



ESC 5500 PLAN

The Essential StaffCARE 5500 plan is a fully insured plan that provides comprehensive coverage as outlined under the Affordable Care Act ("ACA") to full-time employees working a minimum of 30 or more hours per week. This plan meets the ACA individual mandate for health insurance coverage. The ESC 5500 Bronze Plan will be effective on the 1st of the month following your 59-day waiting period.

In accordance with ACA regulations, this offer of the Essential StaffCARE 5500 plan disqualifies you and your dependent children from subsidized coverage on the government exchange. You may still decline coverage under the Essential StaffCARE 5500 plan and purchase coverage on the government exchange, but you will pay the full cost of that coverage yourself without any subsidy from the government or your employer.

ABOUT THE ESSENTIAL STAFFCARE 5500 PLAN:

- This plan has an individual deductible of \$5,500 in-network/\$11,000 out-of-network
- The plan has an individual/children deductible of \$11,000 in-network/\$22,000 out-of-network
- The plan pays 80% for in-network services and 60% for out of network services (excluding prescription coverage) after the deductible is met
- To learn more about the cost and coverage of the Essential StaffCARE 5500 plan and to view the Summary of Benefits and Coverage, please visit www.essentialclient.com.
- You can also view your Summary of Benefits and Coverage (SBC) at www.paisc.com under the Your Plan tab at the top.

WHAT IS MY COST?

According to ACA guidelines a plan is considered affordable if you pay no more than 9.78% of your income for Employee Only coverage. Star HR uses these guidelines to determine the amount you will pay for Employee Only coverage. If your cost is less than the Employee Only rate (\$1,876.82), Star HR contributes the difference between the amount you pay and the total cost. If you enroll dependents you are responsible for the additional cost for coverage.

MONTHLY RATES PRIOR TO ANY APPLICABLE EMPLOYER CONTRIBUTION:

- **Employee Only: \$1,949.70**
- **Employee + Chid(ren): \$3,273.09**

FOR NEW ENROLLMENT:
CONTACT YOUR LOCAL STAR HR OFFICE

