

MEC Advanced Plan

Self-Funded Minimum Essential Coverage Plan (MEC)

	MEC Advanced	
MVP Covered Benefits:	Network	Non-network
Deductible	\$0/\$0	\$500/\$1,000
Coinsurance	100%	40%
Out of Pocket Maximum	\$1,850/\$12,700	N/A
MVP Covered Benefits:	Network	Non-Network
PPO Network	Multiplan	
Emergency Room Services	\$400 Copay	Ded/Coins
Primary Care Visit to Treat an Injury or Illness (exc. Well Baby, Preventive, and X rays)	\$15 Copay	Ded/Coins
Specialist Visit	\$25 Copay	Ded/Coins
Imaging (CT,PET Scans, MRIs)	\$400 Copay	Ded/Coins
Laboratory Outpatient and Professional Services	\$50 Copay	Ded/Coins
X-rays and Diagnostic Imaging	\$50 Copay	Ded/Coins
Preventive Care/Screening/Immunization (MEC)	100% Covered	Ded/Coins
Chronic Disease Management Benefit	100% Covered	Ded/Coins
Prescription Drugs		
Generics	\$15 Copay	Ded/Coins
Preferred Brand Drugs	\$25 Copay	Ded/Coins
Non-Preferred Brand Drugs	\$75 Copay	Ded/Coins
NOTES		
<p>Minimum Essential Coverage (MEC): MEC plans must cover 100% of the coverage requirements outlined by ERISA and ACA. Generally these are preventative and wellness related test and treatments.</p> <p>Employers that have >50 employees can prevent the \$2,000 penalty on all benefit eligible employees by offering a MEC plan.</p> <p>An individual enrolled in a MEC plan can avoid the personal tax assessed for not being enrolled in qualifying coverage by being enrolled in such a plan.</p> <p>An employer can charge any amount they choose to an employee for MEC (not subject to the 9.5% limitation).</p> <p>Participation Requirement is 10 enrolled on MEC.</p>		