



# Fixed Indemnity Medical and Ancillary Products Enrollment Guide

## Complete the Enrollment Form to Elect or Decline Coverage

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

THE FIXED INDEMNITY MEDICAL PLAN IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR ESSENTIAL HEALTH BENEFITS COVERAGE AS DEFINED IN FEDERAL HEALTH LAW.

**IMPORTANT:** This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer. Questions about this policy?
- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](http://naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

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.

For Enrollees of California: In order to enroll in the Fixed Indemnity Medical Benefit, you and any dependent must have minimum essential coverage and be enrolled in major medical coverage.

The Essential StaffCARE Fixed Indemnity Medical, Prescription Drug, Accidental Loss of Life, Limb & Sight, Dental and Vision Plans are underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois under Policy Series Numbers 25.1204, 25.1205, 26.1214, 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.

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





B1 **221900-CMG** OFFICE USE ONLY LOCATION \_\_\_\_\_ New Hire  Rehire  Date 3/31/2026

# ENROLLMENT FORM

ESC ES\*CO P2D v26.1

A. REQUIRED EMPLOYEE INFORMATION		PRINT USING BLACK or BLUE INK (Must Be Filled Out)	
Name	Kelvin Pfannenstiel	Social Security #	521292641
		Phone	7208373685
Address	3755 E 139th pl		Gender <input checked="" type="checkbox"/> M <input type="checkbox"/> F
City	Thornton	State	CO
		Zip	80602
		Date of Birth	07231969

B. DO YOU OR ANY OF YOUR DEPENDENTS RECEIVE MEDICARE BENEFITS?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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			
<p>You <b>MUST</b> enroll in the <b>Fixed Indemnity Medical Insurance Plan</b> 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. These plans are underwritten by BCS Insurance Company and 4 Ever Life Insurance Company.</p>					
	FIXED INDEMNITY MEDICAL <sup>1</sup>	DENTAL <sup>1</sup>	VISION <sup>1</sup>	TERM LIFE <sup>1</sup>	SHORT-TERM DISABILITY <sup>1, 2</sup>
Employee Only	<input checked="" type="checkbox"/> \$23.69	\$5.40	\$2.42	\$0.60	\$4.20
Employee + 1	<input type="checkbox"/> \$48.08	\$10.80	\$4.92	\$0.90	
Employee + Family	<input type="checkbox"/> \$64.20	\$17.82	\$6.56	\$1.80	
	<input type="checkbox"/> <b>NO to ALL Benefits</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" 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 reside in CA, HI, NH, 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 Lynn Pfannenstiel Relationship Wife

D. REQUIRED DEPENDENT INFORMATION				
Name	Social Security #	Date of Birth / /	Gender <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 / /	Gender <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 / /	Gender <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 / /	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship <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
<p>By signing below, I confirm I have read the Benefits Summary and the Limitations and Exclusions for the recommended benefit plans. I understand that open enrollment is only available for a limited time; that making no benefit selection is a declination of benefit coverage and benefit coverage is only available to employees who are over the age of 18 with a valid SSN.</p>	
DATE <u>3/31/2026</u>	SIGNATURE


# LIMITED BENEFITS SUMMARY

Policy Number **221900-CMG**

## FIXED INDEMNITY MEDICAL BENEFIT

For more details, please see your Summary Plan Description.

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 (Virtual or In-Person)	\$100 per day	Standard Care	\$500 per day
Diagnostic (Lab)	\$75 per day	Intensive Care Unit Maximum <sup>4</sup>	\$600 per day
Diagnostic (X-Ray)	\$200 per day	Inpatient Surgery	\$3,000 per day
Ambulance Services	\$300 per day	Anesthesia	\$600 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 <sup>2</sup>	\$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>	
Anesthesia	\$200 per day	Employee/Spouse	\$20,000
Annual Outpatient Maximum	\$2,000	Dependent (6 months to 26 years)	\$5,000
<b>Prescription Drugs<sup>3</sup></b>		Dependent (15 days to 6 months)	\$2,500
Annual Maximum	\$600	<b>Wellness Care</b>	
Generic Copay / Brand Copay	\$10 / \$50	Wellness Care (one per year)	\$100

### Teladoc Health

As an enrollee in the Fixed Indemnity medical plan, you have the option to obtain telehealth, primary care or mental health services through Teladoc Health. Please see the Summary Plan Description for additional details.

<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>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

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

## VISION BENEFIT

	In-Network		Out-of-Network	
	You Pay	Plan Pays	You Pay <sup>3</sup>	Plan Pays
 <b>Eye Exam<sup>1</sup></b> (including dilation)	\$10 Copay	100%	100%	\$35
<b>Standard Contact Lens Fit Exam</b> (includes follow up)	Up to \$55	\$0	100%	\$0
<b>Premium Contact Lens Fit Exam</b> (includes follow up)	100%, after 10% discount	\$0	100%	\$0
<b>Frames</b> (once every 24 months)	80%, after \$110 allowance	20% plus \$110 allowance	100%	\$55
<b>Standard Plastic Lenses</b> (single, bifocal, trifocal) <sup>1,2</sup>	\$25 Copay	100%	100%	\$25-\$55
<b>Contact Lenses (Conventional)</b> (materials only) <sup>1</sup>	85%, after \$110 allowance	15% plus \$110 allowance	100%	\$88
<b>Contact Lenses (Disposable)</b> (materials only) <sup>1</sup>	100%, after \$110 allowance	\$110 allowance	100%	\$88
<b>Contact Lenses (Medically Necessary)</b> (materials only) <sup>1</sup>	\$0 Copay	100%	100%	\$200

<sup>1</sup>Once every 12 months <sup>2</sup>\$15 higher in AK, CA, HI, OR, WA <sup>3</sup>After plan payment

## 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 base pay up to \$150 per week
<b>Waiting Period/Maximum Benefit Period</b>	7 days for injury or sickness / up to 26 weeks

## WEEKLY LIMITED BENEFITS PREMIUM

	Medical	Dental	Vision	Term Life	STD
<b>Employee Only</b>	\$23.69	\$5.40	\$2.42	\$0.60	\$4.20
<b>Employee + 1</b>	\$48.08	\$10.80	\$4.92	\$0.90	-
<b>Employee + Family</b>	\$64.20	\$17.82	\$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 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.

### 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 limitations. For more detailed information on covered procedures or limitations, please see your summary plan description.

### 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.

### 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.

The fixed indemnity medical/Rx, accidental loss of life, limb, or sight, dental, term life, and vision plans are not available to residents of Hawaii, New Hampshire, or Puerto Rico.

### 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 reside in California, Hawaii, New Hampshire, New Jersey, New York, or Rhode Island.

## Member Services:

**For frequently asked questions and network information for the Fixed Indemnity Medical Plan, please go to <https://enrollment.care/info/bcs/ind>.**

**PLEASE NOTE:** 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.
- 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.