

The Patient Protection and Affordable Care Act (PPACA) mandates that all employers with 50 or more full-time employees provide coverage to eligible employees or be subject to fines/penalties. Validus Healthcare offers low cost Minimum Essential Coverage solutions which satisfy these requirements while serving as a simple and effective tool for recruiting and retaining top employee talent.

Minimum Essential Coverage requirements include:

- Preventive Care Coverage without cost sharing (except for brand name contraceptive drugs).
- Coverage for dependent children to age 26.
- No annual or lifetime limits.

PPACA requires that large employers* offer their full-time employees the opportunity to enroll in a group health plan which provides Minimum Essential Coverage. These employers will be subject to penalties if they do not offer the majority** of their full-time employees a plan providing Minimum Essential Coverage.

Validus Healthcare's Minimum Essential Coverage solutions are an easy & economical way for employers and employees to avoid the PPACA penalties. They provide the following benefits:

- Preventive Care with no deductibles or co-pays.
- Contraception Services with no deductibles or co-pays (except for brand name drugs).
- Coverage is available to the employee's lawful spouse and children through age 25, or through any age if disabled and unable to earn a living.
- There are no annual or lifetime limits.
- Additional plan options can be offered that include Office Visits, Prescription Benefits, and even hospitalization at various price points with unlimited cost-sharing options between employers and employees.

Why offer a self-funded MEC plan?

- Helps avoid the \$2,000 per employee, per year ACA employer fine.
- Satisfies the ACA individual mandate for minimum essential coverage.
- Allows employers to benefit from the cost control aspects of a self-funded plan.
- Avoids state insurance coverage mandates for fully insured plans.
- Provides an attractive recruiting and retention tool.

Additional Coverages

Voluntary insurance benefits can be offered to the MEC Plan participants to provide additional benefits including full service medical plans. Validus Healthcare has the most economical and efficient full service self-funded insurance solutions to accommodate your budgetary goals.

*In 2018, large employers are defined as having more than 50 employees except in VT where it is defined as having more than 100 employees.**In 2018, large employers are required to offer Minimum Essential Coverage to 95% of their full-time employees.

Plan Summary

Minimum Essential Coverage plans offer a specific set of economical, preventive care benefits and provide an excellent employee recruiting and retention tool. While preventive-care-only plans avoid the large claim costs associated with catastrophic medical conditions, high usage could deplete the health care budgets of unprepared employers. Validus Healthcare, therefore, provides medical stop loss insurance and other tools to mitigate risk, reduce expenses, and maximize healthcare benefits and savings.

Full Service Administration

Services needed to administer the MEC plan are provided by Boon-Chapman and other well qualified contracted vendors with decades of industry expertise.

	MEC One	MEC Plus	MEC Max
	EO: \$80 F:\$150	EO: \$88 F:\$160	EO: \$99 F:\$170
Preventative Care	✓	✓	✓
Wellness Services/Visits	✓	✓	✓
Other Office Visits - 4 per year		✓	✓
Telemedicine	✓	✓	✓
Direct Primary Care			✓
Pharmacy Discount Card	✓	✓	✓
Pharmacy Coverage			✓
Mail Order Pharmacy			✓
Medical Stop Loss Insurance	✓	✓	✓

Preventative & Wellness Benefits

Preventative and wellness benefits are payable only for Grade A & B Preventative Services (as defined by the USPSTF) provided by a participating provider. All covered benefits are payable at 100% with no copayment and no deductible. Examples of services include, but are not limited to:

- Routine Physical Exam
- Pneumonia Vaccine
- Annual Well Woman Exam
- Routine Lab, X-Ray
- Annual Pap Smear
- Routine Vision Screening (under age 19)
- Bone Density Screening
- Smoking & Tobacco Use Cessation
- Annual PSA
- Women's Contraception & Sterilization
- Routine Colonoscopy
- Routine Newborn Hearing Exam
- Well Baby & Well Child Care Exam
- Routine Immunizations
- Flu Vaccine

For a full list, visit: <https://www.healthcare.gov/preventive-care-benefits/>.