# BENEFITS PROPOSAL

AFFORDABLE | USABLE | ACA COMPLIANT







### **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 participation requirement
- 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 preventive 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 Access
- Bilingual Enrollment Materials
- IRS Reporting



## MEC Plan Options

### ACA Compliant | Minimum Essential Coverage (MEC) Plans

PLANS	WELLCARE MEC	PRIMECARE MEC	ELITECARE MEC	
Employee Only	\$54	\$85	\$144	
Employee + Spouse	\$94	\$165	\$265	
Employee + Child(ren)	\$94	\$165	\$265	
Family	\$124	\$245	\$380	
	MEDICAL BE	NEFITS		
Wellness and Preventive	Covered at 100%	Covered at 100%	Covered at 100%	
Primary Care Visits	Use Telemedicine	\$15 copay   3 per year	\$15 copay   Unlimited	
Specialists Visits	-	-	\$15 copay   Unlimited	
Urgent Care Visits	-	-	\$50 copay   Unlimited	
Laboratory Services	-	-	\$50 copay   Unlimited	
X-Rays	-	-	\$50 copay   Unlimited	
Rx BENEFITS				
Copay Level by Tier	Discount Rx Included	\$15/\$30/\$50/\$75	\$15/\$30/\$50/\$75	
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	Included	Included	Included	
Vision	Included	Included	Included	
Durable Medical Equipment	Included	Included	Included	
Diabetic Supplies	Included	Included	Included	
Fitness	Included	Included	Included	

### DIRECT VIRTUAL PRIMARY CARE (ADD ON)

Add onto all MEC Plan offerings for \$25 more per plan/tier. Must be added to all plans.

BENEFITS BENEFITS		
Virtual Primary Care	Family coverage for \$0 consult   Dedicated physician   Annual at-home labs   Comprehensive health risk assessment   Genomic testing   Prescriptions and refills   Chronic disease care	
Virtual Behavioral Health	\$0 Consult fee for therapy and counseling   Medication management and PGx testing   Integrated Psychiatry access   Integrated Prescription   Health risk assessment	
Virtual Urgent Care	\$0 Consult fee   Treatments for 50+ conditions   Unlimited 24/7 access   Family coverage   Consult transcription   Primary Care Coordination	
AcuteCare Rx	Generic acute care prescriptions   National pharmacy coverage   Generics cost \$0   For cold, flu, infection, muscle pain and more   Covers employee plus dependents	

- $1. Costs \ include \ plan \ documents, MultiPlan \ network, ID \ cards, enrollment \ guides, COBRA \ administration \ and \ claims \ management.$
- 2. Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page.
- 3.Claims are repriced through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.
- 4. Virtual Health Benefits are offered through freshbenies. Members have access to 1) physician visits via phone or video, with prescriptions sent directly to the member's pharmacy, when medically necessary and 2) therapist consultations via video at \$50 each (first 3 visits \$85 after
- 5. Minimum participation requirement of 10 lives enrolled.
- 6. This plan is a Qualified Health Plan that meets the standards of Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).



### MEC + Hospital Indemnity

### CHOOSE ONE

PLANS	ELITECARE + NATIONAL VALUE	ELITECARE + 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			
Copay Level by Tier	\$15/\$30/\$50/\$75	\$15/\$30/\$50/\$75		
	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 Med	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.

<sup>1.</sup> Costs include plan documents, MultiPlan network, ID cards, enrollment guides, COBRA administration and claims management.

<sup>2.</sup> Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page.

<sup>3.</sup>Claims are repriced through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.

<sup>4.</sup> Virtual Health Benefits are offered through freshbenies. Members have access to 1) physician visits via phone or video, with prescriptions sent directly to the member's pharmacy, when medically necessary and 2) therapist consultations via video at \$50 each (first 3 visits - \$85 after

<sup>5.</sup> Minimum participation requirement of 10 lives enrolled.

<sup>6.</sup> This plan is a Qualified Health Plan that meets the standards of Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).



# Day Limit MV Plan

PLANS	\$2,500 CORE M∨		
Employee Only	\$419		
Employee + Spouse	\$735		
Employee + Child(ren)	\$698		
Family	\$935		
	MEDICAL BENEFITS		
Deductible	\$2,500/ \$5,000		
Out of Pocket Maximum (Ind/Fam)	\$9,100/\$18,200		
Wellness and Preventive	Covered at 100%		
Primary Care Visits	\$25 Copay   8 per year		
Specialist Visits	\$50 Copay   8 per year		
Urgent Care Visits	\$50 Copay   2 per year		
Laboratory Services & Radiology	\$50 Copay   3 per year		
CT/MRI/MRA/PET Scans	\$350 Copay   1 per year		
Telemedicine/MEDMO	\$0 Copay   Unlimited		
	Rx BENEFITS		
	\$0 Copay Preventive		
Generic Rx	\$5 Copay Generic		
Preferred Brand/Non-Preferred Rx	<u>-</u>		
	HOSPITAL SERVICES		
Inpatient Hospitalization & Surgery	Deductible then \$750 Copay   5 days & 2 Surgeries per year		
Outpatient Hospitalization & Surgery	Deductible then \$350 Copay   1 per year		
Emergency Room Services	\$750 Copay   1 per year		
	OTHER SERVICES		
Chiropractic Services	\$75 Copay   10 per year		
Second Surgical Opinion	\$0 Copay		
Home Health Care	\$50 Copay   10 per year		
Treatment for Chemical Abuse	Deductible then \$750 Copay   5 days a year		
(Inpatient/Outpatient)	\$25 Copay   8 days a year		
Emergency Medical Transportation	\$500 Copay   1 per year		
Chemotherapy/Radiation	_		
Colonoscopy	-		
Dialysis	_		
Durable Medical Equipment			
Hospice Care			
Physical, Occupational & Speech Therapy	\$75 Copay   8 per year		
	To Copay   o per year		
Transplant Facility			
	PREGNANCY SERVICES		
Professional Services	-		
Maternity/Childbirth/Delivery			



# Day Limit MV Plans

DLANC	CODE MV	CHOICE MV	DDIME MV
PLANS	CORE MV	CHOICE MV	PRIME MV
Employee Only	\$497	\$595	\$624
Employee + Spouse	\$846	\$995	\$1,105
Employee + Child(ren)	\$799	\$907	\$949
Family	\$1,108	\$1,219	\$1,460
		_ BENEFITS	
Deductible	\$0	\$0	\$0
Out of Pocket Maximum (Ind/Fam)	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200
Wellness and Preventive*	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Visits <sup>+</sup>	\$25 Copay   8 per year	\$25 Copay   10 per year	\$25 Copay   12 per year
Specialist Visits +	\$50 Copay   8 per year	\$50 Copay   10 per year	\$50 Copay   12 per year
Urgent Care Visits*	\$75 Copay   2 per year	\$75 Copay   3 per year	\$75 Copay   3 per year
Laboratory Services & Radiology *	\$50 Copay   3 per year	\$50 Copay   3 per year	\$50 Copay   4 per year
Advanced Imaging	\$350 Copay   1 per year	\$350 Copay   2 per year	\$350 Copay   3 per year
Radiology & Advanced Imaging	Covered 100% through Medmo	Covered 100% through Medmo	Covered 100% through Medmo
Telemedicine	\$0 Copay   Unlimited	\$0 Copay   Unlimited	\$0 Copay   Unlimited
	Rx BE	ENEFITS	
Generic Rx	\$0 Copay Preventive	\$0 Copay Preventive	\$0 Copay Preventive
	\$5 Copay Generic	\$5 Copay Generic	\$5 Copay Generic
Preferred Brand/Non-Preferred Rx	-	\$75 Copay Preferred \$150 Copay Non-Preferred	\$75 Copay Preferred \$150 Copay Non-Preferred
	HOSPITA	L SERVICES	
	\$750 Copay   5 days &	\$750 Copay   7 days &	\$750 Copay   10 days &
Inpatient Hospitalization & Surgery	2 Surgeries per year	3 Surgeries per year	4 Surgeries per year
Outpatient Hospitalization & Surgery	\$350 Copay  1 per year	\$350 Copay  2 per year	\$350 Copay  2 per year
Emergency Room Services	\$750 Copay   1 per year	\$750 Copay   1 per year	\$750 Copay   2 per year
	OTHER	SERVICES	
Chiropractic Services*+	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   10 per year
Home Health Care	\$50 Copay   10 per year	\$50 Copay   15 per year	\$50 Copay   20 per year
Treatment for Mental/Nervous Disorder & Chemical Abuse (Inpatient/Outpatient*)	\$750 Copay   5 days a year / \$350 Copay   8 days a year	\$750 Copay   7 days a year / \$350 Copay   10 days a year	\$750 Copay   10 days a year / \$350 Copay   12 days a year
Emergency Ground Transportation	\$500 Copay   1 per year	\$500 Copay   1 per year	\$500 Copay   2 per year
Applied Behavioral Analysis	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   12 per year
Physical, Occupational & Speech Therapy*	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   12 per year
Chemo, Radiation, Dialysis, Hospice, Infusion	-	-	-
Durable Medical Equipment	-	-	-
Skilled Nursing Facility	-	-	-
	PREGNAN	CY SERVICES	
Professional Services	-	\$350 Copay	\$350 Copay
Inpatient/Facility Services	-	\$750 Copay   7 days per year	\$750 Copay
NICU Services	_	\$750 Copay   7 per year	\$750 Copay   10 per year
TICO SCI VICES		7/30 copay   / per year	7750 copay   10 per year

### MINIMUM PARTICIPATION OF 5 ENROLLED PER GROUP

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### PROVIDER LOOKUP

### FIND A PROVIDER FOR YOUR MEC PLAN

To locate providers participating in the PHCS and/or Multiplan networks:

### **MEC PLANS**

WellCare Plan: "Preventive Only" www.multiplan.com/sbmapreventiveservices

**All Other Plans**: "Specific Services" www.multiplan.com/sbmaspecificservices

Enter provider type: i.e Primary Care, Ob-Gyn, Lab, etc.

Enter zip code, then click on search and your directory will be provided.

### **MV PLANS**

https://www.hstconnect.com/

1. Click check in as a guest

Enter provider type: i.e Primary Care, Ob-Gyn, Lab, etc.

Enter zip code, then click on search and your directory will be provided.

# ANCILLARY ADD ONS

\*medical plan minimum participation required



### PREVENTIVE DENTAL

MONTHLY	PREVENTIVE DENTAL		
Employee Only	\$19.80		
Employee + Spouse	\$37.53		
Employee + Child(ren)	\$35	5.28	
Family	\$58.86		
DENTAL BENEFITS	In-Network	Out-of-Network	
Preventive & Diagnostic Exams; Cleanings; Bitewing X-Rays; Full Mouth X-Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	100%	
<b>Basic</b> Fillings; Simple Extractions; Oral Surgery; Periodontics; Root Canals (Endodontics); Sealants	-	-	
<b>Major</b> Crowns & Gold Restorations; Bridgework; Full & Partial Dentures; Repair of Dentures; Implants	-	-	
Annual Maximum (per person)	\$1,000	\$1,000	
Annual Deductible Per Person Family Maximum	None None	None None	
Waived For	Preventive & Diagnostic		

### DENTAL PROVIDER LOOKUP

Visit: <a href="https://www.deltadental.com/us/en/member/find-a-dentist.html">https://www.deltadental.com/us/en/member/find-a-dentist.html</a>
Specialty: Choose one or Choose Any | Your Plan: Delta Dental PPO
Search by Current Location: No, Enter Zip Code | Find Dentists



### DENTAL PLAN NOTES

Carryover Max<sup>SM</sup> from Delta Dental allows you to increase your benefits.

This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

The benefits outlined above are a summary of the quoted plan design. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the group contract.



### COMPREHENSIVE DENTAL

MONTHLY	COMPREHEN	SIVE DENTAL	
Employee Only	\$44	15	
Employee + Spouse	\$88.20		
Employee + Child(ren)	\$83	47	
Family	\$134	1.99	
DENTAL BENEFITS	In-Network	Out-of-Network	
Preventive & Diagnostic Exams; Cleanings; Bitewing X-Rays; Full Mouth X-Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	80%	
<b>Basic</b> Fillings; Simple Extractions; Oral Surgery; Periodontics; Root Canals (Endodontics); Sealants	80%	50%	
<b>Major</b> Crowns & Gold Restorations; Bridgework; Full & Partial Dentures; Repair of Dentures; Implants	50%	50%	
Annual Maximum (per person)	\$1,500	\$1,500	
Annual Deductible Per Person Family Maximum Waived For	\$50 \$150	\$100 \$300	
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### DENTAL PROVIDER LOOKUP

Visit: <a href="https://www.deltadental.com/us/en/member/find-a-dentist.html">https://www.deltadental.com/us/en/member/find-a-dentist.html</a>
Specialty: Choose one or Choose Any | Your Plan: Delta Dental PPO
Search by Current Location: No, Enter Zip Code | Find Dentists



### **DENTAL PLAN NOTES**

Carryover Max<sup>SM</sup> from Delta Dental allows you to increase your benefits.

This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

The benefits outlined above are a summary of the quoted plan design. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the group contract.



### VSP by DELTA VISION BENEFIT SUMMARY

RATES				
EMPLOYEE ONLY	EMPLOYEE + SPOUSE	DYEE + SPOUSE EMPLOYEE + CHILD(REN) FAMILY		
\$9.95	\$19.90	\$20.90	\$34.85	
	BEN	EFITS		
Network/Plan		VSP Choice		
Exam/lens/frame frequency (mo	onths)	12/12/24		
Contacts (in lieu of glasses)		12		
	IN-NETWOF	RK COVERAGE		
Eye Exam Copay		\$10		
Materials Copay		\$25		
Frame allowance	\$13	0   \$70 Walmart/Sam's Club/Costco fra	ame allowance	
Elective contact lens allowance		\$130		
Necessary contact lenses		Covered in full after copay		
Contact lens fit/evaluation copa	у	\$60		
Both frames and contacts in sam	ne year	No; allows contacts in lieu of fra	mes	
	OUT-OF-NETV	VORK COVERAGE		
Examination, up to:		\$45		
Single vision lenses, up to:		\$30		
Bifocal lenses, up to:		\$50		
Trifocal lenses, up to:		\$65		
Progressive lenses, up to:		\$50		
Lenticular lenses, up to:		\$100		
Frames, up to:		\$70		
Elective contact lenses, up to:		\$105		
Necessary contact lenses, up to:		\$210		
	LENS ENHANCEMENTS (MEMBER COST)*			
Anti-glare coating		\$41 single/\$41 multifocal		
Impact - resistant lenses - adult		\$31 single/\$35 multifocal (covered for children)		
Progressive lenses		Standard progressive lenses are covered		
Light-reactive lenses		\$75 single vision/\$75 multifocal		
Scratch resistant coating		\$17 single vision/\$17 multifocal		

<sup>\*</sup>Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices may vary and are valid only through VSP Choice Network and are subject to change without notice.

### VISION PROVIDER LOOKUP

Visit: <a href="https://www.vsp.com/eye-doctor">https://www.vsp.com/eye-doctor</a> Search by Location, Office Name, or Doctor Name







# WELLNESS & PREVENTIVE SERVICES

### 100% COVERED SERVICES

#### Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- · Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults age 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- Immunizations for adults doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 55 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

#### Preventive benefits for women

- Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women

### Preventive benefits for women (continued)

- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobaccoursers
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

#### Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- $\bullet \ \ {\sf Fluoride\ supplements\ for\ children\ without\ fluoride\ in\ their\ water\ source}$
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIVnegative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenza type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal, Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits





### TELEMEDICINE

### HEALTH CARE MADE EASY

Our telemedicine benefit provides you and your family access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000\*. With this benefit, there is no cost to you or your family for a consultation.

### **COMMON CONDITIONS TREATED**

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Conjunctivitis

- Diarrhea
- Ear Infections
- Gastroenteritis
- Headaches
- Insect Bites

- Sprains/Strains
- Respiratory Infections
- Sinus Infections
- Upset Stomach
- Urinary Tract Infections

And many other non-emergency conditions...



### ACTIVATE YOUR ACCOUNT

Activate online or by calling member services. Once activated, you will need to setup you member profile and complete your electronic health record.



### REQUEST A CONSULT

Login to your account online or call member services to request a consult anytime 24/7.



### RECEIVE CARE

Receive diagnosis and treatment, giving you quality care and piece of mind where ever you are.

### TALK TO A DOCTOR ANYTIME DAY OR NIGHT... FOR FREE.







## BEHAVIORAL HEALTH \_\_\_\_

GETTING HELP JUST GOT EASIER.

Our Behavioral Health Benefit makes it easy to receive therapy and counseling from the comfort and privacy of your own home or office.

It can be difficult to wait days or weeks until your next appointment. Speak with one of our licensed psychiatrists or therapists online or by app.

### WHAT WF TRFAT:

We provide care for many of the most common behavioral health concerns with the added benefits of privacy and convenience.

- Abuse
- Codependency
- Domestic Violence
- OCD
- Addiction
- Conduct Disorder
- Eating Disorders
- Parenting Issues

- ADHD/ADD
- Cognitive Behavioral
- Grief & Loss
- Relationships
- Anger Management Therapy
- LGBT Issues
- Sexuality
- Anxiety & Stress

- Depression & Mood
- Med. Management
- Trauma & PTSD
- Bipolar Disorder
- Divorce
- Men's & Women's Issues
- And more

### **HOW IT WORKS:**



LOG IN

LOG IN TO YOUR ACCOUNT



SCHEDULE AN APPOINTMENT

SCHEDULE AN APPOINTMENT WITH THE BEHAVIORAL HEALTH PROVIDER OF YOUR CHOICE



CHAT

VIDEO CHAT WITH YOUR PROVIDER AND RECEIVE A PERSONALIZED TREATMENT PLAN.



### MEC COMPANION CARD

When I show my MEC COMPANION CARD...

my card shows me the *savings!* 





### Dental – save up to 50%

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.



### Vision – save up to 50%

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.



### MRI & Imaging – save up to 75%

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.



### Lab – save up to 50%

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.



### Hearing – save up to 70%

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.



### Diabetic Care Services – save up to 70%

A full line of diabetes testing supplies are delivered directly to the member's home.



### Vitamins - save 5%

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.



### Daily Living Products – save up to 10%

A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.