



ESSENTIALS

FROM CONTRACTOR'S CHOICE®

The Essentials from Contractor's Choice® is a fully-insured indemnity program specifically designed for full-time and part-time employees excluded from traditional group plans.

Our benefit plans focus on providing value through the use of Network Discounts, Patient Advocacy, and increased Benefit Levels. The net result is an Employee Benefit Package that combines affordability with access to quality healthcare!

Essentials gives the working employee a healthcare alternative and, although not designed to provide coverage for major illness, it is a great solution for employers looking to offer a plan that is affordable and rich in benefits.

ESSENTIALS OFFER:

- Guaranteed Issue** – employees and their eligible dependents will not be denied coverage during Open Enrollment periods
- No Pre-Existing Condition Limitations** – there is no waiting period if an employee has a medical condition during enrollment
- No Networks or Doctor Directories** – employees can go to any provider or hospital
- Coverage across the border in Mexico** – over 140+ cities with coverage through Sekure Healthcare
- Plan Pays on an Indemnity Basis** – the medical benefits don't have deductibles or pay on a percentage basis
- 24 Hour Toll-Free Nurse-Line** and patient advocacy services

HOW IT WORKS:

- Employer pays a fixed contribution and payroll deducts the employee contribution
- All employees and eligible dependents are guaranteed issue
- Employee chooses the core benefit plan or upgrades to a Buy-Up plan by paying the difference in coverage – whatever suits their needs best!
- ID cards are issued and provide insurance benefits, network discounts, and advocacy/nurse-line services
- Employee selects healthcare providers from the Beech Street PPO network. If an employee's doctor is not in the Beech Street PPO network, they can still see their doctor by paying out-of-network fees
- Employee calls healthcare provider to schedule visit and shows ID card to provider
- If there is a balance due, Member pays the healthcare provider the difference

(coverage details on back)

**For more information on this great program,
call 866.358.9456**

866.358.9456

CONTRACTOR'S CHOICE®
PREVAILING WAGE HOUR BANK PROGRAM



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(A) INSURANCE BENEFITS – 3 Plan Designs (Scheduled benefits amount paid to Members)

	ESSENTIAL 300	ESSENTIAL 600	ESSENTIAL 800
Employee Life Insurance	None	\$10,000	\$10,000
Employee AD&D	None	\$5,000	\$10,000
Dependent Life Insurance	None	Spouse - \$5,000; Child - \$2,500; Infant - \$400	Spouse - \$5,000; Child - \$2,500; Infant - \$400
Doctor's Office Visit Benefit	\$35/visit; \$300/yr max	\$50/visit; \$300/yr max	\$50/visit; \$300/yr max
Preventive Care Benefit	\$50/visit; \$100/yr max	\$75/visit; \$150/yr max	\$75/visit; \$150/yr max
O/P Diagnostic; (X-ray & Lab)	\$40/visit; \$300/yr max	\$50/visit; \$300/yr max	\$50/visit; \$300/yr max
Accident Benefit	Discount Only	\$500/yr max	\$500/yr max
Inpatient Hospital	\$300/day; 30 days/yr max	\$600/day; 30 days/yr max	\$800/day; 30 days/yr max
Surgical Benefit	Discount Only	\$1,000/yr max	\$3,000/yr max
Intensive Care Unit	\$600/day; 30 days/yr max	\$1,200/day; 30 days/yr max	\$1,600/day; 30 days/yr max
Skilled Nursing Facility	\$150/day; 60 days max stay	\$300/day; 60 days max stay	\$400/day; 60 days max stay
Alcoholism or Drug Abuse	\$300/day; 30 days/yr max	\$600/day; 30 days/yr max	\$800/day; 30 days/yr max
Mental Health	\$150/day; 30 days/yr max	\$300/day; 30 days/yr max	\$400/day; 30 days/yr max
Survivors Benefit – For surviving dependents	Extended benefits for 2 years	Extended benefits for 2 years	Extended benefits for 2 years
Dental Benefit	Discount Only	Discount Only	Deductible of \$50 PP/PCY, \$150 per family/PCY; \$500 PP/PCY max
Pharmacy Benefit	Discount Only	\$15 Copay Generic, \$30 Copay Brand; \$500 PP/PCY Max, \$1,000 per family/PCY Max	\$15 Copay Generic, \$30 Copay Brand; \$1,000 PP/PCY Max, \$2,000 per family/PCY Max

Benefits insured by Symetra Life Insurance Company, Policy Form Number LGC 3000 2/99

(B) PPO NETWORK DISCOUNTS

ESSENTIAL PPO HEALTHCARE DISCOUNTS	NETWORK PROVIDERS	SAVINGS
Medical/Hospital	400,000 Nationwide	25% - 30%
Dental	28,000 Nationwide	30% - 35%
Pharmacy	57,000 Nationwide	20%
Vision Care	11,000 Nationwide	25%
Chiropractic, Massage Therapy, Acupuncture	20,000 Nationwide	25% - 30%
Nurse-line	24 hr service	No charge
Health Advocacy	24 hr service	No charge
Mexico Health Access**	Available in 140+ cities	25% - 35%

** Mexico Health Access is provided by Sekure Healthcare and includes the following savings in Mexico:
 Medical Saving - Doctor (general practice) consultations = \$250 pesos. Specialist consultations = \$350 pesos.
 Discounts on medical & hospital services from 10%-30% including procedures & vision correction surgery.
 Dental Savings - Discounts on major procedures up to 25%.
 Prescription Drug Savings - Discounts on brand prescription drugs average 30%.
 Vision Care Savings - No charge for vision exams, 15% discount on lenses & frames.
 Toll-Free 24 Hour Medical Information Line - Telephone access when calling in Mexico to qualified physicians who answer questions on health issues.
 Toll-Free Customer Service/Patient Advocacy - Telephone assistance in Mexico in finding healthcare providers to meet your needs such as finding specialty physicians in your local area or away from home.

This Benefit Summary is intended to be used to help you compare coverage benefits and is a summary only. The *Certificate of Insurance* and the *Group Policy* should be consulted for a detailed description of Coverage Benefits and Limitations.

RATES	Tier	300	600	800
	EE	77.61	140.22	211.48
	EE+SP	129.61	276.78	446.41
	EE+ Child(ren)	93.75	184.22	286.01
	EE + Family	132.61	284.49	459.78
	Composite	99.72	199.64	312.73

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(A) INSURANCE BENEFITS – Basic Core Plan with 3 Buy-Up Options

	Core Plan	Buy Up #1	Buy Up #2	Buy Up #3
Employee Life Insurance	\$5,000	\$5,000	\$5,000	\$5,000
Employee AD&D	\$5,000	\$5,000	\$5,000	\$5,000
Dependent Life Insurance	Spouse - \$2,500; Child - \$1,250; Infant - \$200	Spouse - \$2,500; Child - \$1,250; Infant - \$200	Spouse - \$2,500; Child - \$1,250; Infant - \$200	Spouse - \$2,500; Child - \$1,250; Infant - \$200
Doctor's Office Visit Benefit	\$35/visit; \$300/yr max	\$40/visit; \$300/yr max	\$45/visit; \$300/yr max	\$45/visit; \$300/yr max
Preventive Care Benefit	-	-	\$50/visit; \$150/yr max	\$50/visit; \$150/yr max
O/P Diagnostic; (X-ray & Lab)	\$35/visit; \$300/yr max	\$45/visit; \$300/yr max	\$55/visit; \$300/yr max	\$55/visit; \$300/yr max
Accident Benefit	-	\$300/yr max	\$300/yr max	\$300/yr max
Inpatient Hospital	\$100/day; 30 days/yr max	\$200/day; 30 days/yr max	\$300/day; 30 days/yr max	\$400/day; 30 days/yr max
Surgical Benefit	-	-	-	\$500/yr max
Intensive Care Unit	\$200/day; 30 days/yr max	\$400/day; 30 days/yr max	\$600/day; 30 days/yr max	\$800/day; 30 days/yr max
Survivors Benefit – For surviving dependents	Extended benefits for 2 years	Extended benefits for 2 years	Extended benefits for 2 years	Extended benefits for 2 years
Mexico Health Access**	Yes	Yes	Yes	Yes

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Monthly Rates – Includes Employee and all Eligible Dependents

Contribution	Core Plan	Buy Up #1	Buy Up #2	Buy Up #3
Employer	\$50.00	\$50.00	\$50.00	\$50.00
Employee	\$17.00	\$39.90	\$66.17	\$91.05