



Very affordable
Minimum Essential Coverage (MEC)
health plans





MagnaCare's affordable MyMEC plans meet your employees' health and wellness needs.

All MyMEC plans cover 64 preventive covered services to keep men, women, and children healthy. Additional medical and ancillary benefits are available through our flexible, customizable offerings.

Our health plans include:

myMEC
Basic

myMEC
Enhanced

myMEC
Premier

Choose the plan that is the best fit for your budget and workforce.

Minimum Essential Coverage (MEC) is employer-sponsored health coverage that gives employees access to the 64 preventive and wellness services as designated by the Affordable Care Act (ACA).

Our MyMEC plans reduce your company's exposure to penalties under the ACA for employers with 50 or more full-time employees. Employers that employ 50 or more full-time (or full-time equivalent) employees are required as of January 1, 2016 to provide at least a Minimum Essential Coverage group health benefit plan to avoid the per-employee tax for non-compliance (\$2,570 per employee as of 2020). MagnaCare's MyMEC benefit program provides coverage for the minimum essential coverage required services and offers an affordable ACA-compliant solution for employers.

While our MyMEC plan designs do not remove the possibility of the \$3,860 tax penalty (as of 2020) in the event that an eligible employee purchases insurance through the Marketplace, these plans are designed to be offered with other affordable MagnaCare medical products to offer a turn-key program of compliant plan designs that will eliminate this ACA tax as well.



Benefits of MyMEC plans for employers:

- Limits exposure to ACA penalties
- Tax deductible
- Predictable cash flow
- Provide employee benefits
- Employee retention
- ERISA platform (eliminates state coverage mandates)
- Identical plan coverage in all 50 states

Basic features included in all MyMec plans:



Coverage for 64 preventive care services such as routine vaccinations and cancer screenings



Broad provider network with thousands of doctors at convenient locations near you



Pharmacy coverage for preventive generic maintenance medications



Pharmacy discount card



Ability to customize your plan with additional benefits

Benefits of MyMEC plans for employees:

- Meets ACA individual mandate for most states
- Full medical preventive care coverage
- No out-of-pocket costs for preventive services

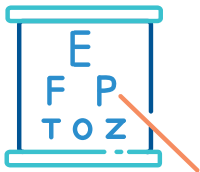


Optional low-cost vision coverage

Regular vision exams are a critical wellness benefit, as many chronic medical conditions such as diabetes and high blood pressure can be detected early through an eye exam. Early detection leads to disease prevention and saves thousands of dollars a year in health care costs.

With more than 75% of Americans needing some form of vision correction, employers who offer a vision plan benefit from higher productivity and lower turnover rates.

Our affordable vision plans cover:



Eye Exams



Eyeglass Frames



Prescription Lenses



Contact Lenses

(Copays may apply)



Covered Services

All MyMEC plans provide no-cost coverage for 64 preventive services. With MyMEC plans, pre-certification or referrals are NOT required for any of these tests and screenings.

15 covered preventive services for adults (ages 18+)

- Abdominal Aortic Aneurysm
- Alcohol Misuse
- Aspirin for CVD
- Blood Pressure
- Cholesterol
- Colorectal Cancer
- Depression Screening
- Type 2 Diabetes Screening
- Diet Counseling
- HIV Screening
- Immunizations
- Obesity Screening
- Sexually Transmitted Infection (STI) Prevention Counseling
- Tobacco Use Screening
- Syphilis Screening

23 covered preventive services for women (including pregnant women)

- Anemia Screening
- Bacteriuria Urinary Tract Infection Screening
- BRCA Counseling
- Breast Cancer Mammography
- Breast Cancer Chemoprevention Counseling
- Breastfeeding Support/ Counseling
- Cervical Cancer Screening
- Chlamydia Infection Screening
- Contraception (FDA Approved)
- Domestic and Interpersonal Violence Screening
- Folic Acid Supplements
- Gestational Diabetes Screening
- Gonorrhea Screening
- Hepatitis B Screening
- Human Immunodeficiency Virus (HIV) Screening
- Human Papillomavirus (HPV) DNA Test
- Osteoporosis Screening
- Routine Prenatal Visits
- Rh Incompatibility Screening
- Tobacco Use Screening
- Sexually Transmitted Infections (STI) Counseling
- Syphilis Screening
- Well-woman Visits

26 covered preventive services for children and teens*

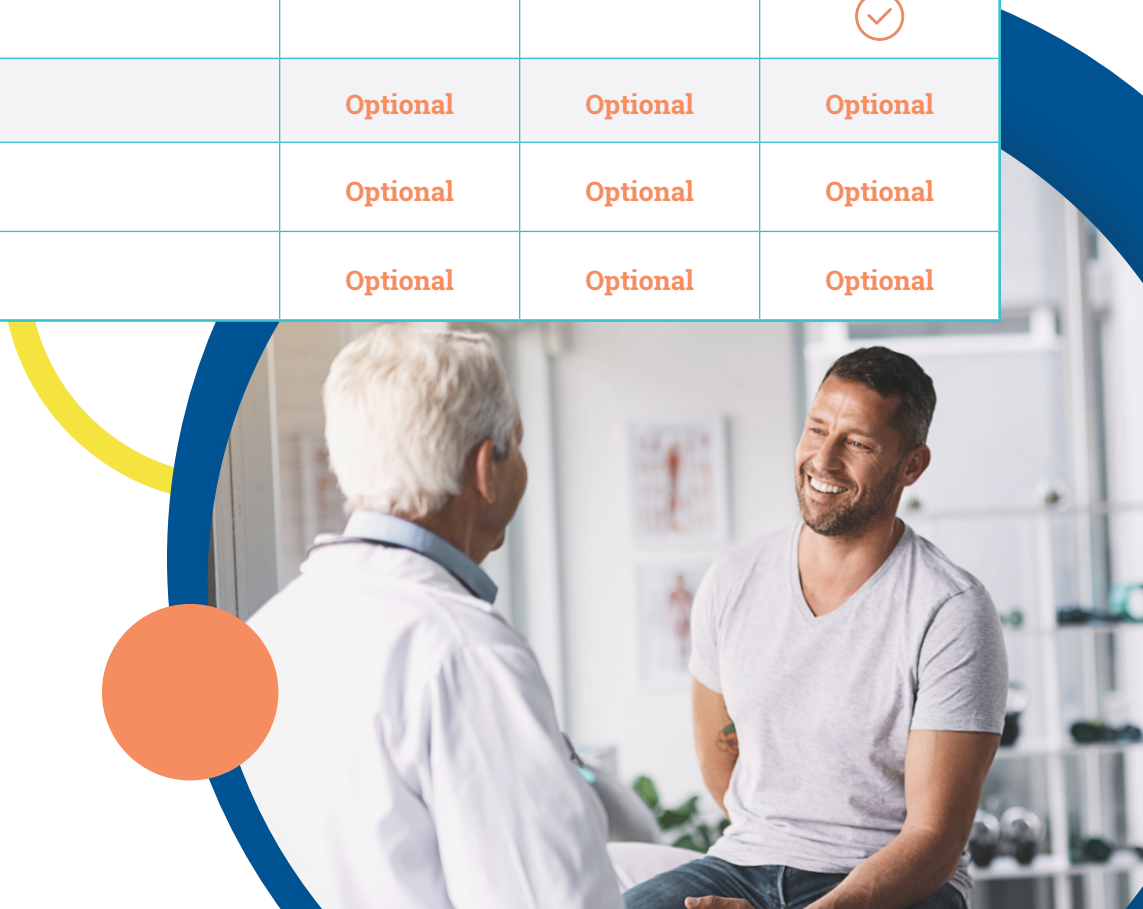
- Alcohol and Drug Use Assessments
- Autism Screening
- Behavioral Assessments
- Blood Pressure Screening
- Cervical Dysplasia Screening
- Congenital Hypothyroidism Screening
- Depression Screening
- Developmental Screening / Surveillance
- Dyslipidemia Screening
- Fluoride Chemoprevention Supplements
- Gonorrhea Preventive Medication
- Hearing Screening for Newborns
- Height, Weight and Body Mass Index Measurements
- Hematocrit or Hemoglobin Screening
- Hemoglobinopathies or Sick-Cell Screening
- HIV Screening
- Immunizations
- Iron Supplements
- Lead Screening
- Medical History through Developmental Ages
- Obesity Screening and Counseling
- Oral Health Risk Assessment
- Phenylketonuria (PKU) Screening
- Sexually Transmitted Infection (STI) Prevention Counseling
- Tuberculin Testing
- Vision Screening

*Age limits may apply

Plan comparison

MyMEC plans can be customized to meet your needs.

MyMEC Plan Comparison			
Services	MyMEC Basic	MyMEC Enhanced	MyMEC Premier
Preventive & wellness services coverage	✓	✓	✓
Primary care office visit		✓	✓
Specialist office visit		✓	✓
Urgent care services		✓	✓
Outpatient x-ray		✓	✓
Laboratories		✓	✓
Emergency room services			✓
Rx discount card	✓	✓	✓
Rx drug benefits			✓
Telemedicine services	Optional	Optional	Optional
COBRA	Optional	Optional	Optional
Vision benefits	Optional	Optional	Optional



Contact us for your custom quote!

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