



## Plan Options & Enrollment Guide



**Everything you  
need to know about  
your MEC Plan**

**Administered by:**

Regional Care Inc. (RCI) - 800.795.7772 or [regionalcare.com](http://regionalcare.com)

**PPO Network:**

PHCS/Multiplan - 888.342.7427 or [phcs.com](http://phcs.com)

## Introduction

# Welcome to Your MEC Plan

Apex Management Group offers real benefits that assist in making healthcare work for you. You have chosen an affordable solution that provides a range of preventative and wellness care benefits. We have partnered with the PHCS Network to ensure that your health is taken care of when and wherever you need care. Most importantly, our plans comply with the Patient Protection and Affordable Care Act (PPACA).

You'll find, our suite of Apex MEC plans have added features like TELADOC® a telemedicine feature with access to physicians via phone or video, as well as, the WellDyne RX® prescription discount program.

Apex Management Group works with Regional Care Inc. (RCI), a third-party administrator, in providing these plans. For online benefits and claims information, please go to [regionalcare.com](http://regionalcare.com). For eligibility and benefits information, please call 1-800-795-7772. Thank you for choosing Apex Management Group.



# Medical Benefits



# Intro to Your Plan

\*Satisfies Penalty A of the PPACA

	MEC	MEC PLUS	MEC PLUS ADVANTAGE
<b>PREVENTATIVE BENEFITS</b>	MEC plans cover 100% of preventative benefits under PPACA		
 <b>TELADOC</b>	<b>TELADOC 24/7 (Multilingual)<sup>2</sup></b>	<b>FREE (unlimited)</b>	<b>FREE (unlimited)</b>
 <b>PHCS</b>	<b>PPO NETWORK SERVICES<sup>2</sup></b>		
Primary Care Physician Visits	<b>\$0 Copay</b> (max 1 visit per plan year)	<b>\$0 Copay</b> (max 2 visits per plan year)	<b>\$20 Copay</b> (max 3 visits per plan year)
Specialist Office Visits	<b>Not Covered</b>		<b>\$50 Copay</b> (max 3 visits per plan year)
Urgent Care			<b>\$50 Copay</b> (max 3 visits per plan year)
Diagnostic X-ray and Lab			<b>\$50 Copay</b> (in offices, max 5 services per plan year)
CT Scan/MRI (outpatient only)			<b>\$200 Copay</b> (max 1 CT Scan, 1 MRI per plan year)
 <b>PRESCRIPTION BENEFITS<sup>2</sup></b>	<b>Discount Card</b> Up to 75% Discount on FDA Approved Medications		
Tier 1 - Low Cost		<b>\$1 Copay</b>	<b>\$1 Copay</b>
Tier 2 - Generics		<b>10% Coinsurance</b>	<b>10% Coinsurance</b>
Tier 3 - Preferred		<b>20% Coinsurance</b>	<b>20% Coinsurance</b>
Tier 4 - Non-Preferred		<b>40% Coinsurance</b>	<b>40% Coinsurance</b>
Tier 5 - Generic & Preferred Specialty		<b>10% Coinsurance</b> (Plan pays 90% up to max of \$150)	<b>10% Coinsurance</b> (Plan pays 90% up to max of \$150)
Tier 6 - Non-Preferred		<b>20% Coinsurance</b> (Plan pays 80% up to max of \$250)	<b>20% Coinsurance</b> (Plan pays 80% up to max of \$250)
 <b>HOSPITALIZATION BENEFITS</b>			<b>GLI Underwritten by Beazley Insurance Company, Inc.</b>
Daily In-Hospital			<b>\$750 per day</b> 30 days per plan year
Hospital Admission			<b>\$2,000 per admission</b> 1 day per plan year
Inpatient Surgery Benefit	<b>Not Covered</b>		<b>\$1,000 benefit per day</b> 1 day per plan year
Outpatient Major Surgery			<b>\$500 benefit per day</b> 1 day per plan year
Anesthesia Benefit			<b>\$300 benefit per day</b> 1 day per plan year
ER - Injury			<b>\$150 benefit per day</b> 1 day per plan year
<b>TOTAL MONTHLY PREMIUMS</b>	<b>4-YEAR RATE CAP<sup>3</sup></b>		
EE	<b>\$70.00</b>	<b>\$ 82.85</b>	<b>\$133.75</b>
EE & Spouse	<b>\$90.00</b>	<b>\$132.59</b>	<b>\$218.24</b>
EE & Children	<b>\$90.00</b>	<b>\$123.17</b>	<b>\$202.24</b>
Family	<b>\$90.00</b>	<b>\$176.82</b>	<b>\$293.30</b>
	<b>2-YEAR RATE CAP<sup>4</sup></b>		
	<b>\$133.75 + \$ 63.69 = \$197.44</b>		
	<b>\$218.24 + \$130.57 = \$348.81</b>		
	<b>\$202.24 + \$114.53 = \$316.77</b>		
	<b>\$293.30 + \$190.26 = \$483.56</b>		

\* All MEC plans are PPACA compliant and eliminate Penalty A

<sup>1</sup> GLI does not satisfy any PPACA penalties

<sup>2</sup> Non-insurance benefits are included with Apex MEC plans

<sup>3</sup> Apex MEC plans not to exceed 3% increase per year

<sup>4</sup> Beazley GLI premium is illustrated in pink and is offered with a 2-year rate guarantee

**Find a Physician Using Your Zip Code...**



**Go Online at [phcs.com](http://phcs.com)**



Founded in 1980, PHCS/MultiPlan is the industry's most comprehensive provider of physician and network solutions. We have the know-how and creativity to offer more choices and more value for our members.

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We have almost 900,000 healthcare providers under contract, an estimated 68 million consumers accessing our network products, and 40 million claims reduced through our network and non-network solutions each year.

The PHCS logo on the front of your member

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ID card indicates you have access to the PHCS Network. This is your primary PPO network.

When you select healthcare providers from within this network, you pay the lowest out-of-pocket costs because your plan's co-pays and/or in-network coinsurance levels apply.

## **Steps to Finding a Provider:**

**[phcs.com](http://phcs.com)**

**Step 1. Go to [phcs.com](http://phcs.com)   Step 2. Click "Submit"  
Step 3. Select Doctor or Facility and click "Continue"**

# Your MEC plan is ACA Compliant and Satisfies Penalty A

The list below summarizes some but not all services. Please reference the US Preventive Services Task Force website for the entire list.

[www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html)

## Covered Preventive Services for Adults (ages 18 and older)

1. Abdominal Aortic Aneurysm one time screening for age 65-75
2. Alcohol Misuse screening and counseling
3. Aspirin use for men ages 45-79 and women ages 55-79 to prevent CVD when prescribed by a physician
4. Blood Pressure screening
5. Cholesterol screening for adults
6. Colorectal Cancer screening for adults starting at age 50 limited to one every 5 years
7. Depression screening
8. Type 2 Diabetes screening
9. Diet counseling
10. HIV screening
11. Obesity screening and counseling
12. Immunizations vaccines (Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza (flu shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella)
13. Sexually Transmitted Infection (STI) prevention counseling
14. Tobacco Use screening and cessation interventions
15. Syphilis screening
16. Hepatitis B screening for non-pregnant adolescents and adults.
17. Lung Cancer screening-55-80 y/o who smoke 30 packs a year.
18. Fall Prevention –Physical therapy and vitamin D for 65 and older at risk for falling
19. Hepatitis C screening for high risk individuals and a onetime screening for HCV infection if born between 1945-1965.
20. Skin Cancer behavioral counseling for adults to age 24 with fair skin

## Covered Preventive Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Bacteriuria urinary tract or other infection screening for pregnant women
3. BRCA counseling and genetic testing for women at higher risk
4. Breast Cancer Mammography screenings every year for women age 40+
5. Breast Cancer Chemo Prevention counseling for women
6. Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women.
7. Cervical Cancer screening
8. Chlamydia Infection screening
9. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
10. Domestic and interpersonal violence screening and counseling for all women
11. Folic Acid supplements for women who may become pregnant when prescribed by a physician
12. Gestational diabetes screening
13. Gonorrhea screening
14. Hepatitis B screening for pregnant women
15. Human Immunodeficiency Virus (HIV) screening and counseling
16. Human Papillomavirus (HPV) DNA Test: HPV DNA testing every three years for women with normal cytology results who are 30 or older
17. Osteoporosis screening over age 60
18. Rh Incompatibility screening for all pregnant women and follow-up testing
19. Tobacco Use screening and interventions and expanded counseling for pregnant tobacco users
20. Sexually Transmitted Infections (STI) counseling
21. Syphilis screening
22. Well-woman visits to obtain recommended preventive services
23. Aspirin for Preeclampsia prevention
24. Routine prenatal visits for pregnant women

## Covered Preventive Services for Children

1. Alcohol and Drug Use assessments
2. Autism screening for children limited to two screenings up to 24 months
3. Behavioral assessments for children limited to 5 assessments to age 17
4. Blood Pressure screening
5. Cervical Dysplasia screening
6. Congenital Hypothyroidism screening for newborns
7. Depression screening for adolescents age 12 and older
8. Developmental screening for children under age 3, and surveillance throughout childhood
9. Dyslipidemia screening for children
10. Fluoride Chemo Prevention supplements for children without fluoride in their water source when prescribed by a physician
11. Gonorrhea preventive medication for the eyes of all newborns
12. Hearing screening for all newborns
13. Height, Weight and Body Mass Index measurements for children
14. Hematocrit or Hemoglobin screening for children
15. Hemoglobinopathies or sickle cell screening for newborns
16. HIV screening for adolescents
17. Lead screening for children
18. Immunization vaccines for children from birth to age 18; doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Hepatitis A & B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Rotavirus, Varicella, Haemophilus influenza type b
19. Iron supplements for children up to 12 months when prescribed by a physician
20. Medical History for all children throughout development ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
21. Obesity screening and counseling
22. Oral Health risk assessment for young children up to age 10
23. Phenylketonuria (PKU) screening in newborns
24. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents
25. Tuberculin testing for children
26. Vision screening for all children under the age of 5
27. Skin Cancer Behavioral Counseling –age 10-24 for exposure to sun
28. Tobacco intervention and counseling for children

## Free and Unlimited Teladoc Service!



# Set Up a Teladoc Account



## Getting started with Teladoc®



Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

### SET UP YOUR ACCOUNT

It's quick and easy online. Visit the Teladoc website at [Teladoc.com](http://Teladoc.com), click "Set up account" and provide the required information. You can also call Teladoc for assistance over the phone.

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

**Online:** Log into [Teladoc.com](http://Teladoc.com) and click "My Medical History".

**Mobile app:** Log into your account and complete the "My Health Record" section. Visit [Teladoc.com/mobile](http://Teladoc.com/mobile) to download the app.

**Call Teladoc:** Teladoc can help you complete your medical history over the phone.

## Talk to a doctor anytime for FREE



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[Teladoc.com/mobile](http://Teladoc.com/mobile)



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## **Fill a Prescription at a Pharmacy or Online**

You can trust our high level of commitment in finding the right solution for you every time. Let WellDyneRx help you achieve your health care goals.

WellDyneRx is an innovative, full-service prescription benefit manager, servicing its health plan members through a retail network of over 65,000 pharmacies nationwide. Our full-service mail order facilities utilize advanced robotics to accurately fill more than 1-million prescriptions per year.

As an industry leader, WellDyneRx excels at developing innovative and integrated health care solutions that enhance value

for employers, health plans and members. Our unique approach to plan management enables us to provide our clients with the strategic business advantages they require to excel in today's dynamic health care environment.

We take an active interest in understanding our clients' and members' health care goals, anticipating their needs and exceeding their expectations.



**Set Up Your Account at:**

**[welldynerx.com](http://welldynerx.com)**

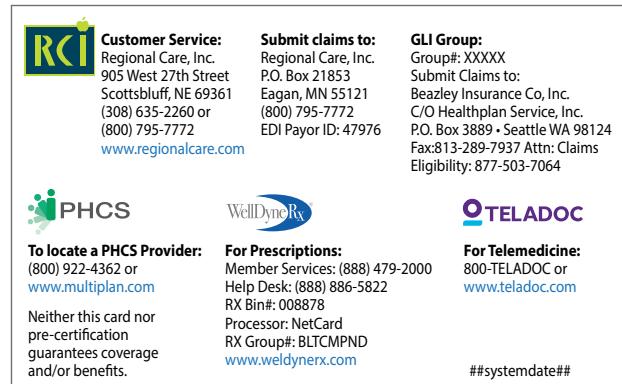
## Sample ID Card



# Be Prepared... Carry Your Card



Front of card



Back of card

## Recap of Your Apex Plus Advantage Benefits

- 1 Preventative Care visit per plan year, per member
- Teladoc 24/7 (free and unlimited - multilingual)
- 3 Primary Care visits per plan year, per member
- 3 Specialists visits per plan year, per member
- 3 Urgent Care visits per plan year, per member
- 5 X-ray and Lab visits per plan year, per member
- 1 MRI or CT Scan per plan year, per member
- Pharmacy Benefits (WellDyne RX)
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount
- Coverage in all 50-States
- COBRA services are included in premium

## About Beazley GLI Plan

Group Limited Indemnity insurance provides coverage for a select set of benefits, such as inpatient hospitalization and ER visits for injury. Benefits for each covered medical service are paid at a specified amount per day to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue
- 2-year rate guarantee
- See Beazley proposal for product details and benefit definitions