



Benefit Management Administrators



Minimum Essential Coverage

Minimum Essential Coverage (MEC) plans are health insurance coverage plans which satisfies one portion ((IRC 4980H (a)) of the Affordable Care Act's (ACA) employer shared responsibility provision.

Minimum Essential Coverage is the coverage large employers are required to offer to avoid paying the "non-offering employer" penalty. Benefit Management Administrators, Inc. (BMA's) Minimum Essential Coverage (MEC) plans are designed to cover all required preventative and wellness related services. Since Minimum Essential Coverage plans only offer preventative coverage, the cost is less than traditional group health insurance.

For employers considering MEC plan designs, BMA recommends combining a minimum essential coverage plan with a limited medical plan.

This combination provides additional added benefits and is more desirable to employees; additional benefits include but are not limited to discount plans, virtual doctors' visits, and restricted coverage for routine doctor visits, additionally depending on the plan design it may also offer limited hospital benefits.

Employers can have confidence when selecting BMA as their Minimum Essential Coverage plan administrator because BMA specializes in providing compliant Minimum Essential Coverage plan administration for our clients and excellent customer service for our participants.

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Preventive & Wellness Benefits

BMA offers three MEC plans: a Base, Plus and Super. All three plans offer the following preventive and wellness benefits however, the Base plan is only payable for procedures incurred as part of preventive and wellness care and is not payable for treatment of a diagnosed illness or injury. Services must be identified and billed as routine or part of a routine physical exam, or as specified below.

- Routine Physical Exam
- Annual Well Woman Exam
- Annual Pap Smear and Other Routine Lab
- Annual Mammogram
- Bone Density Test
- Annual PSA Test
- Well Baby Care Exam/Well Child Care Exam
- Routine Immunizations
- Flu Vaccine/Pneumonia Vaccine
- Routine Laboratory and X-Ray
- Child Vision Screening
- Newborn Hearing Screening
- Smoking/Tobacco Use Cessation
- Women's Contraceptive Methods
- Women's Sterilization Procedures
- Routine Colonoscopy

Diagnostic Add-ons

Our Plus and Super plans do however offer coverage for diagnostic (sick) visits as outlined below. Limitations include, but are NOT limited to:

MEC Plan Designs	Limitation(s)
PCP, Walk-In, Specialist, & Urgent Care Visits	8 Combined Visits
ER Visits, In/Out Hospital Services Complex	Not Covered, Discount Only via Health e360
Imaging (MRI, CT, PET)	Generic Only
Prescription Drugs	Retail 30 Day Supply
The Below Only applies to the MEC Super, and is ONLY a member reimbursement.	
Complex Imaging (MRI, CT, PET)	Discount Only via Health e360 \$300 Per Scan – 2 Scans Max Per Plan Year
Emergency Room	\$250 Per Visit – 2 Visits Max Per Plan Year
Surgical Procedures	\$500 Per Procedure – 3 Max Procedures Per Plan Year
In-patient Hospital Stay	\$1,000 Per Day – 6 Max Days Per Plan Year

Services Provided

- Employer Consultation & Custom Plan
- Online Enrollment via BMA Portal & 24/7 Access to Account Information via web
- Plan Document, SPD & Amendments, as needed
- Open Enrollment Assistance, if requested
- Assignment of Account Manager to group
- Customer Assistance to Members
- IRS 5500 Assistance
PCORI Preparation
1094/1095 Reporting, if elected