



# PLANS TO MEET YOUR NEEDS

HCSG understands that our employees and their families have different needs, that is why we are proud to offer a number of coverage options.

| BENEFITS AVAILABLE THROUGH COLONIAL  | MIN OF 20 HOURS / WEEK | MIN OF 30 HOURS / WEEK |
|--|------------------------|------------------------|
| <b>Minimum Essential Coverage (MEC) / Wellness Medical Plan:</b> Provide coverage for over 80 preventive services without the insured having to pay a co-pay, deductible or co-insurance.  | ●                      | ●                      |
| <b>Minimum Essential Coverage (MEC) Heavy Medical Plan:</b> A more comprehensive plan that covers services beyond the Minimum Essential Coverage Plan.   |                        | ●                      |
| <b>Minimum Value Plan (MVP):</b> The MVP is a high-deductible plan and is compliant with the Affordable Care Act.<br><i>Not available in CT, please email <a href="mailto:benefits@hcsghcorp.com">benefits@hcsghcorp.com</a> for more options.</i> |                        | ●                      |
| <b>Dental Insurance from Guardian:</b> Offers coverage for basic and/or major dental services.   | ●                      | ●                      |
| <b>Vision Insurance from VSP:</b> Coverage for ongoing vision care expenses like routine eye exams, prescription glasses, and contact lenses.  | ●                      | ●                      |
| <b>Limited Benefit Medical Plans from Companion Life:</b> Choice of indemnity plans that can help with basic medical expenses.   | ●                      | ●                      |
| <b>Other Major Medical Insurance Options:</b> More comprehensive major medical insurance plans are available and vary by state.  |                        | ●                      |
| <b>Short-Term Disability:</b> Replaces a portion of your income if you become disabled from a covered accident or sickness.  | ●                      | ●                      |
| <b>Life Insurance:</b> An assigned beneficiary can receive a sum of money upon death of an insured person.   | ●                      | ●                      |
| <b>Accident Plan:</b> Pays money directly to you if you suffer a covered injury.   | ●                      | ●                      |
| <b>Cancer Plan:</b> Pays money to help with the medical and non-medical expenses related to cancer.  | ●                      | ●                      |
| <b>Hospital Indemnity Insurance:</b> Several indemnity plans are available to enhance your base medical plan. Indemnity plans pay a specific amount for specific services.   |                        | ●                      |
| <b>Critical Illness:</b> Pays a lump sum benefit upon diagnosis of a covered critical illness.   | ●                      | ●                      |
| <b>Employee Assistance Program:</b> WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.  | ●                      | ●                      |

The provisions listed in this document are for guidance only. They are not binding on the employer and do not constitute a contract of employment. This document is not meant to be comprehensive or to address all possible applications of, or exceptions of the provisions.