

Minimum Essential Coverage (MEC) Wellness/Preventive Plan Enrollment

Employee Only Monthly Rate - **\$66.37**

MEC Preventive Services	In-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: MultiPlan, https://www.multiplan.com , 888-342-7427		

Instructions to Enroll

1. Please visit the link below
 - Web Link: www.essentialstaffcare.com/MECenroll
2. Please login using the access code and your social security number
 - Access Code: **400 + 2915600 + last 4 digits of your SSN**
3. Please completely fill out the employee information section.
 - TeleSearch's group number is **2915600**
4. Please submit application only if enrolling in the plan. If you wish to decline the plan, please decline on the Benefit Acknowledgement Form (available on this website).

Frequently Asked Questions

How do I enroll?

Enrolling in the MEC Wellness/Preventive plan is easy. You can enroll by completing the Essential StaffCARE enrollment application at the web link above.

Can I receive a subsidy on the Exchange?

No, if you enroll into the MEC Wellness/Preventive Plan you will not qualify for a subsidy at the health insurance exchange, as this plan will meet the definition of Minimum Essential Coverage. Please **DO NOT** enroll into the MEC Wellness/Preventive Plan if you wish to obtain or wish to continue receiving Federally subsidized coverage from the health insurance exchange

Do these plans satisfy the Individual Mandate?

Yes, by enrolling into the MEC Wellness/Preventive Plan you will be meeting your Individual Mandate obligations.

How do I make a payment?

An ID card and confirmation of coverage letter will be mailed to your home address, which will include your ID card and instructions for direct payment. If you do not receive these documents within 10 business days of your effective date, or if you have a change of address, please contact the Essential StaffCARE Customer Service at 866-798-0803. Present your ID card to the provider at the time of service. These ID cards are used for



identification purposes and providers use them to verify eligibility status.

When does coverage begin?

Coverage begins the 1st of the month following receipt of your first monthly payment.

Does this plan cover medical services?

This plan is in compliance with ACA rules and regulations. It covers wellness and preventive services only.

Are dependents covered?

Not for this enrollment. Dependent coverage will begin to be offered starting February 1, 2015.

Is there a pre-existing clause for the MEC Wellness/Preventive Plan?

There are no restrictions for pre-existing conditions in this plan. Even if you were previously diagnosed with a condition, you can receive coverage for related services as soon as your coverage goes into effect.

How can I make changes or enroll if I initially declined?

To make changes or enroll if you initially declined, contact your employer and request a change form after January 1st. Changes are effective the 1st of the month following the date of the change request. You can cancel or reduce coverage at any time.

When can I enroll in the plan?

Official Enrollment dates are from December 8th until December 31st, 2014, but only for this Employee Only option.

What is a qualifying life event?

A qualifying life event is defined as a change in your status due to one of the following: Marriage or divorce, birth or adoption of a child(ren), termination, death of an immediate family member, medicare entitlement, employer bankruptcy, loss of dependent status, and loss of prior coverage.

If you experience a qualifying life event, you must submit documentation of the event along with a change form requesting the change within 30 days of the event. In addition, you may request a special enrollment (for yourself, your spouse, and/or eligible dependents) within 60 days (1) of termination of coverage under Medicaid or a State Children's Health Insurance Program (SCHIP), or (2) upon becoming eligible for SCHIP premium assistance under this medical benefit.

Minimum Essential Coverage Covered Preventive Services

15 Covered Preventive Services for Adults (ages 18 and older)

Abdominal Aortic Aneurysm - one time screening for ages 65-75
Alcohol Misuse - screening and counseling
Aspirin - use for men ages 45-79 and women ages 55-79 to prevent CVD when prescribed by a physician
Blood Pressure - screening for all adults
Cholesterol - screening for adults
Colorectal Cancer - screening for adults starting at age 50 limited to one every 5 years
Depression - screening for adults
Type 2 Diabetes - screening for adults
Diet - counseling for adults
HIV - screening for adults
Immunization - vaccines for adults (Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza (flu shot), Measles, Mumps Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis)
Obesity - screening and counseling for all adults
Sexually Transmitted Infection (STI) - prevention counseling for adults
Tobacco Use - screening for all adults and cessation interventions
Syphilis - screening for all adults

23 Covered Preventive Services for Women, Including Pregnant Women

Anemia - screening on a routine basis for pregnant women
Bacteriuria - urinary tract or other infection screening for pregnant women
BRCA - counseling and genetic testing for women at higher risk
Breast Cancer Mammography - screenings every year for women age 40 and over
Breast Cancer Chemoprevention - counseling for women
Breastfeeding - comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women. Non-network services will be payable as network services.
Cervical Cancer - screening
Chlamydia Infection - screening
Contraception - Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
Domestic and Interpersonal Violence - screening and counseling for all women
Folic Acid - supplements for women who may become pregnant when prescribed by a physician
Gestational Diabetes - screening
Gonorrhea - screening for all women
Hepatitis B - screening for pregnant women

Human Immunodeficiency Virus (HIV) - screening and counseling
Human Papillomavirus (HPV) DNA Test - HPV DNA testing every three years for women with normal cytology results who are 30 or older
Osteoporosis - screening for women over age 60
Rh Incompatibility - screening for all pregnant women and follow-up testing
Tobacco Use - screening and interventions for all women, and expanded counseling for pregnant tobacco users
Sexually Transmitted Infections (STI) - counseling
Syphilis - screening
Well-woman visits - to obtain recommended preventive services

26 Covered Services for Children

Alcohol and Drug Use - assessments
Autism - screening for children limited to two screenings up to 24 months
Behavioral - assessments for children limited to 5 assessments up to age 17
Blood Pressure - screening
Cervical Dysplasia - screening
Congenital Hypothyroidism - screening for newborns
Depression - screening for adolescents age 12 and older
Developmental - screening for children under age 3, and surveillance throughout childhood
Dyslipidemia - screening for children
Fluoride Chemoprevention - supplements for children without fluoride in their water source when prescribed by a physician
Gonorrhea - preventive medication for the eyes of all newborns
Hearing - screening for all newborns
Height, Weight and Body Mass Index - measurements for children
Hematocrit or Hemoglobin - screening for children
Hemoglobinopathies - or sickle cell screening for newborns
HIV - screening for adolescents
Immunization - vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary (Diphtheria, Tetanus, Pertussis, Hepatitis A & B, Human Papillomavirus, Inactivated Poliovirus, Influenza (flu shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Rotavirus, Varicells)
Iron - supplements for children up to 12 months when prescribed by a physician
Lead - screening for children
Medical History - for all children throughout development (Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15-17 years)
Obesity - screening and counseling
Oral Health - risk assessment for young children up to age 10
Phenylketonuria (PKU) - screening for newborns
Sexually Transmitted Infection (STI) - prevention counseling and screening for adolescents
Tuberculin - testing for children



Vision - screening for all children under the age of 5