



MVP PLAN

The Essential StaffCARE MVP 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 MVP Plan will be effective on the 1st of the month following your 59-day waiting period.

ABOUT THE ESSENTIAL STAFFCARE MVP PLAN:

- This plan has an individual deductible of \$6,000 in-network/\$10,000 out-of-network.
- The plan has an Family deductible of \$12,000 in-network/\$20,000 out-of-network.
- The plan pays 100% 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 MVP 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.
- Eligible employees will receive a letter with instructions on how to enroll.

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. If you enroll dependents you are responsible for the additional cost for coverage. Please contact your local Northwest personnel office for assistance with calculating your rate.

MONTHLY RATES AFTER EMPLOYER CONTRIBUTION:

- **Employee Only: \$146.21**
- **Employee + Child(ren): \$433.35**
- **Employee + Spouse: \$576.93**
- **Employee + Family: \$864.07**

FOR NEW ENROLLMENT:

CONTACT YOUR LOCAL NORTHWEST STAFFING RESOURCES OFFICE

