



# MEC Plan Designs Overview & Comparison

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# Minimum Essential Coverage Plan Overview

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## General Overview

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 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.

It is important to note that a MEC Plan is NOT Major Medical Coverage, and does NOT qualify as a "Minimum Value Plan" as defined by the Affordable Care Act.

## BMA's MEC Plan Designs

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

BMA provides three MEC plan designs:

**MEC Base:** A traditional MEC plan offering, this plan is designed to provide preventative coverage, and covers the 63 preventative services mandated by the ACA.

**MEC Plus:** An expanded MEC offering, this plan provides the preventative services of the MEC Base with increased access to "sick" office visits, specialists, and urgent care.

**MEC Plus w/ Indemnity:** This plan design builds upon both the MEC Base and MEC Plus, including limited member reimbursement for complex imaging, surgical procedures, emergency room visits, and inpatient hospital stays.



# BMA Standard MEC Plan Comparison

Our MEC plans can be customized to meet each employer's needs; below is the standard design for each plan offering.

Benefits	MEC Base	MEC Plus	MEC Plus w/ Indemnity
PPO Network	First Health Network (FHN)		
Deductible	None	None	None
Out-of-Pocket Max	\$6,450/ \$12,900	\$6,450/ \$12,900	\$6,450/ \$12,900
Annual/ Lifetime Maximum(s)	Unlimited	Unlimited	Unlimited
Preventative Services	100% Covered	100% Covered	100% Covered
PCP "sick" Office Visits	Not Covered	\$15 Copay Limit: 8 Combined Visits per Year	\$15 Copay Limit: 8 Combined Visits per Year
Specialist Office Visits	Not Covered	\$25 Copay Limit: 8 Combined Visits per Year	\$25 Copay Limit: 8 Combined Visits per Year
Telemedicine - Health e360 See below for more detail	100% Covered	100% Covered	100% Covered
Urgent Care	Not Covered	\$25 Copay Limit: 8 Combined Visits per Year	\$25 Copay Limit: 8 Combined Visits per Year
Emergency Room	Not Covered	Not Covered	Limited Reimbursement Limit: \$250 Per Visit – 2 Visits Max Per Plan Year
Laboratory Services	Preventative Only	\$25 Copay	\$25 Copay
X-Rays	Preventative Only	\$25 Copay	\$25 Copay
Complex Imaging	*Not Covered Discount Only via Health e360	*Not Covered Discount Only via Health e360	Limited Member Reimbursement Limit: \$200 Per Scan – 2 Scans Max Per Plan Year
Surgical Procedures	Not Covered	Not Covered	Limited Member Reimbursement Limit: \$250 Per Procedure – 2 Max Procedures Per Plan Year
In-patient Hospital Stay	Not Covered	Not Covered	Limited Member Reimbursement Limit: \$500 Per Day – 3 Max Days Per Plan Year
COBRA	Included	Included	Included



## BMA MEC Plan Comparison – RX Benefits

Prescriptions may be purchased through a prescription drug program at a local network pharmacy, which will charge a flat fee copay for up to a 30-day supply of generic medication. If the actual cost of the medication is less than the co-pay, the Covered Person will only be responsible for the actual prescription cost.

RX Benefits	MEC Base	MEC Plus	MEC Plus w/ Indemnity
Prescription Coverage – 30 Day Supply	Generic Only	Generic Only	Generic Only
Generic Drugs - ACA/Contraceptive	100% Covered	100% Covered	100% Covered
Generic Drugs – All Others	\$10 Copay or 20% whichever is greater		
Brand Name Drugs	Not Covered – Health e360 Discount Only		
Specialty Drugs/90 Day Supply /Mail Order	Not Covered		

## Health e360 Packages Comparison

BMA partners with Health e360 to supplement the traditional MEC offering, providing 24/7 Telemedicine access for members as well as discounts on common healthcare expenses.

Health e360 Base Overview	Health e360 Buy-Up Overview
<b>Included Products/Services:</b> <ul style="list-style-type: none"> <li>- NurseLine</li> <li>- Medical Bill Saver</li> <li>- Health Advocacy</li> <li>- Telemedicine</li> <li>- Telephonic EAP</li> </ul>	<b>Included Products/Services:</b> <ul style="list-style-type: none"> <li>- Pharmacy Discounts</li> <li>- MRI &amp; CT Scans Discounts</li> <li>- Diabetic Supply Discounts</li> <li>- Hearing Aid Discounts</li> <li>- Vitamin Discounts</li> </ul>
	<ul style="list-style-type: none"> <li>- All Health e360 Base Products/Services</li> <li>- Dental Network Discount</li> <li>- Vision Network Discounts</li> <li>- Vision Frames and Lenses Discounts</li> </ul>

