

## Understanding Your Medical Options – MEC TeleRx, MVP, & VIP Choice

### MEC TeleRx- Minimum Essential Coverage\*

- Covers 100% of your wellness and preventive services as long as you use a provider within the Multiplan network
- Elixir prescription coverage covers 100% of ACA preventive care medications, vaccinations, and contraceptives as long as you use a participating pharmacy. These may include:
  - Fluoride and iron supplements
  - Folic acid
  - Smoking deterrents
  - HPV, Influenza, Shingles, and Pneumonia Vaccine
  - Hormonal, Barrier, and Emergency Contraceptives (IUDs)
- Virtual Urgent Care included, offering 24/7/365 access to board-certified physicians, who can diagnose many common symptoms of non-emergency conditions.
- FreeRx.com membership included providing access to over 800 generic medications for FREE along with additional benefits.

### MVP - Minimum Value Plan\*

- Meets Affordable Care Act requirements
- Benefits for in or out-of-network providers; however, you'll save money by utilizing a Multiplan Network provider
- Once deductible is met, 100% coverage on covered services, such as:
  - Diagnostic testing (x-rays, blood work)
  - Medical imaging (CT/PET scans, MRI's)
  - Inpatient & Outpatient surgery
  - Emergency room and urgent care visits
  - Hospitalizations
  - Pre-natal visits, labor, and delivery
  - Organ transplants (in-network only)
  - Prescription Drugs
- \$15 co-pay for primary care visit and \$30 co-pay for specialist visits (in-network only)
- No deductible for wellness/preventive services as they are covered at 100%

### VIP Choice

- Indemnity plan with no co-pays, co-insurance, or deductibles.
- Prescription benefits:
  - Generic prescriptions that are on the formulary are covered and you only have to pay \$10, \$20, or \$30 depending on the prescription. Brand name drugs are covered at a discounted price through PharmAval.
- Coverage available for hospitalizations. Please refer to Enrollment Guide for dollar amount and limitations. *Benefit amounts differ depending on the plan you select.*
- Surgery is covered up to the dollar amount shown on the Enrollment Guide. *Benefit amounts differ depending on the plan you select.*
- If you need to visit the doctor's office, urgent care facility, clinic, emergency room, or therapy, the plans provide a specific dollar amount benefit that go toward the visit. *Benefit amounts differ depending on the plan you select.*
- Virtual Urgent Care included, offering 24/7/365 access to board-certified physicians, who can diagnose many common symptoms of non-emergency conditions.
- Critical Illness with Cancer Benefits is also included! In the event of a covered illness, the plan will pay a set dollar amount for specific categories. See Enrollment Guide for full details.

**Need to see if your doctor is in network?** Visit [multiplan.com](http://multiplan.com), click on Find a Provider and follow the instructions. You can also reach them at 800-457-1403.



**\*For list of services, exclusions, and limitations, please refer to the Enrollment Guide.**

## Additional Options\*

### Vision

- \$10 co-pay for eye exams once every 12 months
- \$130 allowance for frames once every 24 months and lenses once every 12 months; \$25 copay OR \$0 copay for contact lens fitting and \$130 allowance for elective lenses once every 12 months
- Above information is for most in-network providers

### Behavioral Health

- Speak to a licensed therapist about issues such as:
- \$0 per visit
  - Domestic Violence
  - Relationships
  - Substance Abuse
  - Depression
  - Eating Disorder
  - PTSD

\*For exclusions and limitations please refer to Enrollment Guide and Plan Documents

**Ready to enroll?** Visit us online [www.mybiac.com/associatedstaffing](http://www.mybiac.com/associatedstaffing) or call our **Customer Care Team at 800-497-4856** Monday through Friday 8am- 8pm EST. Coverage begins the Monday after your first deduction for benefits and insurance cards will be mailed or e-mailed within 7-10 business days.