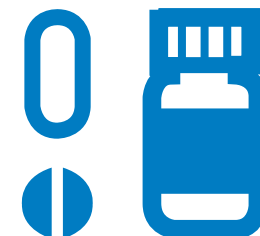


ESC's MEC & MEC Plus Plans

ESC Minimum Essential Coverage (MEC) - ERISA - Qualified, ACA-Compliant, Employer Sponsored

- The self-funded ESC MEC plans will eliminate the \$2,160 (A) tax on all full-time temporaries, but leaves the possibility of the \$3,240 (B) tax being assessed for each full-time temporary associate that applies for and receives a Federal subsidy.
- The self-funded ESC MEC plan satisfies the individual mandate for employees if enrolled in MEC.
- ESC MEC is completely voluntary and there is no employer contribution required. Our MEC W/P plan should be offered to ALL employees to ensure compliance and eliminate potential penalties from the inadvertent misclassification of an employee's full or part time status.



ESC Minimum Essential Coverage Plus (MEC Plus)

- All the benefits of our MEC plans
- And first dollar coverage for non-routine, out patient services



ESC MEC Wellness/Preventive Benefits

Essential StaffCARE's Minimum Essential Coverage (MEC) Wellness/Preventive plan is a qualified ACA-compliant, ERISA-qualified, employer-sponsored plan. The Affordable Care Act (ACA) requires that qualifying medical benefit plans cover 63 specific preventive and wellness services (15 Preventive Services for Adults, 22 Preventive Services for Women and 26 Preventive Services for Children). These services range from screening for specified medical conditions, counseling, vaccinations (for children) and certain supplements including birth control (for women). A Minimum Essential Coverage plan pays 100% for the preventive and wellness services as required by the ACA. In addition to our industry-leading administration and support, Essential StaffCARE's MEC offering also includes the First Health Network.

MEC Plan - Includes All 63 ACA-Mandated Preventive Services		
Minimum Essential Coverage Benefits	Network	Non-Network
15 Preventive Services for Adults	100%	40%
22 Preventive Services for Women	100%	40%
26 Covered Preventive Services for Children	100%	40%
PPO Network	First Health	

Essential StaffCARE's MEC plan is offered as a self-funded plan. Self-funded plans must adhere to federal laws including ERISA, HIPAA, COBRA, the Americans With Disability Act and others, including the ACA. As a self-funded plan, the employer has the fiduciary responsibility and assumes the risk for the employee health care benefits covered under the plan. This risk can be mitigated with the addition of Stop-Loss coverage, with claims funding at 125% of expected claims.



ESC MEC Plus Benefits

We have developed MEC Plus for temporary employees looking to comply with the ACA and gain affordable benefits for their most common day-to-day needs. With low rates and generous benefits for basic care such as doctor visits and prescription drug coverage, MEC Plus will keep your temporary employees compliant and cared for.

Outpatient Medical Benefit Maximum (all outpatient benefits are subject to the outpatient maximum)	Network
Physician Office Visit (per day)	\$100
Diagnostic (Lab) (per day)	\$100
Diagnostic (X-ray) (per day)	\$150
Ambulance Services (per day)	\$300
Emergency Room Benefit - Sickness (per day)	\$100
Emergency Room Benefit - Accident (per day) (covers treatment for off the job accidents only)	\$300
Surgery (per day)	\$500
Anesthesiology (per day)	\$200
Coinsurance Prescription Drugs (Reimbursement)	
Annual Maximum	\$600
Generic Coinsurance/Brand Coinsurance	70%/50%