



About Options Plus



WHAT IS A MEC PLAN?

Minimum Essential Coverage (MEC) is employer-sponsored health insurance coverage that limits your company's exposure to penalties under the Affordable Care Act.

BENEFITS TO THE EMPLOYER

- Limits exposure to ACA penalties
- No underwriting
- Low minimum participation
- Best net pricing in the market
- Multiple plan designs & price points
- Identical plan coverage in all states

BENEFITS TO THE EMPLOYEE

- Meets ACA individual mandate (NJ, CA, RI, DC & more states to follow)
- Easy to Use
- Full preventive care coverage
- Copay plan options with unlimited visits

PREVENTIVE CARE

- Options Plus MEC Plans cover the ACA mandated preventive care services for adults, women and children.

PLAN HIGHLIGHTS



PRIMARY CARE VISITS

All wellness and preventative treatments covered at 100%.



SPECIALIST VISITS

See a specific kind of doctor such as internal medicine, pediatrician, or a nurse practitioner, etc.



URGENT CARE

Easy access to quality healthcare for the times when your primary care physician's offices are closed



LABORATORY & X-RAYS

Labs and x-rays are also covered through our plans!



DISCOUNT CARD

Receive discounts on benefits like Dental, Vision, Durable Medical Equipment, Hearing Aids, & Fitness



VIRTUAL CARE MEMBERSHIP | \$0 COPAY !

All-access pass to your doctor through virtual office visits, phone calls, text messaging and even video calls - with a \$0 copay and no deductible!



BEHAVIORAL HEALTH/ THERAPY | \$50 COPAY

Talk to a therapist by phone whenever you need one.*
*3x per year



A SECOND OPINION FREE

Review your diagnosis with a licensed medical expert by phone and on video chat



PRESCRIPTION COVERAGE

Generic Rx, Brand Rx, and Discount Rx

UNLIMITED VISITS | LOW COPAYS | BIG NETWORK

VALUE ADDED BENEFITS

ADDITIONAL PRODUCTS:

- Hospital Indemnity Coverage
- Dental Insurance
- Vision Insurance
- Discount Plans

ADDITIONAL SERVICES & FEATURES:

- Portal Acces
- Bilingual Enrollment Materials
- IRS Reporting
- **Online Enrollment Platform**
- **Single Enrollment & Single Invoice**



MEC Plan Options

ACA Compliant | Minimum Essential Coverage (MEC) Plans

PLANS	BASIC MEC	ULTRA MEC	ULTIMATE MEC
Employee Only	\$54	\$113	\$143
Employee + Spouse	\$94	\$205	\$265
Employee + Child(ren)	\$94	\$205	\$265
Family	\$124	\$300	\$380
MEDICAL BENEFITS			
Wellness and Preventive	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Visits	Use Telemedicine	\$15 copay Unlimited	\$15 copay Unlimited
Specialists Visits	-	Network Discount	\$15 copay Unlimited
Urgent Care Visits	-	\$50 copay Unlimited	\$50 copay Unlimited
Laboratory Services	-	Network Discount	\$50 copay Unlimited
X-Rays	-	-	\$50 copay Unlimited
Rx BENEFITS			
Rx Discount Plan	Included	Included	-
Generic Rx	-	Tier 1: \$10 copay Tier 2: \$25 Copay	Tier 1: \$10 copay Tier 2: \$25 Copay
Brand Rx	-	-	Tier 3: \$50 copay Tier 4: \$75 Copay
VIRTUAL HEALTH BENEFITS			
Telemedicine	\$0 Copay Unlimited	\$0 Copay Unlimited	\$0 Copay Unlimited
Virtual Behavioral Health	-	\$50 Copay 3x/year	\$50 Copay 3x/year
MEC COMPANION CARD			
Dental	✓	✓	✓
Vision	✓	✓	✓
Durable Medical Equipment	✓	✓	✓
Diabetic Supplies	✓	✓	✓
Fitness	✓	✓	✓

1. Costs include Plan Document, Multiplan Network, ID cards, Enrollment Guides, Claims Adjudication, SBCs and COBRA Administration.
2. MEC preventive benefits are covered 100% for in network services.
3. Office Visits, Specialist Visits, Urgent Care, Lab and X-Rays are all member copays. Services are repriced through the Multiplan network.
4. Minimum participation of 10 lives enrolled



MEC + Hospital Indemnity

CHOOSE ONE

PLANS	ULTIMATE + NATIONAL VALUE	ULTIMATE + NATIONAL HIGH
Employee Only	\$177	\$194
Employee + Spouse	\$330	\$384
Employee + Child(ren)	\$317	\$359
Family	\$465	\$531
MEDICAL BENEFITS		
Wellness and Preventive	Covered at 100%	Covered at 100%
Primary Care Visits	\$15 copay Unlimited	\$15 copay Unlimited
Specialists Visits	\$15 copay Unlimited	\$15 copay Unlimited
Urgent Care Visits	\$50 copay Unlimited	\$50 copay Unlimited
Laboratory Services	\$50 copay Unlimited	\$50 copay Unlimited
X-Rays	\$50 copay Unlimited	\$50 copay Unlimited
Rx BENEFITS		
Generic Rx	Tier 1: \$10 copay Tier 2: \$25 Copay	Tier 1: \$10 copay Tier 2: \$25 Copay
Brand Rx	Tier 3: \$50 copay Tier 4: \$75 Copay	Tier 3: \$50 copay Tier 4: \$75 Copay
VIRTUAL HEALTH BENEFITS		
Telemedicine	\$0 Copay Unlimited	\$0 Copay Unlimited
Virtual Behavioral Health	\$50 Copay 3x/year	\$50 Copay 3x/year
MEC COMPANION CARD		
MEC Companion Card	Dental, Vision, Durable Medical Equipment, and Fitness	
HOSPITAL INDEMNITY		
Admission Benefit	\$2,000 1x/year	\$2,500 1x/year
Confinement Benefits	\$50 per day 30x/year	\$200 per day 30x/year
Inpatient Rehabilitation	-	\$100 per day 15x/year
Inpatient Surgery Benefit	-	\$1,000 1x/year
Outpatient Surgery Benefit	\$250/\$500 1x/year	\$750/\$1,500 1x/year
Ambulance Benefit	-	\$500 air transportation 2x/year \$200 ground transportation 2x/year
Diagnostic Procedure	\$250 1x/year	\$250 1x/year
Emergency Room	-	\$100 per day 2x/year
Health Screenings	-	\$50 1x/year

Hospital Indemnity benefits can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage and can give you more of a financial safety net for unplanned expenses brought on by a hospital stay. **Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.**

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