



Health Insurance Options to Fit Your Life

Health Insurance doesn't have to be complicated. As a new ABR employee, you are eligible to enroll in our health plans offered by Essential StaffCARE. The Minimum Essential Coverage (MEC) wellness plan provides preventative care and meets the standards by the Affordable Care Act. Our Fixed Indemnity plan is designed to cover the most common medical needs at an easy-to-afford price. Our Major Medical MV plan, offered several weeks after employment has started, is comprehensive medical coverage to pay for your health needs small and large. Please see below for plan highlights and eligibility.

MEC

The Minimum Essential Coverage (MEC) plan is an affordable way to cover much-needed preventive and wellness services. Simply put, this plan offers key health provisions to satisfy the requirement that all Americans must have health insurance. The MEC plan provides health benefits such as screening for medical conditions, counseling and advisory services, immunization and vaccinations, dietary and nutritional supplements and many other provisions to keep your health on track.

Coverage to satisfy the U.S. Insurance Requirement (Individual Mandate). Includes preventative and wellness benefits such as:

- Immunizations
- Blood Pressure Screenings
- Cancer Screenings

FIXED INDEMNITY

Our Fixed Indemnity plan is designed to cover your 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. It helps cover your out-of-pocket costs with NO deductibles and NO co-pays, and is the most popular option because of its highly usable benefits. Indemnity is an excellent plan as a stand alone, or paired as a complimentary benefit to major medical.

Insurance for everyday medical needs such as:

- Doctor's Office Visits
- Lab & X-ray Services
- Prescription Drug Coverage

MAJOR MEDICAL MV

Our Major Medical MV plan is comprehensive medical coverage to pay for your health needs small and large. It provides inpatient and outpatient treatments, emergency services, prescription drugs and even services related to health care such as rehab, physical therapy, mental health and nursing home care. The MV plan offers day-to-day peace of mind and will cover catastrophic claims payable after your out-of-pocket deductible is met even if you need very expensive treatment.

Comprehensive Medical Coverage for All Your Medical Needs, such as:

- Inpatient Hospitalization
- Emergency Services
- Maternity Care

MEC enrollment is available at the time of hire with eligibility being based off the date of the first pay check.
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Major Medical MV employees will be contacted via mail when they become eligible for this plan.

877.372.2203



www.EssentialStaffCARE.com