



## PREVENTATIVE AND WELLNESS (Minimal Essential Coverage of MEC)

- It provides you Wellness and Preventive services and keeps you ACA compliant so that you stay out of the tax penalty (see [brochure](#) for details)
- If you have not yet enrolled in the MEC, please click on this [link](#) to enroll.
- Network: You can go to any doctor but using a network provider will lower your out of pocket costs. The network directory of primary care physicians can be found at this link [PHCS/Multiplan network](#) or you can call 888-342-7427 to find a doctor.
- **Make sure your provider knows that you have PHCS/Multiplan - that's where the provider files the claim or if using an out of network doctor you may choose to negotiate a cash patient rate and get reimbursed. If your doctor is not in the network, they can be added by following the credentialing process at this [link](#) or the provider can call 800-950-7040.**
- Your electronic ID card will be emailed to you. You will receive your cards in the Primary applicant's name only. The administrator of the MEC is Caprock. The administrator of the preventative Rx benefits is WellDYNE. Simply show your ID to your Primary Care Physician at point of service and the rest is handled for you. Enroll 1st will be the name on your bank or credit card draft.
- You will receive a 1095 form to file with your taxes to provide proof that you met the requirements of the Affordable Care Act individual mandate

## ILLNESS & INJURY COMPREHENSIVE HEALTH coverage from Philadelphia American (PALIC)

### BENEFITS

The Fixed Benefit health plan provides you coverage for inpatient and outpatient services. You can use any provider you want, but using a network provider lowers your out of pocket costs. The network directory can be found at this link [PHCS/Multiplan network](#) or you can call 888-342-7427. If your doctor is not in the network, they can be added by following the credentialing process at this [link](#) or the provider can call 800-950-7040. There are over 100,000 facilities and 800,000 providers nationwide.

#### Doctor/Hospital

Remember, when you go to see a physician or hospital for an injury or illness you will received a fixed benefit for each visit. That means any difference will be your out of pocket cost. If in network, simply show your card and you will be responsible for the amount over and above your plan's fixed benefit. If using an out of network doctor, you may choose to negotiate a cash patient rate, file a claim and get reimbursed your fixed amount.

#### Prescription Discounts

Included in the Fixed Benefit product is a prescription drug discount benefit. You can look up the discounts by pharmacy and download an ID card at [ScriptSave](#) and enter group code #2242. The differences in costs can be substantial. Here is some helpful information including:



- Where to find the [ScriptSave website](#)
- An addition to the card that comes in the policy, [where to get a member ID card](#)
- [Answers to FAQ's](#)
- [Other discounts included with the card](#) including discounts for Diagnostic Imaging, Diabetic Supplies, Gym Membership, Hearing, Hearing Aids, Lab Tests, Vision and Lasik
- [List of Preferred Medications](#) that provide great discounts

#### Mild Illnesses



Also included is the [Teladoc benefit](#) at no additional premium or copay to use if you are sick. It will save you a ton of money and time from not having to go to the doctor's office when you have a simple illness like cold or flu. You will receive information in your policy or you can call 1-800-TELADOC. Physicians are available by phone or Skype 24/7/365. You have unlimited use of this benefit at no cost. Here is some additional helpful information on Teladoc:

- [How Teladoc works](#)
- [What kind of health care issues can it be used for?](#)
- [Answers to FAQ's](#)
- A video to [help members understand the benefits](#)
- A video to [help members understand how to use the mobile app](#)