



MEC Plus

Quick Start Guide and How to Use Your Benefits

The Minimum Essential Qualified Medical Plan is a suite of benefits bundled together to provide coverage for many common healthcare related services. There are no deductibles to satisfy and no waiting periods, so benefits are available immediately. Below is brief description of these services and how to use them.

Preventive Services:

- *There are 72 preventive services outlined in the Affordable Care Act. Your plan covers these preventive services at 100%. Examples include: Well Woman visits, colonoscopies, child physicals, immunizations, blood pressure screenings and many more. Refer to your benefit guide for the full list of covered preventive services.*
 - » *To utilize this benefit, you must make an appointment with a PHCS "Preventive Services Only" network doctor. To find a doctor, go to www.multiplan.com and click on "Find a Provider". Be sure to take your MEC ID card to your appointment.*

Hospitalizations, Accidents and Critical Illness

- Hospital Indemnity, Accident and Critical Illness Insurance are included in your plan*. If you require medical care due to an accident, or if you are hospitalized due to an illness or accident, you can receive cash benefits paid directly to you to help cover the cost of your treatment. There are also benefits for surgeries, doctor visits, ambulance rides and more. If you are diagnosed with a covered Critical Illness, you may be eligible for a \$5,000 lump sum benefit paid directly to you. Please see your benefit guides for a list of all benefits and exclusions.
 - » *To Utilize these benefits, you must submit a claim form after you receive care for an accident or hospital service, or after a diagnosis of a Critical Illness. The claim forms can be found at:*
 - » *www.bbadmin.com/forms, then click on 1) Accident (MetLife, 2) Hospital Indemnity (MetLife) or 3) Critical Illness (MetLife) and follow the instructions on the forms. You can also contact Bay Bridge Administrators at 1-800-845-7519 for assistance.*

***Critical Illness Only included on High Plan**

Pharmacy Services:

- Your pharmacy plan is provided through SimpleScripts Rx and provides discounts at over 65,000 pharmacies throughout the country. Your ACA medications are \$0, over 200 common medications are just \$1. The out-of-pocket cost for all other medications is based on a deeply discounted price.
 - » *To utilize this benefit, ask your pharmacy if they are part of the SimpleScripts Rx network and remember to take your SimpleScripts ID card when picking up medications.*

Direct Primary Care:

- Healthcare2U gives you unlimited access to Telemedicine visits at no cost, Primary Care visits at \$10 per visit and Urgent Care visits at \$25 per visit. These options are provided for acute care (if you feel sick or have an accident) or for certain ongoing chronic health conditions.
 - » *To utilize this service, you must start by calling Healthcare2U and speaking with a medical assistant. They will guide you to the appropriate care option and set up appointments with a Primary Care or Urgent Care provider in their network. Healthcare2U's number is: 1-800-496-2805*