

Comparing MEC Plus to Major Medical / High Deductible

MEC PLUS PLAN

- ✓ Eliminates the employee tax penalty
- ✓ Eliminates employer "A" tax penalty
- ✓ No deductibles, no copays, co insurance
 - ✓ Highly customizable plans
 - ✓ 1st dollar coverage
- ✓ 100% coverage for preventive care
- ✓ Limited coverage in case of sickness and injury based on a predetermined benefit schedule
- ✓ Low cost alternative to major coverage
- ✓ Package may include additional benefits such as AD&D, accident medical, term life, patient advocacy services, and telemedicine
 - ✓ Access to the PHCS Limited Benefit Network
- ✓ Discount and copay pharmaceutical benefits available

Major Medical / High Deductible

- ✓ Eliminates the employee tax penalty
- ✓ Eliminates both employer penalties
 - ✓ High deductible plan
- ✓ Coverage subject to deductible and coinsurance
 - ✓ 100% coverage for preventive care
 - ✓ Comprehensive medical coverage
 - ✓ Higher employee cost
- ✓ Medical and pharmaceutical coverage
- ✓ Charges reimbursed based on percentage of Medicare and/or PPO Network discounts

