

# MINIMUM ESSENTIAL COVERAGE (MEC)

Get preventive care coverage to stay healthy and save money. The MEC plan helps you avoid costly future health problems by focusing on prevention, keeping you feeling your best.

Our Minimum Essential Coverage (MEC) plan makes preventive care simple. You get 100% coverage in-network for all preventive services required by the Affordable Care Act, including routine checkups, immunizations, screenings, preventive prescriptions, and COVID-19 vaccines. Only three over-the-counter COVID-19 tests are available annually under this plan.

By enrolling in the Minimum Essential Coverage Plan, you have access to the PHCS Limited Benefit Medical Network. Through this network you have access to 4,500 hospitals, 900,000 practitioners and 84,000 ancillary facilities.

All participating providers undergo an extensive and thorough credentialing process so you can be confident that you are choosing a quality healthcare provider.

## COVERED SERVICES

### Flu shots and routine immunizations

#### Medical screenings

- Blood pressure
- Cholesterol
- Diabetes

#### Annual well-woman exam

#### Well baby and well child exams

### Contraception

- FDA approved methods excluding abortifacient drugs
- Sterilization procedures

### Cancer screenings

- Colorectal
- Breast

### Counseling on topics including:

- Alcohol and drug abuse
- Depression
- Diet and obesity
- Domestic violence
- Sexually transmitted diseases
- Tobacco cessation

## WHY SHOULD YOU ENROLL IN THE MEC PLAN?

- Preventive services covered at 100%.
- No cost for preventive prescriptions and discounts on non-preventive prescriptions.
- Access to network discounts through the PHCS Limited Benefit Plan Network.
- Telemedicine with free consultations.

## MEDICAL PRICE SHOPPING TOOL: HEALTHCARE BLUEBOOK

It's easy to find savings on non-preventive services with a simple search. Find the best price and get an out-of-pocket cost estimate before scheduling. Access the price shopping tool at [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com) or call (855) 495-1190. **The medical price shopping tool does not guarantee that cost estimates will be the price you are charged or pay for services.**

## PRESCRIPTION COVERAGE PROVIDED BY CERPASSRX

The plan provides coverage for preventive prescriptions like contraceptives and statins at no cost to you.

### EXAMPLE

You go to the doctor for an annual physical exam. This type of service often includes a charge for the office visit and a lab screening.

#### IN-NETWORK

\$160

Office Visit  
Cost

+

\$170

ACA Approved  
Lab Cost

=

\$330

Exam  
Total Billed

Your Cost \$0

#### OUT-OF-NETWORK

\$160

Office Visit  
Cost

+

\$170

ACA Approved  
Lab Cost

=

\$330

Exam  
Total Billed

Your Cost \$330

Please note, the U.S. Preventive Services Task Force periodically updates these lists and sets the requirements such as age, gender, or health conditions for services to be covered. For a current list including all requirements, visit [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/).

**IMPORTANT:** Your doctor may provide a preventive service, such as a cholesterol screening test, as part of an office visit. Be aware that you may be required to pay some costs for the office visit, if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.

# MEC PLUS PLAN

The MEC Plus Plan provides the same preventive care coverage as the MEC Plan. It also includes copays for outpatient services such as doctor visits, labs, x-rays, and more at PHCS Limited Benefit Network providers. The plan provides prescription drug copays and access to telemedicine consultations as well.

## WHY SHOULD YOU ENROLL IN A MEC PLUS PLAN?

- Preventive Services paid at 100% for in-network providers and facilities.
- Access to network discounts through the PHCS Limited Benefit Plan Network.
- Copay prescription coverage.
- No additional out-of-pocket for services with a copay.
- Telemedicine with free consultations.
- Accident medical benefits with up to \$5,000 of coverage.

## SAVE MONEY! – GO IN-NETWORK

When you go to an in-network provider, services like doctor's office visits and diagnostic tests are covered by just a copay. Here's an example of how going to an in-network provider can save you money on a doctor's visit if you are sick or have an injury. **Refer to benefit grid for actual benefit amount.**

### EXAMPLE

You go to the doctor for feeling sick or being injured.

This type of service often includes a charge for the office visit.



#### IN-NETWORK

\$125  
Office Visit  
Cost

=

Your Cost \$30 Copay



#### OUT-OF-NETWORK

The out-of-network benefit will vary by plan. Review the plan design in this guide to see what the out-of-network benefit is.

# ADDITIONAL PLAN FEATURES

## PHCS LIMITED BENEFIT NETWORK

All plan designs provide access to a PPO Network that allows covered individuals to take advantage of network negotiated rates.



### FIND A NETWORK PROVIDER

- **Limited Benefit Network:** [www.Multiplan.com/awp](http://www.Multiplan.com/awp)
- **Call:** (888) 371-7427

**You can visit a PHCS or out-of-network provider for service and the Limited Benefit Plan will pay the same benefit amount. This network is also utilized by the Minimum Essential Coverage (MEC) benefits.**

## AWP VALUE RX DISCOUNT CARD - PROVIDED BY CERPASSRX (ONLY AVAILABLE IN MEC PLAN)



The AWP Value Rx program is designed to provide substantial savings on your prescription drug expenses. This plan will help you identify affordable generic and brand name drugs by therapeutic class.

- Select generic and brand name drugs available for \$10, \$20, \$50 or less
- Generic and brand name drugs for which a discounted price has been negotiated
- Over 58,000 participating pharmacies nationwide
- No maximum annual benefit, deductible or claim forms
- To view drug prices or locate a pharmacy, visit [www.AWPValueRx.com](http://www.AWPValueRx.com)

**Note: The AWP Value Rx program is a non-insurance discount program.**

## PRESCRIPTION DRUGS - PROVIDED BY CERPASSRX (ONLY AVAILABLE IN MEC PLUS PLAN)



- **Formulary Generics:** \$5 Copay
- **Formulary Brand Name:** \$40 Copay
- **Non-formulary Generic and Brand Name:** Discounts
- **Annual Maximum:** 24 scripts per year
- No Deductible

### FIND A CERPASSRX PROVIDER

- **Visit:** [www.cerpasrx.com](http://www.cerpasrx.com)
- **Call:** (844) 636-7506

# ADDITIONAL PLAN FEATURES

## MEDICAL PRICE SHOPPING TOOL: HEALTHCARE BLUEBOOK



Healthcare Bluebook™

Do you need medical attention for a non-preventive service? You can still get a discount on those services by going to an in-network provider. Use this medical price shopping tool to shop for medical procedures at in-network providers in your area to find the best price and get an out-of-pocket cost estimate.

It's easy to find savings with a simple search before scheduling. Access the medical price shopping tool through your member portal at [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com) or call (855) 495-1190.

**The medical price shopping tool does not guarantee that cost estimates will be the price you are charged or pay for services.**

## HEALTHIESTYOU



healthiestyou™  
By Teladoc.

All plan designs provide covered individuals with 24/7 access to U.S. Licensed physicians that can provide general advice and recommendations, diagnostic medical consultations, and write non-controlled prescriptions when appropriate. HealthiestYou also provides members with access to an online wellness platform to help improve the member's overall health. HealthiestYou also gives you access to Dermatologists and Mental Health Professionals for a negotiated rate:

**General Medical Visit:** \$0

**Dermatology Visit:** \$85

**Psychiatrist:** Initial visit \$220 per session, \$100 follow-up visit

**Mental Health Outside Psychiatry Visit:** \$90 per session

Schedule a video or phone session for support for anxiety, eating disorders, depression, family issues, and other concerns. Consultations available as soon as 72 hours!

### REGISTER

- Visit: [www.Healthiestyou.com](http://www.Healthiestyou.com)
- Call: (866) 703-1259

# MEC PLANS

	MEC PLAN	MEC PLUS PLAN
<b>*Self-Funded Benefits - PHCS Network provider use required.</b>		
Minimum Essential Coverage (MEC)	Plan pays 100% for all ACA required preventive care services. <b>You MUST visit a PHCS Network provider for Preventive services to be covered.</b>	
Doctor Office Visits Specialists Maximum per Year	N/A	\$10 copay \$20 copay 6 visits per year
Urgent Care	N/A	\$75 copay, 2 visits per year
Diagnostic Tests & Lab Work	N/A	Covered at 100%, 3 test days per year
Emergency Room Sickness	N/A	\$175 per day; 2 visits per year
Prescription Drugs - Generics - Preferred Brand - Non-Preferred Brand - Annual Maximum	AWP Value Rx Discount Card	\$5 copay \$40 copay Not covered 24 scripts per year
<b>*Additional Benefits</b>		
*Accident Medical Expense	\$5,000 maximum benefit per injury	\$5,000 maximum benefit per injury
*Accidental Death & Dismemberment	\$15,000 Employee / \$7,500 Spouse / \$3,000 Child	\$15,000 Employee / \$7,500 Spouse / \$3,000 Child
*HealthiestYou	No cost access to doctors by phone or online	No cost access to doctors by phone or online
*PHCS Network	Physician and Hospital	Physician and Hospital
*Medical Price Shopping Tool	Estimate medical costs before scheduling	Estimate medical costs before scheduling

**\*Benefits not underwritten by Nationwide Life Insurance Company.**



# DISCLAIMERS

**Refer to official insurance policy and plan documents for more extensive information concerning your benefit plans. In the event of any conflict between this guide and the official plan documents, the plan documents, policy and certificate of coverage will govern.**

**Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.**

The coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA #7032). The coverages are distributed by Fringe Benefit Group. Nationwide and Fringe Benefit Group are separate and non-affiliated companies.

**Minimum Essential Coverage (MEC) and MEC Plus Plans:** These plans provide Plan Participants with minimum essential coverage under the federal income tax rules. Individuals that do not enroll in these plans may be eligible for a federal tax credit that lowers their monthly premium or a reduction in certain cost-sharing if they enroll in a health insurance plan through the federal or state exchange. Individuals that enroll in these plans may not be eligible for a federal tax credit through a federal or state exchange while enrolled in these plans. **These plans do not provide comprehensive health insurance. Limitations and exclusions apply.**

**Section 125 Disclaimer:** By enrolling, you elect to participate in the American Worker plan for benefits available under the Internal Revenue Code Section 79, 105, 106, 125, and these sections as amended. You understand that the plan will automatically convert to pretax status and eligible payroll deductions which are provided through the Plan. You understand that by participating in this Plan your Social Security benefits may be reduced since these premiums will be deducted before your salary is taxed. This election will remain in effective for the entire Plan Year. Your election CANNOT be changed during the Plan Year in accordance with the Internal Revenue Service Guidelines unless a qualifying event occurs. Qualifying events include: marriage, divorce, legal separation, death of spouse, birth or legal adoption of a child, death of a child, or spousal change of employment affecting insurance coverage. By enrolling you have accepted the terms detailed about.

**Accident Medical Expense:** This is a brief summary of the Accident coverage available under this plan. The issued Policy contains the complete limitations, exclusions, definitions and plan provisions. Plan features and availability may vary by state. Full details of the coverage are contained in the Policy on file with the Policyholder. If any conflict should arise between the contents of this summary and the respective Policy, the terms of the Policy will govern in all cases.

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**Benefits Enrollment Guide**

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