Spouse	\$20,000
Annual Outpatient Maximum	\$2,000	Dependent (6 months to 26 years)	\$5,000
<b>Prescription Drugs (via reimbursement) <sup>2,3</sup></b>		Dependent (15 days to 6 months)	\$2,500
Annual Maximum	\$600	<b>Wellness Care</b>	
Per Day	\$20	Wellness Care (one per year)	\$100

<sup>1</sup> all outpatient benefits are subject to the outpatient maximum <sup>2</sup> not subject to outpatient maximum <sup>3</sup> To file a claim for reimbursement, save your receipt and remit to Planned Administrators, Inc. <sup>4</sup> pays in addition to standard care benefit <sup>5</sup> for stays in a skilled nursing facility after a hospital stay <sup>6</sup> Subject to internal limits of plan

DENTAL BENEFIT	Waiting Period/Coinsurance	Annual Maximum Benefit	\$750	Deductible	\$50
<b>Coverage A</b>	None / 80%	Exams, Cleanings, Intraoral Films and Bitewings			
<b>Coverage B</b>	3 Months / 60%	Fillings, Oral Surgery, and Repairs for Crowns, Bridges and Dentures			
<b>Coverage C</b>	12 Months / 50%	Periodontics, Crowns, Bridges, Endodontics and Dentures			

VISION BENEFIT <sup>1</sup>	In-Network		Out-of-Network	
	You Pay	Plan Pays	You Pay	Plan Pays
<b>Eye Examination</b> <sup>2</sup> (including dilation)	\$10 Copay	100%	100%	\$35
<b>Exam Options</b> (Standard or Premium Contact Lens Fit)	Up to \$55 or 10% off Retail Price	\$0	100%	\$0
<b>Frames</b> <sup>3</sup>	80%, after \$110 allowance	\$110, plus 20% of remaining	100%	\$55
<b>Standard Plastic Lenses</b> (single, bifocal, trifocal) <sup>2</sup>	\$25 Copay	100%	100%	\$25-\$55
<b>Lens Options</b>	\$15-\$45 or 20% discount	\$0	100%	\$0
<b>Contact Lenses (Conventional)</b> <sup>2</sup>	\$0 Copay	\$110, plus 15% of remaining	100%	\$88
<b>Disposable Contact Lenses</b> <sup>2</sup>	\$0 Copay	\$110, plus balance	100%	\$88
<b>Medically Necessary Contact Lenses</b> <sup>2</sup>	\$0 Copay	100%	\$0	\$200

<sup>1</sup> For complete plan details, please visit [www.essentialstaffcare.com/vision](http://www.essentialstaffcare.com/vision) <sup>2</sup> Once every 12 months <sup>3</sup> Once every 24 months

## TERM LIFE BENEFIT

<b>Employee Amount</b>	\$10,000 (reduces to \$7,500 at 65; \$5,000 at 70)	<b>Child Amount (6 mos to 26 yrs old)</b>	\$5,000
<b>Spouse Amount</b>	\$5,000 (terminates at age 70)	<b>Infant Amount (15 days to 6 mos)</b>	\$1,000

## SHORT-TERM DISABILITY BENEFIT

<b>Benefit Amount</b>	60% of Salary up to \$150 per week
<b>Waiting Period/Maximum Benefit Period</b>	7 days, up to 26 weeks

## OPTIONAL MEC WELLNESS/PREVENTIVE BENEFIT <sup>1</sup>

Policy Number **82907300-M-ECP**

The optional MEC Wellness/Preventive Benefit **DOES NOT** cover medical services. This plan provides coverage for preventive services such as immunization and routine health screening. It does not cover conditions caused by accident or illness.

Benefit	In-Network	Non-Network	MONTHLY MEC PREMIUM	MEC
<b>15 Preventive Services for Adults</b>	100%	40%	<b>Employee Only</b>	\$60.00
<b>22 Preventive Services for Women</b>	100%	40%	<b>Employee + Child(ren)</b>	\$79.80
<b>26 Covered Preventive Services for Children</b>	100%	40%	<b>Employee + Spouse</b>	\$87.00
			<b>Employee + Family</b>	\$105.90

<sup>1</sup> For more information about preventive services, please visit [www.healthcare.gov](http://www.healthcare.gov).

## WEEKLY LIMITED BENEFITS PREMIUM

	Medical	Dental	Vision	Term Life	STD
<b>Employee Only</b>	\$19.98	\$5.40	\$2.42	\$0.60	\$4.20
<b>Employee + Child(ren)</b>	\$33.17	\$14.58	\$6.54	\$0.90	-
<b>Employee + Spouse</b>	\$37.96	\$10.80	\$4.84	\$0.90	-
<b>Employee + Family</b>	\$50.55	\$20.52	\$9.20	\$1.80	-

## LIMITED BENEFIT EXCLUSIONS AND LIMITATIONS

These are the standard limitations and exclusions. As they may vary by state, please see your summary plan description (SPD) for a more detailed listing.

### FIXED INDEMNITY MEDICAL AND ACCIDENTAL LOSS OF LIFE, LIMB OR SIGHT BENEFIT

#### No benefits will be paid for loss caused by or resulting from:

- Intentionally self-inflicted injuries, suicide or any attempt while sane or insane
- Declared or undeclared war
- Serving on full-time active duty in the armed forces
- The covered person's commission of a felony
- Work-related injury or sickness, whether or not benefits are payable under workers' compensation or similar law or
- With regard to the accidental loss of life, limb or sight benefit - sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.

#### No benefits will be paid for:

- Eye examinations for glasses, any kind of eye glasses, or vision prescriptions
- Hearing examinations or hearing aids
- Dental care or treatment other than care of sound, natural teeth and gums required on account of injury to the covered person resulting from an accident that happens while such person is covered under the policy, and rendered within 6 months of the accident
- Services rendered in connection with cosmetic surgery, except cosmetic surgery that the covered person needs for breast reconstruction following a mastectomy or as a result of an accident that happens while such person is covered under the policy. Cosmetic surgery for an accidental injury must be performed within 90 days of the accident causing the injury and while such person's coverage is in force
- Services provided by a member of the covered person's immediate family.

The fixed indemnity medical plan is not available to residents of Hawaii, New Hampshire or Puerto Rico.

### PRESCRIPTION DRUGS

No benefits will be paid for over-the-counter products or medications or for drugs and medications dispensed while you are in a hospital.

## DENTAL

The plan will pay only for procedures specified on the Schedule of Covered Procedures in the group policy. Many procedures covered under the plan have waiting periods and limitations on how often the plan will pay for them within a certain time frame. For more detailed information on covered procedures or limitations, please see your summary plan description.

### VISION

No benefits will be paid for any materials, procedures or services provided under worker's compensation or similar law; non-prescription lenses, frames to hold such lenses, or non-prescription contact lenses; any materials, procedures or services provided by an immediate family member or provided by you; charges for any materials, procedures, and services to the extent that benefits are payable under any other valid and collectible insurance policy or service contract whether or not a claim is made for such benefits.

### SHORT-TERM DISABILITY

#### No benefits are payable under this coverage in the following instances:

- Attempted suicide or intentionally self-inflicted injury
- Voluntary taking of poison; voluntary inhalation of gas; voluntary taking of a drug or chemical. This does not apply to the extent administered by a licensed physician. The physician must not be you or your spouse, you or your spouse's child, sibling or parent, or a person who resides in your home
- Declared or undeclared war or act of war
- Your commission of or attempt to commit a felony, or any loss sustained while incarcerated for the felony
- Your participation in a riot
- If you engage in an illegal occupation
- Release of nuclear energy
- Operating, riding in, or descending from any aircraft (including a hang glider). This does not apply while you are a passenger on a licensed, commercial, nonmilitary aircraft; or
- Work-related injury or sickness.

Short-Term Disability benefits are not available to persons who work in California, Hawaii, New Jersey, New York, or Rhode Island.

### TERM LIFE

No Life Insurance benefits will be payable under the policy for death caused by suicide or self-destruction, or any attempt at it within 24 months after the person's coverage under the policy became effective.

## Member Services:

For frequently asked questions and network information for the the Fixed Indemnity Medical Plan, please go to [www.essentialstaffcare.com/FAQVSI](http://www.essentialstaffcare.com/FAQVSI). For frequently ask questions regarding the MEC Wellness Preventive Benefit, as well as a full list of preventive services covered, please go to [www.essentialstaffcare.com/FAQMEC](http://www.essentialstaffcare.com/FAQMEC).

**PLEASE NOTE:** To make changes or cancel coverage by telephone call (800) 269-7783. Your pin code for enrolling/making changes is **400** + \_\_\_\_ (last four digits of your SSN). Your Company has chosen to take your payroll deductions on a **Post-Tax** basis.

#### Essential StaffCARE Customer Service: 1-866-798-0803

- Once enrolled, members can call this number for questions regarding plan coverage, ID card, claim status, and policy booklets and to add, change, or cancel coverage.
- Customer Service Call Center hours are M - F, 8:30 a.m. to 8 p.m. Eastern Standard Time. Bilingual representatives are available.
- Members can also visit [www.paisc.com](http://www.paisc.com) and click on "Your Plan" and enter your group number.

