



MEC PROPOSAL

HOME BUILDERS ASSOCIATION





About Options Plus



What We Do

Options Plus offers a low cost-conscious minimum essential coverage (MEC) plan that offers employers an affordable option to help eliminate penalties.

Our team has a well-deserved reputation for providing smart, sensible and cost-effective solutions for our clients.

Our Mission

- Provide an affordable solution to ACA challenges
- Provide excellent healthcare administration
- Offer a complete solution from implementation and enrollment to administration and year-end reporting

Why Us?

Our clients enjoy:

- Top of the line customer service and administration
- Software to manage benefits
- Portal access to make plan changes, order ID cards, check claim status, and much more.
- Employees can manage their profile themselves; eliminating the burden of day to day maintenance

Value added services include:

- Additional benefits including dental, vision, hearing, and telemedicine
- Bilingual enrollment
- IRS reporting
- Enrollment platform
- Call center

The Employer Mandate (Penalty A)

Employers must offer at least Minimum Essential Coverage (MEC) to any benefit eligible employee. Non-compliance will generally result in a penalty of \$2,570.00 PER eligible employee.

The Employer Mandate (Penalty B)

Employers must offer a minimum value plan that meets 60% actuarial value including hospitalization services. The MV plan must be offered at a maximum contribution of 9.78% of the employee's income - YOU pay the difference.



MEC ULTIMATE BENEFIT SUMMARY

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
MONTHLY	\$125	\$230	\$230	\$349

BENEFIT SUMMARY	MEC ULTIMATE
Wellness and Preventative	Covered at 100%
Rx Discount Plan	-
Telemedicine	\$0 copay
Virtual Behavioral Health	\$50 copay 3x/year
Primary Care Visits	\$15 copay
Specialist Visits	\$15 copay
Urgent Care Visits	\$50 copay
Laboratory Services	\$50 copay
X-Rays	\$50 copay
Generic Rx	Tier 1: \$10 copay Tier 2: \$25 copay
Brand Rx	Tier 1: \$50 copay Tier 2: \$75 copay
MEC COMPANION ³	
Dental	✓
Vision	✓
Durable Medical Equipment	✓
Hearing Aids	✓
Diabetic Supplies	✓
Fitness	✓



NATIONAL HIGH - ULTIMATE Benefit Summary

MONTHLY RATES	NATIONAL HIGH - ULTIMATE
Employee Only	\$189
Employee + Spouse	\$373
Employee + Child(ren)	\$342
Family	\$526
MEC BENEFITS	ULTIMATE MEC
Annual Deductible	\$0
Out-of-Pocket Maximum	\$1,850 Individual/\$3,700 family
Wellness and Preventative	Covered at 100%
Telehealth Program (\$0 copay)	Unlimited
Virtual Behavioral Health	\$50 copay 3x/year
Primary Care Visits	\$15 copay
Specialist Visits	\$15 copay
Urgent Care Visits	\$50 copay
Laboratory Services	\$50 copay
X-Rays	\$50 copay
Generic Prescription Drugs	Tier 1: \$10 copay Tier 2: \$25 copay
Brand Prescription Drugs	Tier 1: \$50 copay Tier 2: \$75 copay
MEC COMPANION	Dental Vision DME Diabetic Hearing Fitness
HOSPITAL INDEMNITY	NATIONAL HIGH
Admission Benefit	\$2,500 • 1x/year
Confinement Benefits	\$200/day • 30x/year
Inpatient Rehabilitation	\$100 per day • 15x/year
Inpatient Surgery Benefit	\$1,000 • 1x/year
Outpatient Surgery Benefit	\$750/\$1,500 • 1x/year
Ambulance Benefit	\$500 air trans. • 2x/yr \$200 ground trans. • 2x/yr
Diagnostic Procedure	\$250 • 1x/year
Emergency Room	\$100 per day • 2x/year
Health Screenings	\$50 • 1x/year
Dependent Age Limit	Childbirth to 26 years
Portability	Included
Life Insurance	\$10,000

HOSPITAL INDEMNITY INFORMATION

Hospital Indemnity benefits can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage, and can give you more of a financial safety net for unplanned expenses brought on by a hospital stay. **Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.**



PROVIDER LOOKUP



Find a Provider (MEC Plans)

To locate providers participating in the PHCS and/or Multiplan networks:

Visit www.multiplan.com

Online Instructions:

Click "Find a Provider" located in the top right hand corner of the page.

Click on Select a Network.

A Pop Up appears to select Network. Select PHCS.

Select the plan type.

- Basic Plan: "Preventive Only "
- All Other Plans: "Specific Services"

Enter provider type: *i.e Primary Care, Ob-Gyn, Lab, etc.*

Enter zip code, then click on search and your directory will be provided.





What are the Covered Services in Minimum Essential Coverage?

17 Covered Preventive Services for Adults (ages 18 & older)

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol Misuse screening & counseling
3. Aspirin use to prevent cardiovascular disease for men & women of certain ages
4. Blood Pressure screening for all adults
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal Cancer screening for adults over 50
7. Depression screening for adults
8. Diabetes (Type 2) screening for adults with high blood pressure
9. Diet counseling for adults at higher risk for chronic disease
10. Hepatitis C screening for adults at increased risk, & one time for everyone born 1945 – 1965
11. HIV screening for everyone ages 15 to 65, & other ages at increased risk
12. Immunization vaccines for adults — doses, recommended ages, & recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
13. Lung cancer screening for adults 55- 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
14. Obesity screening & counseling for all adults
15. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
16. Syphilis screening for all adults at higher risk
17. Tobacco Use screening for all adults & cessation interventions for tobacco users

22 Covered Preventative Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40
4. Breast Cancer Chemoprevention counseling for higher risk women
5. Breastfeeding comprehensive support & counseling from trained providers, & access to breastfeeding supplies, for pregnant & nursing women
6. Cervical Cancer screening for sexually active women
7. Chlamydia Infection screening for younger women & other women at higher risk
8. Contraception: Food & Drug Administration-approved contraceptive methods, sterilization procedures, & patient education & counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
9. Domestic & interpersonal violence screening/counseling for women
10. Folic Acid supplements for women who may become pregnant
11. Gestational diabetes screening for women 24 to 28 weeks pregnant & those at high risk of developing gestational diabetes
12. Gonorrhea screening for all women at higher risk
13. Hepatitis B screening for pregnant women at first prenatal visit
14. HIV screening & counseling for sexually active women
15. Human Papillomavirus (HPV) DNA Test every 3 years for women

with normal cytology results who are 30 or older

16. Osteoporosis screening for women over age 60 depending on risk factors
17. Rh Incompatibility screening for all pregnant women & followup testing for women at higher risk
18. Sexually Transmitted Infections counseling for sexually active women
19. Syphilis screening for all pregnant women or others at increased risk
20. Tobacco Use screening & interventions for all women, & exp&ed counseling for pregnant tobacco users
21. Urinary tract or other infection screening for pregnant women
22. Well-woman visits to get recommended services for women under 65

26 Covered Services for Children

1. Alcohol & Drug Use assessments for adolescents
2. Autism screening for children at 18 & 24 months
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
5. Cervical Dysplasia screening for sexually active females
6. Depression screening for adolescents
7. Developmental screening for children under age 3
8. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
9. Fluoride Chemoprevention supplements for children without fluoride in their water source
10. Gonorrhea preventive medication for the eyes of all newborns
11. Hearing screening for all newborns
12. Height, Weight & Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
13. Hematocrit or Hemoglobin screening for children
14. Hemoglobinopathies or sickle cell screening for newborns
15. HIV screening for adolescents at higher risk
16. Hypothyroidism screening for newborns
17. Immunization vaccines for children from birth to age 18 — doses, recommended ages, & recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella
18. Iron supplements for children ages 6 to 12 months at risk for anemia
19. Lead screening for children at risk of exposure
20. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
21. Obesity screening & counseling
22. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
23. Phenylketonuria (PKU) screening for this genetic disorder in newborns
24. Sexually Transmitted Infection (STI) prevention counseling & screening for adolescents at higher risk
25. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Vision screening for all children.

This plan provides no coverage for sickness/hospitalization/surgical benefits. Benefits are not limited to the schedule above. For more information on covered services visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>



OPTIONS PLUS PLAN MEC COMPANION

BENEFITS

Dental	✓
Vision	✓
Hearing	✓
Durable Medical Equipment	✓
Diabetic Supplies	✓
Fitness	✓

Dental – save up to 50%

The dental discount plan offers significantly reduced fees saving members an average of 20% to 50% off of almost all General Dentists' and Specialists' standard fees. Members get access to over 80,000 credentialed Dentemax dentists nationwide for:

- Preventive & Diagnostic (Oral Exams, Cleanings, X-Rays)
- Restorative (Fillings, Inlays and Crowns)
- Endodontics, Periodontics, and Prosthodontics
- Oral Surgery
- Orthodontics

Vision – save up to 50%

MEC Companion Card members are eligible to enroll in VSP® Vision Savings Pass™, a national discount vision program offering immediate savings on eye care and eyewear, at no cost to you.

Hearing – save up to 70%

MEC Companion Card members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

Durable Medical Equipment – save up to 10%

A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.

Diabetic Supplies – save up to 70%

A full line of diabetes testing supplies are delivered directly to the member's home.

Fitness – save up to 50%

Going to a gym helps you stay focused and get inspired. It's a dedicated space where people of all shapes and sizes try to break a sweat! MEC Companion Card participants are guaranteed lowest rates to thousands of gyms. You can choose from major chains and community favorites.



BEHAVIORAL HEALTH

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GETTING HELP JUST GOT
EASIER.

Our Behavioral Health Benefit makes it easy to receive therapy and counseling from the comfort and privacy of your own home or office.

It can be difficult to wait days or weeks until your next appointment. Speak with one of our licensed psychiatrists or therapists online or by app.

WHAT WE TREAT:

We provide care for many of the most common behavioral health concerns with the added benefits of privacy and convenience.

- Abuse
- Codependency
- Domestic Violence
- OCD
- Addiction
- Conduct Disorder
- Eating Disorders
- Parenting Issues
- ADHD/ADD
- Cognitive Behavioral
- Grief & Loss
- Relationships
- Anger Management Therapy
- LGBT Issues
- Sexuality
- Anxiety & Stress
- Depression & Mood
- Med. Management
- Trauma & PTSD
- Bipolar Disorder
- Divorce
- Men's & Women's Issues
- And more

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HOW IT WORKS:

1**LOG IN**

LOG IN TO YOUR ACCOUNT

2**SCHEDULE AN
APPOINTMENT**

SCHEDULE AN APPOINTMENT
WITH THE BEHAVIORAL HEALTH
PROVIDER OF YOUR CHOICE

3**CHAT**

VIDEO CHAT WITH YOUR
PROVIDER AND RECEIVE A
PERSONALIZED TREATMENT
PLAN.

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TELEMEDICINE.....

HEALTH CARE MADE EASY

Our telemedicine benefit provides you and your family access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000*. With this benefit, there is no cost to you or your family for a consultation.

COMMON CONDITIONS TREATED

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Conjunctivitis
- Diarrhea
- Ear Infections
- Gastroenteritis
- Headaches
- Insect Bites
- Sprains/Strains
- Respiratory Infections
- Sinus Infections
- Upset Stomach
- Urinary Tract Infections

And many other non-emergency conditions...

1

ACTIVATE YOUR ACCOUNT

Activate online or by calling member services. Once activated, you will need to setup your member profile and complete your electronic health record.

2

REQUEST A CONSULT

Login to your account online or call member services to request a consult anytime 24/7.

3

RECEIVE CARE

Receive diagnosis and treatment, giving you quality care and piece of mind where ever you are.

TALK TO A DOCTOR ANYTIME DAY OR NIGHT... FOR FREE.





GROUP APPLICATION

PART A: EMPLOYER GROUP APPLICATION

EMPLOYER INFORMATION

Group Name: _____ TAX ID: _____

Address: _____

City: _____ State: _____ Zip: _____ Phone #: _____

Nature of Business: _____ Previous Carrier: _____

Payroll Cycle: ☐ Weekly (48) ☐ Weekly (52) ☐ Bi-Weekly ☐ Semi-Monthly

GROUP CONTACT

Eligibility/Service Contact

Name: _____

Title: _____

Email: _____

Phone #: _____

Billing Contact

Name: _____

Title: _____

Email: _____

Phone #: _____

PLAN INFORMATION

Desired Effective Date: _____

New Hire Waiting Period:

☐ 1st of the month following _____ days/months from date of hire.

☐ Other (be specific): _____

COBRA:

of COBRA Participants Currently Enrolled _____

PLANS SELECTED & DETAILS

MEC Plans:

☐ Basic

☐ Ultra

☐ Ultimate

MEC + Hospital Indemnity Plans:

☐ Ultimate-National Value

☐ Ultimate-National High

Other:

ID Card Distribution:

☐ Bulk Ship to Employer

☐ Mail to Member Address

Employer Contribution:

☐ None

☐ Set Amount \$ _____

☐ Percentage _____%

ENROLLMENT SUMMARY

Total Employees: _____

Total Eligible: _____

Total Enrolled: _____

EMPLOYER ACKNOWLEDGMENT

Employer acknowledges above information is accurate and will be utilized for the purpose of drafting the administrative service agreement, fee addendum and plan documents.

☐ Automatic Payment Form Filled Out & Attached*

Name and Title: _____

Authorized Officer Signature: _____ Date: _____