

# MEC PLAN BENEFITS



| PLAN BENEFITS                                  | SIMPLE              | BASIC  | EDGE  |
|--|---------------------|--|---|
| <b>Preventive &amp; Wellness Services</b>      | 100% Coverage * **  | 100% Coverage * **                           | 100% Coverage * **  |
| <b>Physician Office Visits</b>                 |                     |  | <i>Lab services not included, must utilize preferred lab vendor</i> |
| • Primary Care Office Visit                    | Not Covered         | \$20 Copay, Max 6 visits per person per year | \$30 Copay, then 100% to \$300 pervisit                             |
| • Specialist Office Visit                      | Not Covered         | Not Covered                                  | \$50 Copay, then 100% to \$300 pervisit                             |
| • Physician & Surgeon Professional Services    | Not Covered         | Not Covered                                  | \$150 Copay, then 100% to \$500 per day                             |
| • Anesthesia Professional Services             | Not Covered         | Not Covered                                  | \$150 Copay, then 100% to \$250 per day                             |
| <b>Telemedicine Consultations</b>              | Included, \$0 Copay | Included, \$0 Copay                          | Included, \$0 Copay   |
| <b>Outpatient Lab</b>                          | Not Covered         | Not Covered                                  | 100% if preferred vendor, otherwise \$50 Copay, then 100%           |
| <b>Outpatient Radiology &amp; Imaging</b>      |                     |  |   |
| • Physician Office/Freestanding Imaging Ctr.   | Not Covered         | Not Covered                                  | \$50 Copay, then 100% to \$500 pervisit                             |
| • Hospital Outpatient                          | Not Covered         | Not Covered                                  | \$250 Copay, then 100% to \$500 per visit                           |
| <b>Outpatient Rehab &amp; Therapy</b>          | Not Covered         | Not Covered                                  | Not Covered   |
| <b>Allergy Treatment</b>                       | Not Covered         | Not Covered                                  | Not Covered   |
| <b>Emergency Services</b>                      |                     |  |   |
| • Hospital ER (Facility Charge Only)           | Not Covered         | Not Covered                                  | \$250 Copay, then 100% to \$1,000 per visit                         |
| • Urgent Care / ER Professional Services       | Not Covered         | Not Covered                                  | \$75 Copay, then 100% to \$500 per visit                            |
| • Ambulance                                    | Not Covered         | Not Covered                                  | Not Covered   |
| • Air Ambulance                                | Not Covered         | Not Covered                                  | Not Covered   |
| <b>Outpatient Surgical Procedures</b>          |                     |  |   |
| • Physician Office / Freestanding Surgery Ctr. | Not Covered         | Not Covered                                  | \$250 Copay, then 100% to \$500 per day                             |
| • Outpatient Hospital                          | Not Covered         | Not Covered                                  | \$500 Copay, then 100% to \$500 per day                             |
| <b>Inpatient Hospitalization</b>               |                     |  |   |
| • Medical Facility Services                    | Not Covered         | Not Covered                                  | \$150 per day benefit, unlimited days                               |
| <b>Prescription Drug Benefits</b>              | Not Covered         | Rx Discount Card Available                   | Rx Discount Card Available  |
| <b>COBRA Administration</b>                    | Not Covered         | Not Covered                                  | Included  |
| <b>PPO Network</b>                             | PHCS *              | PHCS *                                       | PHCS *  |

\* (Plan participants must see a doctor within the PHCS PPO Network in order to be covered for the benefits and services listed as part of the covered benefits summary.)

\*\* (All Mammography and Colonoscopy Screening require pre-certification. For pre-certification, please call a Care Coordinator at: 1-844-643-5104.)

# MEC PLAN BENEFITS



| PLAN BENEFITS                                  | CARE 1   | PLUS   | PREMIER  |
|--|--|--|--|
| <b>Preventive &amp; Wellness Services</b>      | 100% Coverage * **   | 100% Coverage * **   | 100% Coverage * **   |
| <b>Physician Office Visits</b>                 | <i>Lab services not included, must utilize preferred lab vendor</i>            | <i>Lab services not included, must utilize preferred lab vendor</i>              | <i>Lab services not included, must utilize preferred lab vendor</i>              |
| • Primary Care Office Visit                    | \$30 Copay, then 100% to \$300 pervisit  | \$30 Copay, then 100% to \$300 pervisit  | \$30 Copay, then 100% to \$300 pervisit  |
| • Specialist Office Visit                      | \$50 Copay, then 100% to \$300 pervisit  | \$50 Copay, then 100% to \$300 pervisit  | \$50 Copay, then 100% to \$300 pervisit  |
| • Physician & Surgeon Professional Services    | \$150 Copay, then 100% to \$500 per day  | \$150 Copay, then 100% to \$750 per day  | \$150 Copay, then 100% to \$1,000 per day  |
| • Anesthesia Professional Services             | \$150 Copay, then 100% to \$250 per day  | \$150 Copay, then 100% to \$500 per day  | \$150 Copay, then 100% to \$750 per day  |
| <b>Telemedicine Consultations</b>              | Included, \$0 Copay  | Included, \$0 Copay  | Included, \$0 Copay  |
| <b>Outpatient Lab</b>                          | 100% if preferred vendor, otherwise \$50 Copay, then 100%                      | 100% if preferred vendor, otherwise \$50 Copay, then 100%                        | 100% if preferred vendor, otherwise \$50 Copay, then 100%                        |
| <b>Outpatient Radiology &amp; Imaging</b>      |  |  |  |
| • Physician Office/Freestanding Imaging Ctr.   | \$50 Copay, then 100% to \$750 per visit                                       | \$50 Copay, then 100% to \$1,000 per visit                                       | \$50 Copay, then 100% to \$1,500 per visit                                       |
| • Hospital Outpatient                          | \$250 Copay, then 100% to \$750 per visit                                      | \$250 Copay, then 100% to \$1,000 per visit                                      | \$250 Copay, then 100% to \$1,500 per visit                                      |
| <b>Outpatient Rehab &amp; Therapy</b>          | \$30 Copay then 100% to \$100 per visit, 26 visit annual max                   | \$30 Copay then 100% to \$150 per visit, 26 visit annual max                     | \$30 Copay then 100% to \$250 per visit, 26 visit annual max                     |
| <b>Allergy Treatment</b>                       | \$20 Copay, then 100% to \$100 per visit, 6 visit annual max                   | \$20 Copay, then 100% to \$100 per visit, 12 visit annual max                    | \$20 Copay, then 100% to \$100 per visit, 24 visit annual max                    |
| <b>Emergency Services</b>                      |  |  |  |
| • Hospital ER (Facility Charge Only)           | \$250 Copay, then 100% to \$1,000 per visit                                    | \$250 Copay, then 100% to \$1,000 per visit                                      | \$250 Copay, then 100% to \$2,000 per visit                                      |
| • Urgent Care / ER Professional Services       | \$75 Copay, then 100% to \$500 per visit                                       | \$75 Copay, then 100% to \$500 per visit   | \$75 Copay, then 100% to \$1,000 per visit                                       |
| • Ambulance                                    | Not Covered  | \$500 Copay, then 100%to \$1,000 per day   | \$500 Copay, then 100%to \$2,000 per day   |
| • Air Ambulance                                | Not Covered  | Not Covered  | Not Covered  |
| <b>Outpatient Surgical Procedures</b>          |  |  |  |
| • Physician Office / Freestanding Surgery Ctr. | \$250 Copay, then 100% to \$750 per day  | \$250 Copay, then 100% to \$1,000 per day  | \$250 Copay, then 100%to \$2,000 per day   |
| • Outpatient Hospital                          | \$500 Copay, then 100% to \$750 per day  | \$500 Copay, then 100% to \$1,000 per day  | \$500 Copay, then 100% to \$2,000 per day  |
| <b>Inpatient Hospitalization</b>               |  |  |  |
| • Medical Facility Services                    | \$1,000 Copay per admission then 100% to \$500 per day benefit, unlimited days | \$1,000 Copay per admission then 100% to \$1,000 per day benefit, unlimited days | \$1,000 Copay per admission then 100% to \$1,500 per day benefit, unlimited days |
| <b>Prescription Drug Benefits</b>              | \$20 Copay, Generic Only to \$250/script                                       | \$20 Copay, Generic Only to \$250/script   | \$20 Copay, Generic Only to \$250/script   |
| <b>COBRA Administration</b>                    | Included   | Included   | Included   |
| <b>PPO Network</b>                             | PHCS *   | PHCS *   | PHCS *   |

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