

# Healthcare Benefits That Work

The benefits offered to our employees have been carefully selected to provide the most usable, affordable, and effective medical coverage available on the market today. Our employees' health and well-being are extremely important, and we encourage everyone to participate in these helpful, valuable plans.



## Fixed Indemnity Medical Plan

The ESC Fixed Indemnity Medical plan is designed to cover the most common medical needs at an easy-to-afford price. Fixed Indemnity pays a flat amount for each covered claim such as doctor's office visits, prescription drugs, occupational therapy, urgent care, and other day-to-day claims. These fixed benefits are based upon national averages of healthcare expenses and incorporate one of the largest networks in the country that accepts ESC claims payments directly.

NOTE: Fixed Indemnity is an excepted supplemental healthcare plan, not a Major Medical plan, that is designed to provide a fixed dollar amount used to cover basic healthcare needs.

### Plan Benefits and Features Include:

- No Waiting Periods
- No Co-pays or Deductibles
- Coverage for Your Family & Dependents
- Doctor's Office Visits
- Virtual Primary Care & Mental Health Services
- Lab & X-Ray Services
- Wellness Checkups
- Access to Over 1 Million Healthcare Professionals Nationwide
- Surgical Benefits
- Ambulance Services
- Prescription Drug Benefits
- Emergency Room & Urgent Care Coverage



**Dental:** The Dental plan pays a portion of the costs for dental claims like exams, cleaning, fillings, and other dental work. The plan covers more procedures the longer coverage is carried.



**Vision:** The Vision plan helps offset the costs for eye exams, frames, and contacts, and could even pay 100% of the total cost when using in-network optometrists.



**Term Life:** The Term Life plan pays life insurance up to \$10,000 to a selected beneficiary. This plan can also cover dependents.



## Minimum Essential Coverage:

The Minimum Essential Coverage (MEC) plan is an ACA-compliant wellness and preventive plan that provides coverage for services such as screenings, immunization and vaccinations, contraception, dietary and nutritional supplements, and more. For those working in areas where their state government mandates that a minimum level of health insurance is carried, the MEC plan satisfies this requirement.



## Did You Know?

84% of workers incur less than \$5,000 per year in medical expenses and 95% incur less than \$15,000 per year in medical expenses\*. This means the vast majority of employees do not incur enough medical expense to overcome their deductible and therefore pay out-of-pocket for all their costs. The ESC Fixed Indemnity plan helps pay for day-to-day medical expenses without the high deductibles major medical plans require.

\* Milliman Distribution of Healthcare Expenses Brief for IAG