

## Two great plans to choose from!

SIGN UP IS AVAILABLE DURING YOUR  
FIRST 30 DAYS OF EMPLOYMENT

### Enhanced MEC\_Plan 1

- MEC wellness/preventive plans starting at \$24.00/week
- Covers 63 mandated benefits AND \$20 office visit copay, \$10 generic prescription drug copay, \$10 CVS Minute Clinic copay and more!
- Eliminates employee individual mandate tax for those enrolled
- Options for family coverage
- Weekly payroll deduction – month by month coverage
- Visit [www.essghealth.com](http://www.essghealth.com) for info and tools
- PHCS Network

### Fixed Indemnity\_Plan 2

- ESC Fixed Indemnity plans starting at \$20.25 per weekly payroll deduction
- Medical, Rx, vision and dental benefits
- Doctor office visit benefit of \$100 per day
- Wellness benefit of \$100
- No pre-existing condition limitations
- No waiting period or deductibles on medical
- First Health Network
- Unbundled choices-you do not need to have medical to choose the vision, dental, term life, or short term disability

ESSG offers a **Enhanced Minimum Essential Coverage (Plan 1)** which is administrated by Health EZ. The Minimum Essential Coverage (MEC) plan is ACA qualifying. There are copays for services like doctor's visits, x-rays, and generic prescription drugs. Please note - hospitalization is **not** a covered benefit.

ESSG offers a **Fixed Indemnity Plan (Plan 2)** which is administrated by Planned Administrators Inc. (PAI). The Fixed Indemnity Plan offers limited benefits at an affordable price, specifically for the staffing industry. Premiums will be automatically deducted from your weekly paycheck. This means you are buying it with pre-tax dollars. What does pre-tax dollars mean? It simply means the premium comes out before taxes are taken out, which means you're taxed on less income. Affordable medical, dental, vision, disability, and life insurance benefits are available.

You have **30 days** from the start of your employment to change your benefit elections.

The 3rd plan is offered to only qualifying employees\*. It's an ACA qualifying **Bronze Plan** with Essential StaffCARE (ESC). Once you qualify, you will be notified by ESC that you are eligible, and will be given the opportunity to enroll. You should receive this after you have been on assignment for approximately 35 - 45 days. The offer will be mailed to the address we have on file. It is your responsibility to update your address if needed.

If you have any questions, please contact the Health Benefits Team at Employer Solutions Staffing Group.

**\*An employee will be deemed qualifying any time after 30 days on assignment(s), and their status is working 30+ hours per week or more than 1560 total hours in a calendar year. They must be ESSG employees.\***

---

Health Benefits Team  
Employer Solutions Staffing Group  
PO Box 46270 | Minneapolis, MN 55344  
Phone: 952-767-9519 | Fax: 952-767-9515  
[health@employersolutionsgroup.com](mailto:health@employersolutionsgroup.com)  
<http://ESSGHealth.com>

## Summary of Medical Benefits

### MEC EZ Plan

|   | In-Network                      | Out-of-Network                      |
|---|---------------------------------|-------------------------------------|
| Calendar Year Deductible                        | None                            | None                                |
| Coinsurance                                     | None                            | None                                |
| Out-of-Pocket Maximum                           | None                            | None                                |
| Preventative Care                               | 100% Covered                    | No Coverage                         |
| HealthiestYou Telemedicine Services             | 100% Covered                    | 100% Covered                        |
| Primary Physician Office Visit                  | \$20 Copay                      | No Coverage                         |
| Specialist Office Visit                         | \$50 Copay                      | No Coverage                         |
| CVS Minute Clinic                               | \$10 Copay                      | No Coverage                         |
| Urgent Care                                     | \$50 Copay                      | No Coverage                         |
| Emergency Services                              | No Coverage                     | No Coverage                         |
| Hospital Services – Inpatient & Outpatient Care | No Coverage                     | No Coverage                         |
| Mental Health / Chemical Dependency             | No Coverage                     | No Coverage                         |
| Durable Medical Equipment                       | \$50 Copay                      | No Coverage                         |
| Labs & Scans                                    |                                 |                                     |
| Diagnostic Lab & X-Ray – In Office              | \$60 Copay                      | No Coverage                         |
| CT/MRI or Outpatient Testing                    | \$200 Copay                     | No Coverage                         |
| Prescription Drug Coverage                      | <b>Retail<br/>30 Day Supply</b> | <b>Mail Order<br/>90 Day Supply</b> |
| Generic   | \$10 Copay                      | No Coverage                         |
| Preferred Brand                                 | 100% Copay                      | No Coverage                         |
| Non-Preferred Brand                             | No Coverage                     | No Coverage                         |
| Specialty                                       | No Coverage                     | No Coverage                         |

### Weekly Premiums

|                       |         |
|-----------------------|---------|
| Employee Only         | \$24.00 |
| Employee + Spouse     | \$38.00 |
| Employee + Child(ren) | \$36.00 |
| Family                | \$63.00 |

NOTES: This serves as a summary of your benefit plan only. Please refer to your Summary Plan Description for actual coverage, limitation and exclusion provisions.

# Fixed Indemnity Medical Benefits\_Plan 2

## LIMITED BENEFITS SUMMARY

Policy Number **219301-ESG-1**

### 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   | \$300 per day   |
| Diagnostic (Lab)  | \$75 per day  | Intensive Care Unit Maximum <sup>2</sup>              | \$500 per day   |
| Diagnostic (X-Ray)  | \$200 per day | Inpatient Surgery                                     | \$3,500 per day |
| Ambulance Services  | \$300 per day | Anesthesiology  | \$700 per day   |
| Physical, Speech, or Occupational Therapy   | \$50 per day  | Skilled Nursing <sup>3</sup>                          | \$100 per day   |
| Emergency Room Benefit - Sickness   | \$200 per day | First Hospital Admission (1 per year)                 | \$250           |
| Emergency Room Benefit - Accident   | \$750 per day | Annual Inpatient Maximum <sup>4</sup>                 | No Limit        |
| Outpatient Surgery  | \$750 per day | Wellness Care   |                 |
| Anesthesiology  | \$300 per day | Wellness Care (one per year)                          | \$100           |
| Annual Outpatient Maximum   | \$2,250       | Prescription Drugs (via reimbursement) <sup>5,6</sup> |                 |
|   |               | Annual Maximum  | \$600           |
|   |               | Per Day   | \$30            |

<sup>1</sup> all outpatient benefits are subject to the outpatient maximum <sup>2</sup> pays in addition to standard care benefit <sup>3</sup> for stays in a skilled nursing facility after a hospital stay

<sup>4</sup> Subject to internal limits of plan <sup>5</sup> not subject to outpatient maximum <sup>6</sup> To file a claim for reimbursement, save your receipt and remit to Planned Administrators, Inc.

| DENTAL BENEFIT   | Waiting Period/Coinsurance | Annual Maximum Benefit   | \$750 | Deductible | \$50 |
|--|----------------------------|--|-------|------------|------|
|  <b>Coverage A</b> | None / 100%                | 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  | In-Network                            |                          | Out-of-Network |            |
|---|---------------------------------------|--------------------------|----------------|------------|
|   | You Pay                               | Plan Pays                | You Pay        | Plan Pays  |
|  <b>Eye Examination</b> <sup>1</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%           | up to \$40 |
| <b>Frames</b> <sup>2</sup>  | \$0 Copay, 80%, after \$100 allowance | \$100 allowance, 20% off | 100%           | \$45       |
| <b>Standard Plastic Lenses</b> (single, bifocal, trifocal) <sup>1</sup>   | \$10 Co-pay                           | 20% off retail           | 100%           | \$25-\$55  |
| <b>Lens Options</b>   | \$15 Copay                            | -                        | 100%           | \$0        |
| <b>Contact Lenses (Conventional)</b> <sup>1</sup>   | \$0 Copay, 85% of remaining           | \$80, plus 15% off       | 100%           | \$64       |
| <b>Disposable Contact Lenses</b> <sup>1</sup>   | \$0 Copay                             | \$80 allowance           | 100%           | \$0        |
| <b>Medically Necessary Contact Lenses</b> <sup>1</sup>  | \$0 Copay                             | 100%                     | \$0            | \$200      |

<sup>1</sup> Once every 12 months <sup>2</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 |

**ACCIDENTAL DEATH & DISMEMBERMENT** (AD&D is part of the Term Life Benefit.)

|                        |          |   |         |
|------------------------|----------|---|---------|
| <b>Employee Amount</b> | \$20,000 | <b>Child Amount (6 mos to 26 yrs old)</b> | \$5,000 |
| <b>Spouse Amount</b>   | \$20,000 | <b>Infant Amount (15 days to 6 mos)</b>   | \$2,500 |

| 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             |

| WEEKLY LIMITED BENEFITS PREMIUM | Medical | Dental  | Vision | Term Life | STD    |
|---------------------------------|---------|---------|--------|-----------|--------|
| <b>Employee Only</b>            | \$20.25 | \$6.17  | \$2.42 | \$0.60    | \$4.20 |
| <b>Employee + 1</b>             | \$41.10 | \$12.34 | \$4.92 | \$0.90    | -      |
| <b>Employee + Family</b>        | \$54.88 | \$20.36 | \$6.56 | \$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

**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

**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.

### 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 are payable for services or materials connected with, or charges arising from:

- Orthoptic or vision training, sub-normal vision aids, and any associated supplemental testing;
- Aniseikonic lenses;
- Medical and/or surgical treatment of the eye, eyes, or supporting structure;
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan;
- Services provided as a result of any Worker's Compensation law;
- Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount);

- Services or materials provided by any other group benefit providing for vision care;
- Two pair of glasses in lieu of bifocals.

### 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.

### 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 AND ACCIDENTAL DEATH & DISMEMBERMENT

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.

**For Accidental Death and Dismemberment benefits will not be payable for any loss caused in whole or in part by, or resulting in whole or in part from, the following:**

Attempted suicide or intentionally self-inflicted injury; bodily or mental infirmity; disease of any kind; or medical or surgical treatment for that infirmity or disease. This does not include bacterial infections resulting from an accidental cut or wound or accidental ingestion of poisonous food substance; 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, your spouse or domestic partner; you, your spouse's or domestic partner'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; work-related injury or sickness.

## 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).**

**PLEASE NOTE:** To make changes or cancel coverage by telephone call (800) 269-7783. Your pin code for enrolling/making changes is **140** + \_\_\_\_ (last four digits of your SSN). Your Company has chosen to take some/all of your payroll deductions on a **Pre-Tax** basis. Please contact Customer Service at 1-866-798-0803 and a Representative will assist you in identifying the deductions that are taken Pre-Tax.

### 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.



# Frequently Asked Questions

## When can I enroll in a plan?

As a part-time or full-time employee, you are able to enroll within 30 days of your hire date, or during the annual open enrollment for the plan. If you do not enroll in one of those periods, you can only enroll if you have a qualifying life event. You have 30 days from the date of the qualifying life event to enroll.

## What is a qualifying life event?

A qualifying life event is defined as a change in your status due to one of the following:

- Marriage or divorce
- Birth or adoption of a child(ren)
- Termination
- Death of an immediate family member
- Loss of dependent status
- Loss of prior coverage

## When can I cancel off of the plan?

As our plans are pre-tax, you are only allowed to make changes/enroll/cancel during certain times of the year. The above listed times (your first 30 days of employment, during open enrollment, or within 30 days of a qualifying life event) are the only times you are able to change/enroll/cancel.

## If I fill out a form, and do not get placed on assignment right away, do I need to fill out a new form?

Your form will stay valid for 6 months. If you are placed on assignment after 6 months of the signature date, you will need to fill out a new form to enroll in the plans. If you worked for a period of time and had deductions, and then stopped working for 6 consecutive weeks, you are considered a re-hire, and would need to fill out a new form to re-enroll. If you miss less than 6 consecutive weeks, the Fixed Indemnity insurance will continue without penalty or the need to re-enroll. After 3 missed weeks the Enhanced MEC coverage will be cancelled.

## When will my deductions start and coverage begin?

Fixed Indemnity Plan – Deductions will begin about 2 weeks after we at ESSG receive the form, coverage will begin the Monday following the first deduction

Enhanced MEC Plan – Deductions will begin the first of the month after we at ESSG receive the form, coverage will begin on the first of the month following one month of deductions

## When will I receive my insurance card?

Fixed Indemnity Plan – It should come about a week after your first deduction.

Enhanced MEC Plan – It should come about 10 days prior to your effective date.

## **Additional Fixed Indemnity Plan Information:**

**This plan does not qualify as minimum essential coverage as defined under the Affordable Care Act (ACA). This plan is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.**

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF INSURANCE FRAUD AND WILL BE PROSECUTED.

The Essential StaffCARE Fixed Indemnity Medical, Prescription Drug, and Dental Plans are underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois under Policy Series Numbers 25.1204, 26.1801, 26.212, and 26.213. The Term Life, Accidental Death and Dismemberment and Short-Term Disability Plans are underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois under Policy Series Number 62.200. The Vision Plan is underwritten by Companion Life Insurance Company.

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



# Enhanced MEC\_Plan 1

Benefits Enrollment Form  New Employee  Rehire Rehire Date \_\_\_\_\_

## Employee Information

|                                       |                                     |
|---------------------------------------|-------------------------------------|
| Name (First and Last)<br>antoniogideo | Social Security Number<br>471081516 |
|---------------------------------------|-------------------------------------|

|                                   |                          |             |                   |
|-----------------------------------|--------------------------|-------------|-------------------|
| Address<br>1045 pters place apt 3 | City<br>columbia heights | State<br>mn | Zip Code<br>55421 |
|-----------------------------------|--------------------------|-------------|-------------------|

|   |  |                             |                            |
|---|--|-----------------------------|----------------------------|
| Gender <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female | Marital Status <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced | Date of Birth<br>01/26/1986 | Date of Hire<br>12/11/2017 |
|---|--|-----------------------------|----------------------------|

|                             |  |
|-----------------------------|--|
| Phone Number:<br>7634538770 | Email Address:<br>antoniogideo@yahoo.com |
|-----------------------------|--|

**Please Select Desired Coverage:**

Employee Only - \$24.00/Week  
  Employee+Spouse - \$38.00/Week  
  Employee+Child(ren) - \$36.00/Week  
  Family - \$63.00/Week

## Dependent

|            |      |           |                   |            |  |  |
|------------|------|-----------|-------------------|------------|--|--|
| First Name | M.I. | Last Name | Social Security # | Birth Date | Sex<br><input checked="" type="checkbox"/> Male<br><input type="checkbox"/> Female | Relationship<br><input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child<br><input type="checkbox"/> Domestic Partner |
|------------|------|-----------|-------------------|------------|--|--|

|            |      |           |                   |            |   |  |
|------------|------|-----------|-------------------|------------|---|--|
| First Name | M.I. | Last Name | Social Security # | Birth Date | Sex<br><input type="checkbox"/> Male<br><input type="checkbox"/> Female | Relationship<br><input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child<br><input type="checkbox"/> Domestic Partner |
|------------|------|-----------|-------------------|------------|---|--|

|            |      |           |                   |            |   |  |
|------------|------|-----------|-------------------|------------|---|--|
| First Name | M.I. | Last Name | Social Security # | Birth Date | Sex<br><input type="checkbox"/> Male<br><input type="checkbox"/> Female | Relationship<br><input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child<br><input type="checkbox"/> Domestic Partner |
|------------|------|-----------|-------------------|------------|---|--|

## Other coverage information including Medicare/Medicaid

NAME OF PERSON COVERED (FIRST, LAST):

|           |
|-----------|
| EFF. DATE |
| EFF. DATE |
| EFF. DATE |

**Employee Acknowledgement and Authorization** - I hereby apply for the group benefit(s) as indicated. I acknowledge that all entries are true and complete and that any misstatements or failure to report information may be used as the basis for cancellation of coverage for me and my dependent(s), if any, from the original effective date. Further, I authorize my employer to make the necessary payroll deduction of premiums for coverages I have elected.

## IF ENROLLING - YOU MUST SIGN HERE

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

**EMPLOYEES DECLINING**  I am DECLINING coverage

I understand that I and/or my dependents, if any, waive any coverage and desire to participate in the plan at a later date. I/we may be considered a late enrollee and must meet the requirements defined in the Certificate of Coverage for the company's medical or dental plans. If I decline enrollment for myself or my dependents (including my spouse) because of other coverage, I may, in future be able to enroll myself or my dependents in this plan, provided I request enrollment within 31 days after the other coverage ends. In addition, if a new dependent relationship forms as a result of marriage, birth, adoption, placement for adoption of parting suit of adoption, I may be able to enroll myself or my dependent, provided I request enrollment within 31 days of the event.

## IF DECLINING- YOU MUST SIGN HERE

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

# Fixed Indemnity Medical Benefits\_Plan 2

VSI **219301-ESG-1** OFFICE USE ONLY LOCATION \_\_\_\_\_ Rehire Date \_\_\_/\_\_\_/\_\_\_\_

## ENROLLMENT FORM

ESC CU(UNAC-MN) P1 v18.2

### A. REQUIRED EMPLOYEE INFORMATION PRINT USING BLACK or BLUE INK (Must Be Filled Out)

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

### B. DO YOU OR ANY OF YOUR DEPENDENTS RECEIVE MEDICARE BENEFITS?

Yes  No. If Yes, please continue.

|   |                         |
|---|-------------------------|
| Medicare Health Insurance Claim Number (HICN) | Medicare Effective Date |
| Name of Covered Person (s):                   |                         |
| 1.  | 2.                      |
|   | 3.                      |

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

You **MUST** select a coverage level before any benefits in Section C. Your coverage level for the all benefits in Section C will be identical. The Fixed Indemnity Medical Plan, Dental Plan, Term Life Plan, and Short-Term Disability plans are underwritten by BCS Insurance Company. The Vision plan is underwritten by Companion Life Insurance Company.

| SELECT COVERAGE LEVEL                           | FIXED INDEMNITY MEDICAL <sup>1</sup>                     | DENTAL   | VISION   | TERM LIFE  | SHORT-TERM DISABILITY <sup>2</sup>                       |
|---|--|--|--|--|--|
| Employee Only <input type="radio"/>             | <b>\$20.25</b>   | <b>\$6.17</b>  | <b>\$2.42</b>  | <b>\$0.60</b>  | <b>\$4.20</b>  |
| Employee + 1 <input type="radio"/>              | <b>\$41.10</b>   | <b>\$12.34</b>   | <b>\$4.92</b>  | <b>\$0.90</b>  |  |
| Employee + Family <input type="radio"/>         | <b>\$54.88</b>   | <b>\$20.36</b>   | <b>\$6.56</b>  | <b>\$1.80</b>  |  |
| <b>NO</b> to ALL Benefits <input type="radio"/> | <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 Death & Dismemberment, please write in your beneficiary information. Accidental Death & Dismemberment is part of the Term Life Benefit.**

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

### D. REQUIRED DEPENDENT INFORMATION

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

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

I have read the benefit packet and understand its limitations. 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

## Benefit Enrollment/Change Form

| A. Employee Information (All information is required) |  |                            |      |
|---|--|----------------------------|------|
| First Name: 471081516                                 | MI:  | Last Name: gideo           |      |
| SSN#:   | Date of Hire: 1045 pters place apt 3                       |                            |      |
| Date of Birth: 01/26/1986                             | Gender: <input type="radio"/> M or <input type="radio"/> F | Marital Status: 12/11/2017 |      |
| Address: 7634538770                                   | City:  | State:                     | Zip: |
| Daytime Phone: ( )                                    | Home phone: ( )  | Email:                     |      |

| B. Change of Status/Coverage                |  |   |   |
|---|--|---|---|
| Date of Qualifying Event:                   |  | <input checked="" type="checkbox"/> Add Dependent | <input type="checkbox"/> Change Name    |
| <input type="checkbox"/> Open Enrollment    | <input type="checkbox"/> COBRA / Term. of Employment | <input type="checkbox"/> Drop Dependent           | <input type="checkbox"/> Change Address |
| <input type="checkbox"/> New Enrollment     | <input type="checkbox"/> Medicare                    | <input type="checkbox"/> Birth / Death            | <input type="checkbox"/> Other          |
| <input type="checkbox"/> Reduction in Hours | <input type="checkbox"/> Other Coverage              | <input type="checkbox"/> Marriage / Divorce       |   |

| C. Medical Plan Options (If electing coverage please make a selection in both 1 & 2) |  |  |  |  |   |
|--|--|--|--|--|---|
| 1. Plan Election   | <input type="radio"/> \$2,500 Copay Plan | <input type="radio"/> \$6,000 Copay Plan | <input type="radio"/> \$3,000 HSA Plan     | <input type="radio"/> \$6,000 HSA Plan       | <input type="radio"/> Decline Coverage (please complete sections E. & G.) |
| 2. Coverage Election   | <input type="checkbox"/> Employee only   |  | <input type="checkbox"/> Employee + Spouse | <input type="checkbox"/> Employee + Children | <input type="checkbox"/> Family   |

| D. Dependent/Spouse Information (Must be completed for coverage of dependents) |              |            |     |     |                |   |
|--|--------------|------------|-----|-----|----------------|---|
| Name (Last, First, MI)   | Relationship | Birth date | SSN | M/F | Disabled (Y/N) | Please check below to include on medical plan |
|  |              |            |     |     |                | <input type="checkbox"/> Medical              |
|  |              |            |     |     |                | <input type="checkbox"/> Medical              |
|  |              |            |     |     |                | <input type="checkbox"/> Medical              |
|  |              |            |     |     |                | <input type="checkbox"/> Medical              |

| E. Other Insurance Coverage Information Please check one:                   |   |  |   |
|---|---|--|---|
| <input type="radio"/> I have enrolled thru the state or federal Marketplace | <input type="radio"/> I have other insurance coverage | <input type="radio"/> I do not have other insurance coverage | <input type="radio"/> I have other insurance coverage, but intend to cancel that coverage |
| Policyholder's Name:  |   | Policyholder's Date of Birth:                                |   |
| Insurance Co. Name:   |   | Policy Number:   | Group Number:   |
| Insurance Co. Address:  |   | Names of covered individuals:                                |   |

### F. Health Savings Account

Yes, I would like to set up a Health Savings Account (This option is available if you enroll in the HSA plan). Your annual deduction will be divided into equal amounts and deducted from each pay period throughout the year.

I elect to have an **ANNUAL** deduction of \$ antonigideo@yahoo.com (maximum of \$3,450 for employee-only coverage, or \$6,900 for all other levels of coverage) reduced from my salary before taxes to reimburse me for qualified expenses which I incur during the plan year. Maximum contribution to the HSA Plan will be reduced by company contribution. Employees who are age 55 or older can make a catch-up contribution of \$1,000 in addition to IRS maximums.

### G. Enrollment Waiver (check box only if declining coverage)

I understand the benefits provided by the Group Insurance Contract under ERISA regulations include Health and/or Dental coverages. I have reviewed and understand the benefit options and requirements presented herein. I understand that I may not be eligible to enroll myself and dependents if I desire to apply for coverage at a later date, unless I qualify to enroll at a later date in accordance with the special enrollment conditions.

I understand by not enrolling in this plan or a Marketplace health plan as mandated by PPACA, that I may be subject to a tax penalty.

### H. Employee Authorization

I understand I have the option to pay the premiums for my employer-sponsored health plan through a before-tax reduction of my salary. I understand that if this amount increases or decreases during the plan year, my salary reduction will be adjusted to reflect that increase or decrease. I hereby apply for the coverage for which I am now or may be eligible under this group policy. I hereby authorize the deduction from my earnings of the required contribution, if any, toward the cost of such coverage. I authorize payment of medical benefits to all providers, where applicable, for those charges covered by my group insurance benefits. I authorize release to or by HealthEZ of any medical information including copies of medical records or insurance information as necessary for claims adjudication, utilization review, or coordination of benefits.

To the best of my knowledge and belief, the information I have provided on this form is complete and correct. I acknowledge that the terms of the Summary Plan Description govern all payments made by the Plans.

Dec 11, 2017

Employee Signature

Date

**Signature:** *antoniogideo*  
antoniogideo (Dec 11, 2017)

**Email:** antoniogideo@yahoo.com



# Corporate Management Group

Adobe Sign Document History

12/11/2017

|                 |  |
|-----------------|--|
| Created:        | 12/05/2017                                   |
| By:             | Jamie Ready (jamie@corpmgmtgroup.com)        |
| Status:         | Signed                                       |
| Transaction ID: | CBJCHBCAABAAGqRQlcQCjAb-pYq8qVb7I7O3WxYwg4M1 |

## "Corporate Management Group" History



Document created by Jamie Ready (jamie@corpmgmtgroup.com)

12/05/2017 - 1:51:45 PM MST- IP address: 68.46.20.81



Document emailed to antoniogideo (antoniogideo@yahoo.com) for signature

12/05/2017 - 1:51:51 PM MST



Document viewed by antoniogideo (antoniogideo@yahoo.com)

12/05/2017 - 2:08:57 PM MST- IP address: 172.58.84.88



Document e-signed by antoniogideo (antoniogideo@yahoo.com)

Signature Date: 12/11/2017 - 3:16:29 PM MST - Time Source: server- IP address: 73.65.38.124



Signed document emailed to rachel@cmgjob.com, Jamie Ready (jamie@corpmgmtgroup.com) and antoniogideo (antoniogideo@yahoo.com)

12/11/2017 - 3:16:29 PM MST