



Affordable Coverage That Goes Beyond the Basics

Elan's Advantage Plan

Real Healthcare Access
—including doctor & specialist visits, urgent care, prescriptions, labs, and emergency protection without breaking your budget.



**Offer more than MEC—without paying for major medical
- Add real protection at the right price.**

Now available as a complete benefits package including Dental, Vision, & Life.



Doctor & Specialist Visits – Access to providers for care beyond preventive



Lab & X-ray Services – Diagnose and monitor health conditions



Specialized Testing – Select advanced screenings like MRI's



Emergency Room & Urgent Care – When the unexpected hits



Prescription Benefits – Affordable access to common meds



EVAC – 24/7 Air ambulance + \$2M in medical coverage for life threatening emergencies



In-Patient & Out-Patient Surgical Coverage – Peace of mind if surgery is needed



Preventive Care (100%) – Annual exams, immunizations & screenings

Why Employers Choose Elan ValueCare

- ✓ Helps Attract & Retain Top Talent
- ✓ Lower Premiums vs. Major Medical
- ✓ Flexible Plan Options for Any Workforce
- ✓ Easy On-Boarding & Administration
- ✓ Network Based - No Reimbursements.

Simple to Offer. Valuable to Provide.

- ✓ No Deductibles, 100% Coverage
- ✓ Minimal Paperwork
- ✓ Groups of Just 2 or More Eligible
- ✓ Easy Setup for Employers & Employees

Offer Your Team More - Without Paying More.

www.elan.insure
1.844.550.1980

	Advantage with EVAC USA	
DED (2X FAM)	\$0	
Coinsurance	100%	
Benefits Waiting Period	90 days from the Effective Date of enrollment for Medical & EVAC USA Benefits.	
Access to Care	USVI: VI Equicare; all local providers. Stateside: First Health Limited Benefits Network. Click Here to search for providers.	
Preventive Physical	Covered 100% - Benefit Waiting Period waived	
Primary Care Visits	\$0 copay for Preventive Care, and up to 6 additional visits. \$30 copay first 2 visits, \$70 visits 3 through 6.	
Specialist Visits	\$0 copay for Preventive Care, and up to 6 additional visits. \$50 copay first 2 visits, \$100 visits 3 through 6.	
Outpatient X-Ray and Labs	\$0 copay for Preventive Care, \$25 Lab / \$75 X-Ray. Up to \$500 allowable per year.	
Specialized Testing	\$0 copay for Preventive Care, \$350 copay for non-preventive. Up to 1 covered test per year.	
Inpatient (both Medical and Behavioral)	\$500 copay. Up to \$15,000 allowable per year.	
Outpatient	\$500 copay. Up to \$7,500 allowable per year.	
Emergency Air Ambulance	EVAC USA - 24/7 Emergency Air Ambulance Covered 100% with \$2M USD in Emergency Medical Coverage.	
Emergency Room	Accident / Injury \$0 copay. Up to \$2,000 allowable per year. Sickness \$350 copay. Up to \$2,000 allowable per year - waiting period waived.	
Urgent Care Center	\$50 copay. Up to 5 visits per year.	
Retail	\$0 copay for Preventive Medications, \$10 for generics on MEC Formulary	
Mail Order	N/A	
	MEC with EVAC USA RATES	
	Up to Age 50	Age 51-64
Employee	\$249	\$499
Employee + Spouse	\$559	\$1,119
Employee + Child(ren)	\$499	\$999
Employee + Family	\$689	\$1,369
Additional Dependents:	Coverage is for up to 6 eligible dependents. Additional eligible dependents can be covered for an additional \$179 each per month.	
	MEC with EVAC USA, Dental and Vision Rates	
	Up to Age 50	Age 51-64
Employee	\$299	\$589
Employee + Spouse	\$659	\$1,319
Employee + Child(ren)	\$589	\$1,169
Employee + Family	\$799	\$1,599

**Offer Your Team More -
Without Paying More.**