



Importance of Fixed Indemnity Plans

Essential StaffCARE is pleased to offer our clients comprehensive compliance resources through integrated partnerships with industry leaders specializing in staffing-related ACA compliance services. Through these exclusive partnerships, ESC is able to offer an array of compliance services at highly negotiated rates.

ESC Fixed Indemnity Plans Help Employees Who Need Help the Most:

- Those who cannot afford the high premiums, deductibles and co-pays that accompany traditional “Major Medical” health insurance plans either offered by an employer or obtained from an exchange.
- Covers 84% to 95% of the average employee’s annual medical expenses.*
- No deductible, no co-pay, first day coverage, includes one of the largest national PPO networks.

More Importantly, Our Fixed Indemnity Plans:

- Are “excepted” benefits and therefore protected from constantly changing and disruptive ACA policies.
- Do not interfere with an employee’s ability to receive valuable ACA subsidies.
- Provide first dollar benefits that cover the majority of an employee’s day-to-day medical needs.

ESC Fixed Indemnity is the foundation for all product offerings to employees.

*Source: Milliman Distribution of Health Care Expenses Brief (brief commissioned by IAG for Essential StaffCARE)



ESC Fixed Indemnity Plans

Why the Fixed Indemnity Plan?

- It pays 1st dollar benefits, and addresses the 84% of medical claims under \$5,000
- It works well with high deductible Major Medical plans, MEC plans, or as a stand alone plan to help meet the common expenses most often incurred, to fill in “the gaps.”
- Is a great recruiting and retention tool for employers.
- Does not block eligible employee from receiving heir subsidies.
- Does not require an employer contribution.

What We Included:

- NO Deductibles
- NO Co-Pays
- NO Pre-Existing Limitation Clause
- NO waiting period for medical benefits
- Benefits for doctor office visits
- Inpatient Surgery Benefit
- Outpatient Surgery Benefit
- Daily Room and Board Benefit

In and Out of Benefits Status

An employee who is off assignment and is no longer receiving a paycheck, can miss a premium payment without having their benefits enrollment canceled. If an employee comes back to work between one (1) and six (6) weeks, payroll deductions will automatically resume and be applied on a going-forward basis (no back premiums need to be paid unless there has been a claim). If, while off assignment, an employee files a claim then all missed premiums (up to 6 weeks) will need to be paid before the claim can be processed.