



# Construction Group Staffing

1010 Turquoise St. Suite 320  
San Diego, CA 92109  
Phone: (833) 247-2677  
Fax: (480) 219-9709  
[payroll@constructiongroupstaffing.com](mailto:payroll@constructiongroupstaffing.com)

## EMPLOYEE HANDBOOK

**Workers Compensation** – If you get hurt while working for us, you must tell us at the first chance you get even if you do not think it is serious or you do not want medical care. When you sign for your paycheck, part of what you are signing is statement that you told us you didn't get hurt on a Construction Group Staffing job. We and our insurance company will deny and scrutinize any and all claims that are not reported in a timely matter. This could cause you to lose benefits or coverage. Please report any accident to us no matter what.

**Who are you** – If you lie about who you are or give fake documents, like a social security card, driver license or immigration papers as identification, you may be guilty of a third degree felony punishable by up to 5 years in prison and a \$5,000.00 fine. Construction Group Staffing takes this seriously and will press charges.

**Work Availability** – You work for us day-to-day. Whether you are offered work depends on what our clients need each day, when you show up at our office, what skills you have, and how reliable you are. We do not guarantee that you will be offered work. If you are on an assignment and miss a day of that assignment without proper notice, Construction Group Staffing will deem you voluntarily resigned. If at any time your assignment ends with a client, it is your responsibility to inform Construction Group Staffing IMMEDIATELY so Construction Group Staffing can schedule your next assignment. Failure to report will be taken as VOLUNTEER RESIGNATION.

**Basic work rules for Construction Group Staffing** - If at any time your assignment ends with a client, it is your responsibility to inform Construction Group Staffing IMMEDIATELY so Construction Group Staffing can schedule your next assignment. Failure to report will be taken as VOLUNTEER RESIGNATION and could possibly be a cause in denying any Unemployment Benefits.

**Walking off the Job** – If you walk off of a job for any other reason than because we told you to after learning of a safety concern, or if you are kicked off the job by the Client, you will be paid Minimum Wage regardless of what pay rate was agreed to at the start of the day or project and then only for the hours that the client says you actually worked. It is always in your best interest to contact Construction Group Staffing office if you have any concerns about the job or the work location.

**Act Respectfully** – We expect every Construction Group Staffing employee to treat our office staff, your co-employees, clients and everyone else with respect and common courtesy while on our property or at a client's job site.

**Illegal Drugs & Alcohol** – Construction Group Staffing is a drug and alcohol free workplace. Do not come to work under the influence of alcohol or illegal drugs. Do not take or use illegal drugs, alcohol, or legal drugs not prescribed to you by a doctor while working for Construction Group Staffing. Do not buy, sell or have illegal drugs or alcohol, or legal drugs not prescribed to you while working for Construction Group Staffing. Do any of these things and you will be terminated. You agree that we may test you for drugs and alcohol at any time, including after any work accident. If you refuse to be tested when asked, you will be terminated.



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## **Basic work rules for Construction Group Staffing**

If at any time your assignment ends with a client, it is your responsibility to inform Construction Group Staffing IMMEDIATELY so Construction Group Staffing can schedule your next assignment. Failure to report will be taken as VOLUNTEER RESIGNATION.

### **Safety equipment (PPE) needed on each site and every listed below:**

Hard Hat

Safety Vest and/or High Visibility Short/Long Sleeve Shirt

Boots

Gloves

Safety Glasses

## **You will not be able to work on any site without these safety items**

### **Safety Rules**

Construction Group Staffing wants you to be safe at any and all assignments that you work at. However, we cannot be at each and every job site with you to ensure our clients care about safety as much as we do. If you are asked to do something at a job site that is dangerous, do not do it. Call us immediately and we will direct you on how to proceed.

If you are asked to work more than 6 feet off the ground, you must be given equipment to protect you from falling. If you are not given the equipment, do not go above ground until you call us for instructions.

Working in hot temperatures is dangerous. By the time you feel thirsty or sickness, it is too late. Drink a lot of cool water all day. Keep taking rest breaks, wear light colored clothing made of cotton, and try to do the heaviest and hardest work in the coolest time of day. Try to work in the shade as much as possible. If you are instructed to do anything in the opposite of these instructions call us immediately.

You are responsible for bringing all the required PERSONNEL PROTECTIVE EQUIPMENT to all job sites, which this includes but is not limited to, a hard hat, a safety vest, glasses, ear plugs, gloves, as well as work boots. If you do not have the required PPE for a specific job you must inform us and we will do what we can to get you what is needed.



# Construction Group Staffing

## Earned Sick Time Policy

### 1. Purpose:

Construction Group Staffing's (CGS's) goal is to create a straight forward, easy to use Earned Sick Time policy. The purpose for this policy is to provide CGS employees with flexible Earned Sick Time from work, which can be used for any of the reason listed below in section (e) of this document where the employee needs to take time off from work. Our goal is to provide our employees with the state mandated amount of Earned Sick Time.

### 2. Earned Sick Time Eligible Employees:

- a. This policy applies to all organization's employees. This includes full-time, part-time, hourly, seasonal, and temporary.
- b. This policy describes the organization's objectives and policies regarding maintaining a uniform Earned Sick Time policy.

### 3. Policy:

- a. The earned sick time accrual starts on July 1<sup>st</sup> which this date will represent your anniversary date, except for new employees who are employed after July 1<sup>st</sup>. In this case, CGS will use the employees hire date as their anniversary/annual accrual time.
- b. An employee of CGS will earn (1) hour of earned sick leave for every thirty (30) hours worked by the employee with a yearly cap of 40 hours.
- c. At the end of each accrual year, an employee can carry over any unused earned sick time hours up to 40 hours into the following year (for 12 months) but said employee cannot use more than 40 hours within that year. Employees are entitled to use accrued earned sick leave after the ninetieth (90) day of employment. Employees may use earned sick leave for all the reasons described in California Section 39.0106(a) and Arizona Section A.R.S. 23-373, which includes, but is not limited to, time for their own medical care or for the medical care of a family member.
- d. An Employee may use Earned Sick Time for any of the following reasons:
  - Employee is physically or mentally unable to perform his or her duties due to illness, injury, or a medical condition of the Employee;
  - Purpose of obtaining professional diagnosis or treatment for a medical condition of the Employee;

- For other medical reasons of the Employee, such as pregnancy or obtaining a physical examination;
- Employee is providing care or assistance to a Family Member, with an illness, injury, or medical condition, including assistance in obtaining professional diagnosis or treatment of a medical condition;
- Employee's absence if for the Employee's use of Safe Time (e.g., due to Domestic Violence, Sexual Assault, or Stalking);
- Employee's place of business is closed by order of a public official due to a Public Health Emergency, or the Employee is providing care or assistance to a Child, whose school or child care provider is closed by order of a public official due to a Public Health Emergency.

**Employee can use earned sick time in one (1) hour increments.**

**Note: An employee must miss scheduled work time in order to receive paid leave for the absence.**

- e. Employees of CGS must (with-in 24 hours of missing a day) notify CGS if you are requesting the use of earned sick time for any of the reasons listed above. Furthermore, CGS will investigate if you were scheduled to work and/or if your assignment had come to an end. If assignment had come to an end, then the use of earned sick time will not be granted due to the fact that you were not scheduled to work.
- f. When the use of earned sick time as defined under California Section 39.0106(a) and Arizona Section A.R.S. 23-373 is foreseeable, the employee shall make a good faith effort to provide notice of the need for such time to a representative of CGS in advance of the use of earned sick time, and shall make a reasonable effort to schedule the use of earned sick time in a manner that does not unduly disrupt the Company's operations.
- g. For an absence of more than two consecutive work days, an Employee of CGS must provide reasonable documentation that the use of earned sick time is and will be authorized under subsection (a) of this section as defined California Section 39.0106(a) and Arizona Section A.R.S. 23-373.
  - a. CGS must accept as reasonable, documentation signed by a licensed Health Care Provider indicating the need for the amount of earned sick time taken.
- h. At the time employment ends for any reason, the employee's unused but accrued time will not be paid out upon separation of employment and cannot be "cashed out."
- i. Under the company's Family and Medical Leave Act (FMLA) policy, all accrued earned sick time must be taken before the start of the unpaid FMLA time. In other words, employees must exhaust Earned Sick Time when using FMLA.

## **Policy Against Unlawful Harassment, Discrimination, and Retaliation**

**Construction Group Staffing, LLC** (“Company”) is committed to providing a work environment that is free of unlawful harassment, discrimination and retaliation. In furtherance of this commitment, the Company strictly prohibits all forms of unlawful discrimination and harassment, including: discrimination or harassment on the basis of race, ethnicity, religion, color, sex (including childbirth, breast feeding, and related medical conditions), gender, gender identity or expression, sexual orientation, national origin, ancestry, citizenship status, uniform service member and veteran status, marital status, pregnancy, age, protected medical condition, genetic information, disability, or any other category protected by applicable state or federal law.

The Company’s policy against unlawful harassment, discrimination, and retaliation applies to all employees, including supervisors and managers, as well as to all unpaid interns and volunteers. The Company prohibits managers, supervisors, and employees from harassing co-workers as well as the Company’s customers, vendors, suppliers, independent contractors, and others doing business with the Company. Any such harassment will subject an employee to disciplinary action, up to and including immediate termination. The Company likewise prohibits its customers, vendors, suppliers, independent contractors, and others doing business with the Company from harassing our employees.

Examples of Prohibited Sexual Harassment: Sexual harassment includes a broad spectrum of conduct including harassment based on sex, gender, gender transition, gender identity or expression, and sexual orientation. By way of illustration only, and not limitation, some examples of unlawful and unacceptable behavior include:

- Unwanted sexual advances;
- Offering an employment benefit (such as a raise, promotion, or career advancement) in exchange for sexual favors, or threatening an employment detriment (such as termination or demotion) for an employee’s failure to engage in sexual activity;
- Visual conduct, such as leering, making sexual gestures, and displaying or posting sexually suggestive objects or pictures, cartoons, or posters;
- Verbal sexual advances, propositions, requests, or comments;
- Sending or posting sexually-related messages, videos or messages via text, instant messaging, or social media;
- Verbal abuse of a sexual nature, graphic verbal comments about an individual’s body, sexually degrading words used to describe an individual, and suggestive or obscene letters, notes, or invitations;
- Physical conduct, such as touching, groping, assault, or blocking movement;
- Physical or verbal abuse concerning an individual’s gender, gender transition, gender identity, or gender expression; and

- Verbal abuse concerning a person's characteristics such as pitch of voice, facial hair or the size or shape of a person's body, including remarks that a male is too feminine or a woman is too masculine.

Other Examples of What Constitutes Prohibited Harassment: In addition to the above listed conduct, the Company strictly prohibits harassment concerning any other protected characteristic. By way of illustration only, and not limitation, such prohibited harassment includes:

- Racial or ethnic slurs, epithets, and any other offensive remarks;
- Jokes, whether written, verbal, or electronic;
- Threats, intimidation, and other menacing behavior;
- Inappropriate verbal, graphic, or physical conduct;
- Sending or posting harassing messages, videos or messages via text, instant messaging, or social media; and
- Other harassing conduct based on one or more of the protected categories identified in this policy.

If you have any questions about what constitutes harassing behavior, ask your supervisor or another member of management.

Prohibition Against Retaliation: The Company is committed to prohibiting retaliation against those who themselves or whose family members report, oppose, or participate in an investigation of alleged unlawful harassment, discrimination, or other wrongdoing in the workplace. By way of example only, participating in such an investigation includes, but is not limited to:

- Filing a complaint with a federal or state enforcement or administrative agency;
- Participating in or cooperating with a federal or state enforcement agency conducting an investigation of the Company regarding alleged unlawful activity;
- Testifying as a party, witness, or accused regarding alleged unlawful activity;
- Making or filing an internal complaint with the Company regarding alleged unlawful activity;
- Providing notice to the Company regarding alleged unlawful activity;
- Assisting another employee who is engaged in any of these activities.

The Company is further committed to prohibiting retaliation against qualified employees who request a reasonable accommodation for any known physical or mental disability and employees who request a reasonable accommodation of their religious beliefs and observances. In addition, the Company will not penalize or retaliate against an employee who is a victim of domestic violence, sexual assault, or stalking for requesting leave time or changes in the workplace to ensure the employee's safety and well-being.

## **What You Should Do If You Feel You Are Being or Have Been Harassed, Discriminated Against, or Retaliated Against**

If you feel that you are being or have been harassed, discriminated against, or retaliated against in violation of this policy by another employee, supervisor, manager, customer, vendor, independent contractor or third party doing business with the Company, you should immediately contact **the Human Resources Manager [or Other Management Position] at 1-833-CGS-CORP**. In addition, if you observe harassment by another employee, supervisor, manager, or non-employee, please report the incident immediately to the individual(s) listed above.

Supervisors who receive any complaint of harassment, discrimination, or retaliation must promptly report such complaint to **the Human Resources Manager [or Other Management Position] at 1-833-CGS-CORP**.

Your notification of the problem is essential to us. We cannot help resolve a harassment problem unless we know about it. Therefore, it is your responsibility to bring your concerns and/or problems to our attention so we can take appropriate steps to address the situation. The Company takes all complaints of unlawful harassment seriously and will not penalize you or retaliate against you in any way for reporting a harassment problem in good faith.

All complaints of unlawful harassment which are reported to management will be investigated as promptly as possible by an impartial and qualified person and, upon conclusion of such investigation, appropriate corrective action will be taken where warranted. The Company prohibits employees from hindering internal investigations and the internal complaint procedure. All complaints of unlawful harassment reported to management will be treated as confidentially as possible, consistent with the Company's need to conduct an adequate investigation.

**Violation of this policy will subject an employee to disciplinary action, up to and including immediate termination.** Moreover, any supervisor or manager who condones or ignores potential violations of this policy will be subject to appropriate disciplinary action, up to and including termination. **Additionally, under California law, employees may be held personally liable for harassing conduct that violates the California Fair Employment and Housing Act.**

## **Personal Appearance & Behavior Policy**

In addition to our Policy Against Harassment, Construction Group Staffing, LLC maintains a Personal Appearance and Behavior policy. This policy is directed toward conduct which may not otherwise fall within the legal definition of harassment, but nonetheless projects image problems for the Company.

We expect all employees to use good judgment with respect to their dress and appearance and to present a neat, well-groomed appearance, and a courteous disposition. We feel that these qualities go further than any other factor in making a favorable impression on customers and your co-workers.

Employees shall dress and present themselves in a businesslike manner that reflects a professional image. Flashy, ill-fitting, revealing, offensive, and other non-businesslike and distracting clothing are unacceptable. **Employees who are provided with Company uniforms shall keep them in a neat and clean condition and must wear them at all times when on duty.** Employees who report to work in unacceptable attire may be requested to leave work and return in acceptable attire. Such time away from work will be without pay.

Employees are also expected to behave and conduct themselves in a professional manner at all times in the workplace. Unprofessional behavior in the workplace, such as inappropriate comments, jokes, practical jokes, gestures, sexually related conversations or text messages, inappropriate touching of another employee (such as kissing, hugging, massaging, sitting on laps), and any other behavior of a sexual nature is prohibited. Employees who fail to observe these standards will be subject to disciplinary action, up to and including termination.



## Benefits:

**CalSavers is a simple, portable, low-cost way to save for retirement.**

Your employer has registered with the CalSavers program. CalSavers is a program that allows you to automatically save for retirement through payroll deductions at work. The balance in your account is always your money. Your account is in your control and you keep it when you move from job to job. Every little bit you save now can potentially make a difference in retirement.

You have three options: do nothing and allow yourself to be automatically enrolled, personalize your account set up, or opt out. Your participation is completely voluntary: you can opt out or back in at any time. If you do nothing, 5% of each paycheck will be automatically contributed to a Roth Individual Retirement Arrangement (IRA).

## 30 Days to Decide:

### Option One:

#### Start saving

- Set up your account now
  - Establish online access and update your investment choices
- Set up your account later
  - Your contributions will start automatically, based on the standard savings choices

### Option Two:

#### Opt out

- If you don't want to save for retirement
  - You can opt back in at any time

#### Before you opt out

- Consider smaller contribution rates
  - A great alternative to opting out entirely

OR


Decide  online at [saver.calsavers.com](http://saver.calsavers.com), by  phone at 855-650-6918, or by  filling out a form.


## Acknowledgement:


By not opting out of the CalSavers Retirement Program, I am acknowledging that I have received and read the Custodial Account Agreement, Disclosure Statement, Financial Disclosure, and the Program Disclosure Booklet, and understand their content.

## Automatic Enrollment:

30 days after receiving your invitation, **you will be automatically enrolled in the program** and will start saving part of each paycheck into your own Roth Individual Retirement Account (IRA) (unless you opt out within the 30 day window).

 **5% of your gross pay** (how much you earn before taxes and other deductions) will be contributed to your Roth IRA.

 **Your account will be a Roth IRA.** Contributions into a Roth IRA are made after-tax and not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain IRS criteria.

 **The only charge for CalSavers** is in the form of an annual asset-based fee of approximately 0.95%, which means **you will pay no more than \$0.95 per year for every \$100 in your account.** You will not get a bill. This fee is automatically taken out of your CalSavers balance on a regular basis to help pay for the investment and administration of your account.



## Set Up and Personalize Your Account:

- Verify your contact information
  - Accept the account documents
  - Add beneficiaries (who will inherit your Roth IRA in the event of your death)
  - You can also:
    - Change your contribution rate
      - **minimum = 1%, maximum = 100% up to IRS limits for Roth IRAs**
    - Change your investment choices. Available options include:
      - CalSavers Money Market Fund: 100% invested in State Street Institutional U.S. Government Money Market Fund (Ticker: GVMXX)
      - CalSavers Target Retirement Funds, pick from 2020 to 2070: 100% invested in the State Street Target Retirement Funds
      - CalSavers Core Bond Fund: 100% invested in State Street Aggregate Bond Index Fund (Ticker: SSFEX)
      - CalSavers Global Equity Fund: Investments allocated between State Street Global All Cap Equity ex-US Index Fund (Ticker: SSGLX) and State Street Equity 500 Index Fund (Ticker: SSSYX) according to a financial industry benchmark
      - CalSavers Sustainable Balanced Fund (Environmental, Social, Governance): 100% invested in BNY Mellon Sustainable Balanced Fund (Ticker: DRAKX)
- \*The default investment is the CalSavers Money Market Fund.
- Opt out of an automatic annual contribution rate increase.



## Make a Withdrawal:

You can withdraw your contributions at any time online or by completing a distribution request form.<sup>1</sup> Consult with a qualified tax advisor to discuss your particular circumstances.

## Learn more at [saver.calsavers.com](https://saver.calsavers.com).

<sup>1</sup> If you set up your account and do not choose an investment option, your first \$1,000 payroll contributions will be invested in the CalSavers Money Market Fund. Subsequent contributions will be deposited in a Target Date Fund consistent your birthdate. Earnings may be taxable and have a penalty applied if you are under 59½ and have had your account for less than 5 years. Speak to a tax advisor to review and understand the 10% Early Distribution Penalty Tax Exceptions.

All investing is subject to risk, including the possible loss of the money you contribute through your payroll deductions. You should consult a tax or financial advisor if you have questions related to taxes or investments.

*The CalSavers Retirement Savings Program ("CalSavers" or the "Program") is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through CalSavers beneficially own and have control over their IRAs, as provided in the Program Disclosure Booklet available at [saver.calsavers.com](https://saver.calsavers.com). CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable as a Program sponsor. Employers are not permitted to endorse the Program or encourage or advise employees on whether to participate, how much (if any) to contribute or provide investment help.*

*CalSavers offers investment options selected by the Board. For more information on CalSavers' investment options go to [saver.calsavers.com](https://saver.calsavers.com). Account balances in CalSavers will vary with market conditions. Investments in CalSavers are not guaranteed or insured by the Board, the State of California, the Federal Deposit Insurance Corporation, or any other organization.*

*CalSavers is a completely voluntary retirement program. Savers may opt out at any time or reduce or increase the amount of payroll contributions. If a saver opts out they can later opt back into CalSavers.*

*Saving through an IRA may not be appropriate for all individuals. Employer facilitation of CalSavers should not be considered an endorsement or recommendation by a participating employer, IRAs, or the investment options offered through CalSavers. IRAs are not exclusive to CalSavers and can be obtained outside of the Program and contributed to outside of payroll deduction. Contributing to a CalSavers IRA through payroll deduction may offer some tax benefits and consequences. However, not everyone is eligible to contribute to a Roth IRA and savers should consult a tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to CalSavers. Employers are not liable for decisions employees make pursuant to Section 100034 of the California Government Code.*

249957-SSRP-CA-E-253101 (09/20)



[saver.calsavers.com](https://saver.calsavers.com)



855-650-6918



Mon - Fri 8 a.m. - 8 p.m. PST

# LIMITED BENEFITS SUMMARY

## FIXED INDEMNITY MEDICAL BENEFIT

For more details, please see your Summary Plan Description.

The Fixed Indemnity Medical Plan pays a flat amount for a covered event caused by an accident or illness. If the covered event costs more, you pay the difference. But if the covered event costs less, you keep the difference.

Outpatient Benefits <sup>1</sup>		Inpatient Benefits	
Physician Office Visit	\$100 per day	Standard Care	\$300 per day
Diagnostic (Lab)	\$75 per day	Intensive Care Unit Maximum <sup>4</sup>	\$400 per day
Diagnostic (X-Ray)	\$200 per day	Inpatient Surgery	\$2,000 per day
Ambulance Services	\$300 per day	Anesthesiology	\$400 per day
Physical, Speech, or Occupational Therapy	\$50 per day	Skilled Nursing <sup>5</sup>	\$100 per day
Emergency Room Benefit - Sickness	\$200 per day	First Hospital Admission (1 per year)	\$250
Emergency Room Benefit - Accident <sup>2</sup>	\$500 per day	Annual Inpatient Maximum <sup>6</sup>	No Limit
Outpatient Surgery	\$500 per day	<b>Accidental Loss of Life, Limb &amp; Sight</b>	
Anesthesiology	\$200 per day	Employee/Spouse	\$20,000
Annual Outpatient Maximum	\$2,000	Dependent (6 months to 26 years)	\$5,000
<b>Prescription Drugs <sup>3</sup></b>		Dependent (15 days to 6 months)	\$2,500
Annual Maximum	\$600	<b>Wellness Care</b>	
Generic Copay / Brand Copay	\$10/\$50	Wellness Care (one per year)	\$100

<sup>1</sup> all outpatient benefits are subject to the outpatient maximum <sup>2</sup> covers treatment for off the job accidents only <sup>3</sup> not subject to outpatient maximum <sup>4</sup> pays in addition to standard care benefit <sup>5</sup> for stays in a skilled nursing facility after a hospital stay <sup>6</sup> Subject to internal limits of plan

DENTAL BENEFIT	Waiting Period/Coinsurance	Annual Maximum Benefit	\$750	Deductible	\$50
<b>Coverage A</b>	None / 80%	Exams, Cleanings, Intraoral Films, and Bitewings			
<b>Coverage B</b>	3 Months / 60%	Fillings, Oral Surgery, and Repairs for Crowns, Bridges and Dentures			
<b>Coverage C</b>	12 Months / 50%	Periodontics, Crowns, Endodontics, Bridges and Dentures			

VISION BENEFIT <sup>1</sup>	In-Network		Out-of-Network	
	You Pay	Plan Pays	You Pay <sup>4</sup>	Plan Pays
<b>Eye Exam <sup>2</sup></b> (including dilation)	\$10 Copay	100%	100%	\$35
<b>Standard Contact Lens Fit Exam</b> (includes follow up)	Up to \$55	\$0	100%	\$0
<b>Premium Contact Lens Fit Exam</b> (includes follow up)	100%, after 10% discount	\$0	100%	\$0
<b>Frames</b> (once every 24 months)	80%, after \$110 allowance	20% plus \$110 allowance	100%	\$55
<b>Standard Plastic Lenses</b> (single, bifocal, trifocal) <sup>2,3</sup>	\$25 Copay	100%	100%	\$25-\$55
<b>Contact Lenses (Conventional)</b> (materials only) <sup>2</sup>	85%, after \$110 allowance	15% plus \$110 allowance	100%	\$88
<b>Contact Lenses (Disposable)</b> (materials only) <sup>2</sup>	100%, after \$110 allowance	\$110 allowance	100%	\$88
<b>Contact Lenses (Medically Necessary)</b> (materials only) <sup>2</sup>	\$0 Copay	100%	100%	\$200

<sup>1</sup> For complete plan details, visit [www.essentialstaffcare.com/vision](http://www.essentialstaffcare.com/vision) <sup>2</sup> Once every 12 months <sup>3</sup> \$15 higher in AK, CA, HI, OR, WA <sup>4</sup> After plan payment

TERM LIFE BENEFIT			
<b>Employee Amount</b>	\$10,000 (reduces to \$7,500 at 65; \$5,000 at 70)	<b>Child Amount (6 mos to 26 yrs old)</b>	\$5,000
<b>Spouse Amount</b>	\$5,000 (terminates at age 70)	<b>Infant Amount (15 days to 6 mos)</b>	\$1,000

SHORT-TERM DISABILITY BENEFIT	
<b>Benefit Amount</b>	60% of base pay up to \$150 per week
<b>Waiting Period/Maximum Benefit Period</b>	7 days for injury or sickness/up to 26 weeks

## OPTIONAL MEC WELLNESS/PREVENTIVE BENEFIT <sup>1</sup>

Policy Number **82941200-M-AFU**

The optional MEC Wellness/Preventive Benefit **DOES NOT** cover medical services. This plan provides coverage for preventive services such as immunization and routine health screening. It does not cover conditions caused by accident or illness.

Benefit	In-Network	Non-Network	MONTHLY MEC PREMIUM	MEC
<b>15 Preventive Services for Adults</b>	100%	40%	<b>Employee Only</b>	\$58.19
<b>22 Preventive Services for Women</b>	100%	40%	<b>Employee + Child(ren)</b>	\$65.79
<b>26 Covered Preventive Services for Children</b>	100%	40%	<b>Employee + Spouse</b>	\$71.00
			<b>Employee + Family</b>	\$80.87

<sup>1</sup> For more information about preventive services, please visit [www.healthcare.gov](http://www.healthcare.gov).

WEEKLY LIMITED BENEFITS PREMIUM	Medical	Dental	Vision	Term Life	STD
<b>Employee Only</b>	\$22.76	\$5.40	\$2.42	\$0.60	\$4.20
<b>Employee + Child(ren)</b>	\$37.78	\$14.58	\$6.54	\$0.90	-
<b>Employee + Spouse</b>	\$43.24	\$10.80	\$4.84	\$0.90	-
<b>Employee + Family</b>	\$57.58	\$20.52	\$9.20	\$1.80	-

## LIMITED BENEFIT EXCLUSIONS AND LIMITATIONS

These are the standard limitations and exclusions. As they may vary by state, please see your summary plan description (SPD) for a more detailed listing.

### FIXED INDEMNITY MEDICAL AND ACCIDENTAL LOSS OF LIFE, LIMB OR SIGHT BENEFIT

#### No benefits will be paid for loss caused by or resulting from:

- Intentionally self-inflicted injuries, suicide or any attempt while sane or insane
- Declared or undeclared war
- Serving on full-time active duty in the armed forces
- The covered person's commission of a felony
- Work-related injury or sickness, whether or not benefits are payable under workers' compensation or similar law or
- With regard to the accidental loss of life, limb or sight benefit - sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.

#### No benefits will be paid for:

- Eye examinations for glasses, any kind of eye glasses, or vision prescriptions
- Hearing examinations or hearing aids
- Dental care or treatment other than care of sound, natural teeth and gums required on account of injury to the covered person resulting from an accident that happens while such person is covered under the policy, and rendered within 6 months of the accident
- Services rendered in connection with cosmetic surgery, except cosmetic surgery that the covered person needs for breast reconstruction following a mastectomy or as a result of an accident that happens while such person is covered under the policy. Cosmetic surgery for an accidental injury must be performed within 90 days of the accident causing the injury and while such person's coverage is in force
- Services provided by a member of the covered person's immediate family.

The fixed indemnity medical plan is not available to residents of Hawaii, New Hampshire or Puerto Rico.

### PRESCRIPTION DRUGS

No benefits will be paid for over-the-counter products or medications or for drugs and medications dispensed while you are in a hospital.

## DENTAL

The plan will pay only for procedures specified on the Schedule of Covered Procedures in the group policy. Many procedures covered under the plan have waiting periods and limitations on how often the plan will pay for them within a certain time frame. For more detailed information on covered procedures or limitations, please see your summary plan description.

### VISION

No benefits will be paid for any materials, procedures or services provided under worker's compensation or similar law; non-prescription lenses, frames to hold such lenses, or non-prescription contact lenses; any materials, procedures or services provided by an immediate family member or provided by you; charges for any materials, procedures, and services to the extent that benefits are payable under any other valid and collectible insurance policy or service contract whether or not a claim is made for such benefits.

### SHORT-TERM DISABILITY

#### No benefits are payable under this coverage in the following instances:

- Attempted suicide or intentionally self-inflicted injury
- Voluntary taking of poison; voluntary inhalation of gas; voluntary taking of a drug or chemical. This does not apply to the extent administered by a licensed physician. The physician must not be you or your spouse, you or your spouse's child, sibling or parent, or a person who resides in your home
- Declared or undeclared war or act of war
- Your commission of or attempt to commit a felony, or any loss sustained while incarcerated for the felony
- Your participation in a riot
- If you engage in an illegal occupation
- Release of nuclear energy
- Operating, riding in, or descending from any aircraft (including a hang glider). This does not apply while you are a passenger on a licensed, commercial, nonmilitary aircraft; or
- Work-related injury or sickness.

Short-Term Disability benefits are not available to persons who work in California, Hawaii, New Jersey, New York, or Rhode Island.

### TERM LIFE

No Life Insurance benefits will be payable under the policy for death caused by suicide or self-destruction, or any attempt at it within 24 months after the person's coverage under the policy became effective.

## Member Services:

**For frequently asked questions and network information for the Fixed Indemnity Medical Plan, visit [www.esc-enrollment.com/FAQIND](http://www.esc-enrollment.com/FAQIND). For questions and a full list of preventive services covered by the MEC Wellness/Preventive Plan, as well as the MEC SBC, please visit [www.esc-enrollment.com/FAQMEC](http://www.esc-enrollment.com/FAQMEC). A paper copy is also available, free of charge, by calling Essential StaffCARE Customer Service 1-866-798-0803.**

**PLEASE NOTE:** To make changes or cancel coverage by telephone call (800) 269-7783. Your pin code for enrolling/making changes is **400** + \_\_\_\_ (last four digits of your SSN). Your Company has chosen to take some/all of your payroll deductions on a **Pre-Tax** basis. Please contact Customer Service at 1-866-798-0803 and a Representative will assist you in identifying the deductions that are taken Pre-Tax.

### Essential StaffCARE Customer Service: 1-866-798-0803

- Once enrolled, members can call this number for questions regarding plan coverage, ID card, claim status, and policy booklets and to add, change, or cancel coverage.
- Customer Service Call Center hours are M - F, 8:30 a.m. to 8 p.m. Eastern Standard Time. Bilingual representatives are available.
- Members can also visit [www.paisc.com](http://www.paisc.com) and click on "Members" and enter your group number.