



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	MIN OF 20 HOURS / WEEK	MIN OF 30 HOURS / WEEK
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. *not available in CT.	●	●
Minimum Essential Coverage (MEC) Heavy Medical Plan: A more comprehensive plan that covers services beyond the Minimum Essential Coverage Plan. *not available in CT.		●
Minimum Value Plan (MVP): The MVP is a high deductible plan and is compliant with the Affordable Care Act. Not available in CT, please email benefits@hcsghcorp.com for a more information on ACA Compliant plan available in CT.		●
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. *not available in CT.	●	●
Other Major Medical Insurance Options: More comprehensive major medical insurance plans are available. Plans vary by state.		●
Short Term Disability: Replaces a portion of your income if you become disabled from a covered accident or sickness.	●	●
Life Insurance: Assigned beneficiary can receive a sum of money upon death of an insured person.	●	●
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.	●	●
Hospital Indemnity Insurance: Several indemnity plans available to enhance your base medical plan. Indemnity plans pay a specific amount for specific services. *not available in CT.		●
Critical Illness: Pays a lump sum benefit upon diagnosis of a covered critical illness.	●	●
Employee Assistance Program: ComPsych Guardian Resources Employee Assistance Program offers services to help promote well-being and enhance of life for you and your family.	●	●

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 above.