

Apex MEC Plan

Your Benefit Plan Design

Your employer is providing a benefit package that can help you stay well - or get well.



Minimum Essential Coverage (MEC)

- Covers preventive health services and health screenings for adults, women and children
- Teladoc
- Discounted prescription drugs

Members, for all questions call or visit:



1-800-795-7772 • www.regionalcare.com

Eligibility • Member Cards • MEC Claims Adjudication

Telehealth



Physician Network



Pharmacy Benefit Manager



Covered Services

PREVENTIVE BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network.	MEC
	FREE 1 preventive visit per plan year



TELADOC 24/7 (Multilingual)

FREE (unlimited)



PPO NETWORK SERVICES

Primary Care Physician Visits	\$0 Copay max 1 visit per plan year
Specialist Office Visits	Not Covered
Urgent Care	
Diagnostic X-ray and Lab	
CT Scan/MRI (outpatient only)	



PRESCRIPTION BENEFITS

Tier 1 - Low Cost	Discount Card Up to 75% Discount on FDA Approved Medications
Tier 2 - Generics	
Tier 3 - Preferred	
Tier 4 - Non-Preferred	
Tier 5 - Generic & Preferred Specialty	
Tier 6 - Non-Preferred	

MONTHLY PREMIUMS PAID BY EMPLOYEE	4-YEAR RATE CAP
Employee only	\$70.00
Employee & Spouse only	\$90.00
Employee & Children only	\$90.00
Family	\$90.00

* Apex MEC plans are PPACA compliant.

To Use Your Free Preventive Physician Office Visit

1. Locate a network provider using the instructions on the next page.
2. Confirm that the provider is participating in the MEC program when you make your appointment.
- 3. Request all preventive services you require when making the initial appointment.**
4. Present your ID card when you receive covered preventive services.
(Your provider will bill RCI for the cost of your care.)

NOTE: MEC services are only free when delivered by a doctor or other provider in your plan's network. There are 3 sets of preventive services - for adults, women and children. Refer to your plan documents to confirm the MEC services you are eligible to receive.

How to Access Your Service Providers



WHEN TO USE TELEHEALTH SERVICES

Teladoc's board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. You can contact Teladoc when you prefer to see a doctor from the comfort of home or when you're on vacation.

Learn more at: www.teladoc.com



TO FIND AN IN-NETWORK PHARMACY OR BUY PRESCRIPTION DRUGS ONLINE

Citizens Rx is a full-service prescription benefit manager with a retail network of 67,000 pharmacies nationwide. Citizens Rx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions. Learn more at: www.citizensrx.com



HOW TO LOCATE A NETWORK PROVIDER

PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit:
www.multiplan.com

To find a provider call: **888-371-7427**

For the MEC Plan

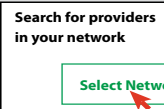
Click "**Find a Provider**" in the top right corner



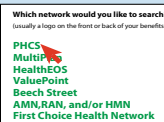
Click "**OK**" at the bottom right corner



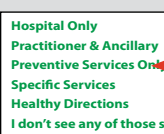
Click "**Select Network**"



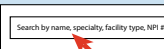
Click "**PHCS**" inside pop-up box



Click "**Preventive Services Only**" inside pop-up box



Enter type of provider (urgent care, primary care, etc...) in the search box



Enter zip code and click the search icon



Apex MEC Plan

EASY

The coverage is offered guarantee issue, meaning you do not have to answer medical questions to qualify. You can also opt to cover your spouse and dependent child(ren).

AFFORDABLE

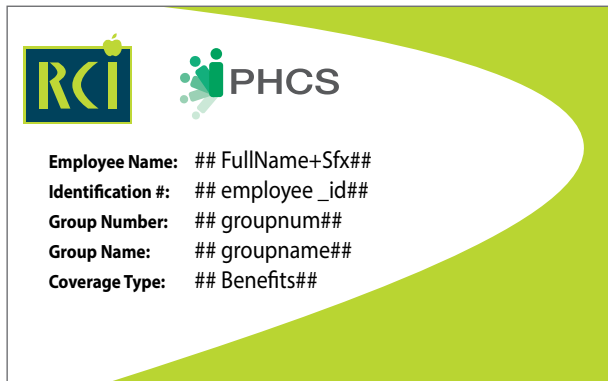
The plan was designed with your budget in mind. Once you enroll, premium payments will be automatically deducted from your paycheck.

CONVENIENT

The benefits are easy to understand and easy to use. You'll receive an ID card to present when you visit a health care provider or pharmacy.

One ID Card for All Benefits

RCI will send your ID card to your home. Call RCI first with questions. After you enroll, you may use the information on the ID card for help with eligibility, benefit and claim questions.



Front of card



Back of card

Filing a Claim

When you go to a provider, present your ID card to show you have coverage. At that time, you can also assign benefits to the provider, authorizing them to submit the claim on your behalf.

NOTE: You should make sure all your claims are filed with BOTH plan administrators.

For MEC claims:

To receive the services included with the MEC plans, you must use a network provider who will file the claim.

Note: Once you exceed the specified number of primary care visits and services, or you use up the Group Limited Indemnity benefit amounts and maximums, you are still eligible for network discounts from the PHCS PPO network.

Notes
