



Your annual Open Enrollment opportunity to add or change any of your benefit plan options is coming up. See below for your company's upcoming Open Enrollment Dates and your personalized plan options.

WEEKLY RATES

EMPLOYEE ONLY
\$20.46

EMPLOYEE + CHILD(REN)
\$26.65

EMPLOYEE + SPOUSE
\$28.90

EMPLOYEE + FAMILY
\$34.80

ESC FIXED INDEMNITY PLAN

- Medical and Rx Benefit Options Available
- NO Deductibles on Medical
- NO Copays
- NO Health Questions, Guaranteed Issue
- NO Waiting Period on Medical
- NO Pre-Existing Condition Limitations
- NO Surgical Schedule
- Includes both In-Patient and Out-Patient Benefits
- Weekly Payroll Deduction
- First Health Network

WEEKLY RATES

EMPLOYEE ONLY
\$14.29

EMPLOYEE + CHILD(REN)
\$20.32

EMPLOYEE + SPOUSE
\$18.99

EMPLOYEE + FAMILY
\$25.02

MINIMUM ESSENTIAL COVERAGE (MEC)

- Covers ACA mandated benefits
- Covers benefits for adults, children and women
- Includes maternity benefits
- Qualifies as Minimum Essential Coverage
- Provides coverage for preventive services
- Services include immunization and routine health screenings
- Covers 100% of cost of services when in-network
- First Health Network

ESSENTIAL STAFFCARE
CUSTOMER SERVICE:
1-866-798-0803



Fixed Indemnity Medical Benefits - Value Plan

Value Plan	
Medical Network	First Health
Network Provider Must Accept Plan	Yes
Prescription Network	Optum
Pre-Existing Condition Limitation	None
Outpatient Benefits	
Outpatient Surgery ¹	\$500 per day
Physician Office Visit	\$55 per day
Diagnostic Labs ²	\$75 per day
Diagnostic Tests ³	\$150 per day
Ambulance Services ⁴	\$300 ⁵ per day/\$900 ⁶ per day
Emergency Room Benefit (Injuries) ⁷	\$300 per day
Emergency Room Benefit—Sickness	\$100 per day
Anesthesiology	\$125 per day
Inpatient Benefits	
Daily Hospital Confinement	\$300 per day
Intensive Care Unit Maximum ⁸	\$400 per day
Skilled Nursing ⁹	\$100 per day
Inpatient Surgery	\$2,000 per day
Anesthesiology	\$500 per day
Wellness Care ¹⁰	
Wellness Care (Persons age 1+)	\$75
Wellness Care (Persons under age 1)	\$75
Prescription Drugs	
Annual Maximum	30 days per year
Per Day	\$20

¹ benefits are not payable for surgical operations performed in a Physician's office ² routine or wellness lab screens and tests are not covered ³ laboratory tests and routine wellness screens and tests not covered ⁴ transportation must occur within 72 hours of the accident or onset of the sickness ⁵ benefit is for ground/water services ⁶ benefit is for air services ⁷ treatment must be within 72 hours of the accident ⁸ pays in addition to daily hospital confinement ⁹ must be under age 65 and admitted to the Skilled Nursing Facility within 14 days following a Hospital stay of at least three consecutive days ¹⁰ benefit is payable for each day an insured person has any one of the health screenings, exams, or tests listed in the policy

Weekly Premiums	Medical
Employee Only	\$20.46
Employee + Child(ren)	\$26.65
Employee + Spouse	\$28.90
Employee + Family	\$34.80

MEC Wellness/Preventive Benefits

Adults - The MEC Plan covers 100% of the allowed amount in network; 40% out of network

Abdominal Aortic Aneurysm	One time screening for men of specified ages who have ever smoked
Alcohol Misuse	Screening and counseling
Aspirin	Use for men and women of certain ages
Blood Pressure	Screening for all adults
Cholesterol	Screening for adults of certain ages or at higher risk
Colorectal Cancer	Screening for adults over 50
Depression	Screening for adults
Type 2 Diabetes	Screening for adults with high blood pressure
Diet	Counseling for adults at higher risk for chronic disease
HIV	Screening for all adults at higher risk
Immunization	Vaccines for adults' doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
Obesity	Screening and counseling for all adults
Sexually Transmitted Infection (STI)	Prevention counseling for adults at higher risk
Tobacco Use	Screening for all adults and cessation
Syphilis	Screening for all adults at higher risk

Women, Including Pregnant Women - The MEC Plan covers 100% of the allowed amount in network; 40% out of network

Anemia	Screening on a routine basis for pregnant women
Bacteriuria	Urinary tract or other infection screening for pregnant women
BRCA	Counseling about genetic testing for women at higher risk
Breast Cancer Mammography	Screenings every 1 to 2 years for women over 40
Breast Cancer Chemoprevention	Counseling for women at higher risk
Breastfeeding	Comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women
Cervical Cancer	Screening for sexually active women
Chlamydia Infection	Screening for younger women and other women at higher risk
Contraception	Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
Domestic and Interpersonal Violence	Screening and counseling for all women
Folic Acid	Supplements for women who may become pregnant
Gestational Diabetes	Screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
Gonorrhea	Screening for all women at higher risk
Hepatitis B	Screening for pregnant women at their first prenatal visit
Human Immunodeficiency Virus (HIV)	Screening and counseling for sexually active women
Human Papillomavirus (HPV) DNA Test	High risk HPV DNA testing every three years for women with normal cytology results who are 30 or older
Osteoporosis	Screening for women over age 60 depending on risk factors
Rh Incompatibility	Screening for all pregnant women and follow-up testing for women at a higher risk
Tobacco Use	Screening and interventions for all women, and expanded counseling for pregnant tobacco users
Sexually Transmitted Infections (STI)	Counseling for sexually active women

MEC Wellness/Preventive Benefits

Syphilis	Screening for all pregnant women or other women at increased risk
Well-Woman Visits	To obtain recommended Preventive services for women under 65
Children - The MEC Plan covers 100% of the allowed amount in network; 40% out of network	
Alcohol and Drug Use	Assessments for adolescents
Autism	Screening for children at 18 and 24 months
Behavioral	Assessments for children of all ages: 0-11 months; 1 to 4 years; 5 to 10 years; 11 to 14 years; 15 to 17 years
Blood Pressure	Screenings for children: 0-11 months; 1 to 4 years; 5 to 10 years; 11 to 14 yers; 15 to 17 years
Cervical Dysplasia	Screening for sexually active females
Congenital Hypothyroidism	Screening for newborns
Depression	Screening for adolescents
Developmental	Screening for children under age 3, and surveillance throughout childhood
Dyslipidemia	Screening for children at higher risk of lipid disorders. Ages: 1 to 4 years; 5 to 10 years; 11 to 14 years; and 15 to 17 years
Fluoride Chemoprevention	Supplements for children without fluoride in their water source
Gonorrhea	Preventive medication for the eyes of all newborns
Hearing	Screening for all newborns
Height, Weight, and Body Mass Index	Measurements for children ages: 0-11 months; 1 to 4 years; 5 to 10 years; 11 to 14 years; 15 to 17 years
Hematocrit or Hemoglobin	Screening for children
Hemoglobinopathies	Or Sickle Cell screening for newborns
HIV	Screening for adolescents at higher risk
Immunization	Vaccines for children from birth to age 18-- doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus Influenzae Type B, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Rotavirus, Varicella
Iron	Supplements for children ages 6 to 12 months at risk for anemia
Lead	Screening for children at risk of exposure
Medical History	For all children throughout development: Ages: 0-11 months; 1 to 4 years; 5 to 10 years; 11 to 14 years; 15 to 17 years
Obesity	Screening and counseling
Oral Health	Risk assessment for young children: Ages: 0 to 11 months; 1 to 4 years; 5 to 10 years
Phenylketonuria (PKU)	Screening for this genetic disorder in newborns
Sexually Transmitted Infection (STI)	Prevention counseling and screening for adolescents at higher risk
Tuberculin	Testing for children at higher risk of tuberculosis: Ages 0 to 11 months; 1 to 4 years; 5 to 10 years; 11 to 14 years; and 15 to 17 years
Vision	Screening for all children

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