



## 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
- You may still be eligible to receive a subsidy from the health insurance exchange



### Advantages of the MEC Wellness/Preventive Plan

- Covers Day to Day Medical Expenses
- Satisfies the Individual Mandate
- You may still be eligible to receive a subsidy from the health insurance exchange



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.

For Enrollees of California employer policies: In order to enroll in the Fixed Indemnity Medical Benefit, you must be enrolled in major medical coverage.

**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, Prescription Drug, and Accidental Loss of Life, Limb & Sight Plans are underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois under Policy Series Numbers 25.1204, 26.1214, 26.212, and 26.213.

**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.**

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

Copies of the Summary of Benefits and Coverage ("SBC") and Summary Plan Description ("SPD") from Essential StaffCARE ("ESC") are available at the following link: [www.essentialstaffcare.com/mec-sbc-spd](http://www.essentialstaffcare.com/mec-sbc-spd)

While you may have other health plans, this is the link for your specific MEC plan SPD with ESC. These important documents explain the terms and conditions of your *Health Plan*, including eligibility, coverage amounts and exclusions along with your rights and responsibilities. At any time, you may request paper copies or revoke your consent to electronic delivery, free of charge, by calling 1-866-798-0803.

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

**ENROLLMENT FORM**

ESC/MEC 4S-DVTY P2M v19.0

**A. REQUIRED EMPLOYEE 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

**B. MEDICARE INFORMATION**

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****FIXED INDEMNITY MEDICAL <sup>1</sup>**

Employee Only	<input type="checkbox"/>	<b>\$20.91</b>	
Employee + Child(ren)	<input type="checkbox"/>	<b>\$34.71</b>	
Employee + Spouse	<input type="checkbox"/>	<b>\$39.73</b>	
Employee + Family	<input type="checkbox"/>	<b>\$52.90</b>	
	<input type="checkbox"/>	<b>NO to ALL Benefits</b>	

<sup>1</sup> This coverage is not available to residents of NH, HI, or PR.**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****82913900-M-DDI****Direct Payment 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.

<input type="checkbox"/> <b>\$58.19</b> Employee Only	<input type="checkbox"/> <b>\$65.79</b> Employee + Child(ren)	<input type="checkbox"/> <b>\$71.00</b> Employee + Spouse	<input type="checkbox"/> <b>\$80.87</b> Employee + Family
<input type="checkbox"/> <b>NO to MEC Wellness/Preventive</b>			

**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 (MEC Wellness/Preventive), and open enrollment is only available for a limited time. I understand that making no benefit selection is a declaration of coverage.

DATE \_\_/\_\_/\_\_\_\_

▶ SIGNATURE

# LIMITED BENEFITS SUMMARY

## FIXED INDEMNITY MEDICAL BENEFIT

The Fixed Indemnity Medical Plan pays a flat amount for a 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	\$500 per day
Diagnostic (Lab)	\$75 per day	Intensive Care Unit Maximum <sup>5</sup>	\$600 per day
Diagnostic (X-Ray)	\$200 per day	Inpatient Surgery	\$3,000 per day
Ambulance Services	\$300 per day	Anesthesiology	\$600 per day
Physical, Speech, or Occupational Therapy	\$50 per day	Skilled Nursing <sup>6</sup>	\$100 per day
Emergency Room Benefit - Sickness	\$200 per day	First Hospital Admission (1 per year)	\$250
Emergency Room Benefit - Accident <sup>2</sup>	\$500 per day	Annual Inpatient Maximum <sup>7</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>3,4</sup></b>		Dependent (15 days to 6 months)	\$2,500
Annual Maximum	\$600	<b>Wellness Care</b>	
Generic Coinsurance / Brand Coinsurance	70% / 50%	Wellness Care (one per year)	\$100

<sup>1</sup> all outpatient benefits are subject to the outpatient maximum <sup>2</sup> covers treatment for off the job accidents only <sup>3</sup> not subject to outpatient maximum <sup>4</sup> To file a claim for reimbursement, save your receipt and remit to Planned Administrators, Inc. <sup>5</sup> pays in addition to standard care benefit <sup>6</sup> for stays in a skilled nursing facility after a hospital stay <sup>7</sup> Subject to internal limits of plan

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

**ACA** 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>	\$58.19
<b>22 Preventive Services for Women</b>	100%	40%	<b>Employee + Child(ren)</b>	\$65.79
<b>26 Covered Preventive Services for Children</b>	100%	40%	<b>Employee + Spouse</b>	\$71.00
			<b>Employee + Family</b>	\$80.87

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

## WEEKLY LIMITED BENEFITS PREMIUM

	Medical
<b>Employee Only</b>	\$20.91
<b>Employee + Child(ren)</b>	\$34.71
<b>Employee + Spouse</b>	\$39.73
<b>Employee + Family</b>	\$52.90

## 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.

### Member Services:

For frequently asked questions and network information for the Fixed Indemnity Medical Plan, visit [www.esc-enrollment.com/FAQIND](http://www.esc-enrollment.com/FAQIND). For questions and a full list of preventive services covered by the MEC Wellness/Preventive Plan, as well as the MEC SBC, please visit [www.esc-enrollment.com/FAQMEC](http://www.esc-enrollment.com/FAQMEC). A paper copy is also available, free of charge, by calling Essential StaffCARE Customer Service 1-866-798-0803.

**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 "Members" and enter your group number.