



Health Insurance Information

As per the Affordable Care Act, Santa Cruz Staffing is offering health insurance coverage (**MEDICAL ONLY**) to all eligible employees as of 1/1/16. The criteria for eligibility to participate in health coverage through Santa Cruz Staffing is as follows:

- * Employed with Santa Cruz Staffing for over 90 days and
- * Averaging 30+ hours worked, per week.

You will be notified by Santa Cruz Staffing once you are eligible for insurance. Please reach out to Emily Reinhardt, our Staffing Coordinator, with any questions, comments or concerns.

Our health insurance program is similar to the Covered California Bronze 60 PPO plan. Please see the following page for the Benefit Summary.

Employees are responsible for 50% of the monthly premium cost (divided up into weekly payments that are automatically deducted from your weekly paycheck) and 100% of the dependent(s) premium costs (based on dependent's age).

Our health insurance program is a month-to-month contract. Once you are enrolled in our health insurance program, you are responsible for the premium amount for the entire month.

- **Should you take time off in which you will not receive a paycheck for a week, the premium amount that was not deducted while you were gone will be taken out of your next check.**
- **Should your assignment end prior to the end of the month, you will be required to pay the balance in full** - This balance will be paid via your last paycheck or, if a balance still remains, we will require a check or Money Order to bring your balance up to date within 3 days of your termination date.

Once you are eligible for insurance but choose not to enroll, we will require a completed waiver.

United Healthcare Benefit Summary

	Core Essential HSA 4500 / 60% (Bronze)	
	PPO	Out of Network
Deductible		
Individual	\$4,500	Not Applicable
Family	\$9,000 (embedded)	Not Applicable
Out-of-pocket Max		
Individual	\$6,500 (included ded.)	Not Applicable
Family	\$13,000 (embedded, included ded.)	Not Applicable
Physician Services		
Office Visits	40% after deductible	No Benefits
Preventative Care	\$0 (ded. waived)	No Benefits
Diagnostic Lab/X-ray	40% after deductible	No Benefits
Imaging (CT/PET scans, MRIs)	40% after deductible	No Benefits
Rehabilitation/Habilitation (PT/OT/ST)	40% after deductible (24 visits of Manipulate Treatments)	No Benefits
Chiropractic Care	TBD	No Benefits
Prescription Drugs		
Tier 1 (Generic Formulary)	40% after medical ded. (up to 31 day supply)	No Benefits
Tier 2 (Preferred Brand Formulary)	40% after medical ded. (up to 31 day supply)	No Benefits
Tier 3 (Non-preferred Brand Formulary)	40% after medical ded. (up to 31 day supply)	No Benefits
Tier 4 (Specialty Drugs)	40% after medical ded. (up to 31 day supply)	No Benefits
Mail Order	2.5x Retail (90 day supply)	No Benefits
Hospital Facility Services		
Inpatient Hospital Services	40% after deductible	No Benefits
Outpatient Surgery in a hospital	40% after deductible	No Benefits
Ambulatory Surgical Center	40% after deductible	No Benefits
Emergency Services		
Emergency Room	40% after deductible	Same as Network Benefit
Emergency Transport/ Ambulance	40% after deductible	Same as Network Benefit
Urgent Care	40% after deductible	Not Covered
Mental Health/Substance Use Disorder		
Outpatient Services	40% after deductible	No Benefits
Inpatient Services	40% after deductible	No Benefits
Maternity		
Prenatal and Postnatal care	40% after deductible	No Benefits
Delivery and All Inpatient Services	40% after deductible	No Benefits
Pediatric Services (Up to Age 19)		
Eye Exam	\$0 (ded. waived, 1 exam/cal. yr.)	No Benefits
Glasses	\$0 after ded. (1 pair of glasses/cal. yr.)	No Benefits
Dental Check-up	\$0 (ded. waived, 1 exam/6 month period)	No Benefits

**The summary above is meant to be a brief description of plan benefits and features only. This is not a policy. Please consult the contract and/or evidence of coverage and disclosure brochure, either of which is available upon request, for a complete description of benefits, exclusions, limitations and participation requirements. The accuracy of this summary is not guaranteed and the information herein is subject to change without notice. This is not an offer of coverage.