

Benefits at a Glance

The provisions listed in this document are for guidance only, are not binding on the employer, and do not constitute a contract of employment. This document is not intended to be comprehensive or to address all the possible applications of, or exceptions of the provisions below. Other Major Medical Insurance Options are available. Plans vary from by state.

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