



# Health Insurance Enrollment Form

Complete the Enrollment Form to Elect or Decline Coverage

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

**THIS COVERAGE IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR ESSENTIAL HEALTH BENEFITS OR MINIMUM ESSENTIAL COVERAGE AS DEFINED IN FEDERAL HEALTH LAW. YOU AND ANY DEPENDENT TO BE INSURED UNDER THIS COVERAGE MUST HAVE MINIMUM ESSENTIAL COVERAGE UNDER AN INDIVIDUAL OR GROUP HEALTH INSURANCE POLICY. THIS IS NOT MEDICARE SUPPLEMENT INSURANCE. PERSONS ELIGIBLE FOR MEDICARE SHOULD REVIEW THE GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM BCS INSURANCE COMPANY.**

**NOTICE: CALIFORNIA LAW PROHIBITS AN HIV TEST FROM BEING REQUIRED OR USED BY HEALTH INSURANCE COMPANIES AS A CONDITION OF OBTAINING HEALTH INSURANCE COVERAGE.**

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, Dental and Vision Plans are underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois under Policy Series Numbers 25.1204, 26.212, and 26.213. The Term Life and Accidental Death and Dismemberment 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.

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VSI 208700-CEG

OFFICE USE ONLY LOCATION \_\_\_\_\_

Rehire Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**ENROLLMENT FORM**

ESC-NAY P1 v26.1.CA

**REQUIRED EMPLOYEE INFORMATION****PRINT USING BLACK or BLUE INK (Must Be Filled Out)**

Name		
Phone		
Social Security Number		
Date of Birth	/	/
Gender	<input type="checkbox"/> M	<input type="checkbox"/> F
Address		Apt.
City	State	ZIP

**MEDICARE INFORMATION**Do you or any of your dependents receive Medicare Benefits?  **YES**  **NO**If **YES**, fill out the remainder of this section.

Medicare Health Insurance Claim Number (HICN):

Medicare Effective Date: / /

Name(s) of Covered Person(s):

1.

2.

3.

**BENEFICIARY INFORMATION**

For Term Life / Accidental Death &amp; Dismemberment, please write in your beneficiary information. Accidental Death &amp; Dismemberment is part of the Term Life Benefit.

Name Relationship

**REQUIRED DEPENDENT INFORMATION**

Name	DOB	/	/	Name	DOB	/	/
Social Security #	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F	Social Security #	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F
Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner				Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner			
Name	DOB	/	/	Name	DOB	/	/
Social Security #	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F	Social Security #	Gender	<input type="checkbox"/> M	<input type="checkbox"/> F
Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner				Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Partner			

**Do you or any dependent to be enrolled currently have comprehensive health benefits from either an individual or group health insurance policy or an HMO or employer plan providing for essential health benefits?** **YES**  **NO** (If No, you are not eligible for this plan.)

If you did not answer YES to having comprehensive health benefits from either an individual or group health insurance policy, you may still enroll in dental, vision, or term life coverage.

By signing below, I confirm I have read the Benefits Summary and the Limitations and Exclusions for the recommended benefit plans and open enrollment is only available for a limited time. I also understand 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.

SIGNATURE \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**SELECT COVERAGE LEVEL**You **MUST** select a coverage level before adding any benefits. Your coverage level will be identical for each benefit.

- Employee Only  Employee + Family
- Employee + 1  **NO** to all Benefits

**BENEFIT BUNDLE**

Payroll Deducted Weekly Rates

The benefit bundle includes **dental, vision, and term life** benefits

- YES** **\$8.42** Employee Only
- YES** **\$16.62** Employee + 1
- NO** **\$26.18** Employee + Family

**FIXED INDEMNITY PLAN**

Payroll Deducted Weekly Rates

- YES** **\$19.58** Employee Only
- YES** **\$39.73** Employee + 1
- NO** **\$53.06** Employee + Family

## Network Information

<b>Fixed Indemnity Medical Plan</b>	First Health Network	1-800-226-5116	www.myfirsthealth.com
<b>Vision Network</b>	EyeMed Vision Care	1-866-559-5252	www.eyemedvisioncare.com
<b>Dental Network</b>	DenteMax	1-800-752-1547	www.dentemax.com


Fixed Indemnity Medical Benefits 

Inpatient Benefits		Outpatient Benefits <sup>1</sup>	
Standard Care	\$300 per day	Annual Outpatient Maximum	\$2,200
Intensive Care Unit Maximum <sup>2</sup>	\$400 per day	Physician Office Visit (Virtual or In-Person)	\$115 per day
Inpatient Surgery	\$2,000 per day	Diagnostic (Lab)	\$90 per day
Anesthesia	\$400 per day	Diagnostic (X-Ray)	\$250 per day
First Hospital Admission (1 per year)	\$300	Ambulance Services	\$350 per day
<b>Wellness Care</b>		Emergency Room Benefit - Sickness	\$250 per day
Wellness Care (one per year)	\$100	Emergency Room Benefit - Accident <sup>3</sup>	\$500 per day
		Outpatient Surgery	\$500 per day
		Anesthesia	\$200 per day
		Physical Therapy, Speech Therapy, Occupational Therapy	\$50 per day


**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>pays in addition to standard care benefit <sup>3</sup>covers treatment for off the job accidents only

Dental Benefits 

	Waiting Period	Coinsurance	Annual Maximum Benefit	\$750	Deductible	\$50
<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 Benefits 

	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%, + \$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%, + \$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 Benefits 

<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 &amp; Dismemberment

<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

## Weekly Premium

Tier Level	Medical	Benefit Bundle: Dental, Vision, Term Life
<b>Employee Only</b>	\$19.58	\$8.42
<b>Employee + 1</b>	\$39.73	\$16.62
<b>Employee + Family</b>	\$53.06	\$26.18

\*For more details, please see your Summary Plan Description.

## 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 or

**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.

### 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.

### 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.

### TERM LIFE WITH 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.

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

### Member Services:

For questions regarding when and how you can enroll/make changes, as well as additional frequently asked questions, please go to [www.essentialstaffcare.com/FAQCA](http://www.essentialstaffcare.com/FAQCA) for this information.

**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 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."