

Health Insurance & Benefits



Essential StaffCARE
An IAG Solution

Backed by the Best

Planned Administrators, Incorporated (PAI)



PAI is a wholly owned subsidiary of BlueCross and BlueShield of SC. For more than two decades, PAI has been the reliable third party administrator for companies like yours. PAI provides flexible and dependable service, quality plan administration, and expertise in administering healthcare plans. But PAI's

biggest strength is its commitment to superior customer service, as evidenced by its customer retention rate of more than 90% for the past five years.

BCS Insurance Company and BCS Life Insurance Company (BCS)



Essential StaffCARE is a solution from BCS, an insurance company known for excellence in product development and special risk underwriting. BCS has more than 50 years of experience in the group insurance market. BCS is majority-owned by BlueCross BlueShield Plans, with the mission of developing and

delivering products to meet the insurance needs of members across the country. Licensed in all 50 states and the District of Columbia, BCS has the rating of "A-" Excellent, from the A.M. Best Company, the oldest and most experienced insurance rating agency in the world.



Why Health Benefits Matter

- Essential StaffCARE has a 92% customer satisfaction rating.
- Health insurance is the #1 most effective employee retention tool - even higher than salary.⁵
- 71% of employees who are satisfied with their benefits are more likely to remain loyal and satisfied with their job.⁶
- Improves employee morale.
- Creates a more productive workforce.
- Employee loyalty and retention affect your bottom line.
- Recruit and retain a higher qualified work force.

How Employees Benefit

- Affordable rates.
- Medical, Dental, Vision, Term-Life, and Short-term Disability Benefits.
- Guaranteed issue / No health questions.
- No Deductibles
- No Pre-existing Conditions
- Accepted by doctors and hospitals nationwide.
- Wellness benefits and other value added programs.

⁵ Source: Society for Human Resource Management Employee Retention Study

⁶ Source: 2011 Study of Employee Benefits Trends, Met Life

Medical Networks

First Health is one of the nation's largest and most respected networks with more than 5,000 hospitals and 550,000 physicians and health care professionals across all 50 states, the District of Columbia and Puerto Rico.

- **98% of the US population has Access to a First Health Network Physician within 10 Miles and a First Health Network Hospital within 20 Miles.**
- Network doctors are carefully screened and selected to promote quality outcomes.
- Network providers file claims so members don't have to.

Prescription Network

Plan members have access to savings on drugs through the Caremark pharmacy network with more than 58,000 pharmacy locations nationwide. Nearly all chain drug stores and more than 20,000 independent pharmacies are in the Caremark network, which saves members up to 50% on generic drugs and up to 15% on brand names.

Dental Network

Has developed relationships with over 140 TPAs, Taft Hartley Trust groups and major insurers. More than 3.5 million members nationwide use their network. DenteMax is registered to do business in all 50 states and the District of Columbia. This network is optional, since there are no out-of-network penalties.

Vision Network

Makes vision wellness a simple, affordable part of your overall health routine with easy and convenient access to a large network of private practice and optical providers nationwide. Through the EyeMed vision network plan members may receive discounts on vision care and prescription eyewear. The national network of providers includes quality locations featuring convenient hours, such as Pearle Vision, Sears Optical, Target Optical, JC Penney and thousands of independent optometrists.

Plan Design and Rates

Medical Plan

Wellness Care (lump sum payment) \$100

Inpatient Benefits

Annual Inpatient Maximum None
 Daily Standard Care Maximum (per day) \$300
 Daily Intensive Care Unit Maximum² (per day) \$400
 Surgery (per day) \$2,000
 Anesthesiology (per day) \$400
 First Hospital Admission (per covered person per policy year) \$250
 Skilled Nursing (payable for stays in a skilled nursing facility after a hospital stay) (per day) \$100

Outpatient Benefits¹

Annual Outpatient Maximum \$2,000
 Physician Office Visit (per day) \$100
 Diagnostic Lab / X-ray (per day) \$75 / \$200
 Ambulance Services (per day) \$300
 Physical, Occupational, and Speech Therapy (per day) \$50
 Emergency Room - Sickness / Accident (per day) \$200 / \$500
 Outpatient Surgery (per day) \$500
 Anesthesiology (per day) \$200

Prescription Benefits³

Annual Maximum \$600
 Prescription Drug - Generic / Brand (per day) \$20

Accidental Loss of Life, Limb, & Sight

Employee Amount \$20,000
 Spouse Amount \$20,000
 Child Amount (6 months to 26 years old) \$5,000
 Infant Amount (15 days to 6 months) \$2,500

Weekly Rates

Employee Only \$19.98
 Employee + One \$37.96
 Employee + Child(ren) \$33.17
 Employee + Family \$50.55

¹ Up to annual outpatient maximum ² Pays in addition to standard care benefit

³ Not subject to outpatient maximum

Weekly Rates	Dental	Vision	Term Life	Short-Term Disability
Employee Only	\$5.23	\$2.35	\$0.60	\$4.20
Employee + One	\$10.46	\$4.18	\$0.90	n/a
Employee + Child(ren)	\$14.12	\$3.10	\$0.90	n/a
Employee + Family	\$19.87	\$7.58	\$1.80	n/a

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.

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:

- 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.

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 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

- 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.



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