

PREPARED FOR:
SCAR

BENEFITS PROPOSAL

.....
AFFORDABLE | USABLE | ACA COMPLIANT

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About Options Plus



What We Do

Options Plus offers a low cost-conscious minimum essential coverage (MEC) plan that provides employers an affordable option to help eliminate penalties.

Our team has a well-deserved reputation for providing smart, sensible and cost-effective solutions for our clients.

Our Mission

- Provide affordable solutions to ACA challenges
- Provide excellent healthcare administration
- Offer a complete solution from implementation and enrollment to administration and year-end reporting

Why Options Plus?

OUR CLIENTS ENJOY

- Top of the line customer service and administration
- Software to manage benefits
- Portal access to make plan changes, order ID cards, check claim status, and much more.
- Employees can manage their profile themselves; eliminating the burden of day to day maintenance

VALUE ADDED SERVICES INCLUDE:

- Telemedicine & Virtual Behavioral Health
- Additional benefits including dental, vision, hearing, and more...
- Bilingual enrollment
- IRS reporting
- Enrollment platform
- Call Center

The Employer Mandate (Penalty A)

Employers must offer at least Minimum Essential Coverage (MEC) to any benefit eligible employee. Non-compliance will generally result in a penalty of \$2,320.00 PER eligible employee.

The Employer Mandate (Penalty B)

Employers must offer a minimum value plan that meets 60% actuarial value including hospitalization services. The MV plan must be offered at a maximum contribution of 9.56% of the employee's income - YOU pay the difference.

Ex: CA Minimum Wage Employee – A \$10.00/hour employee working a minimum 30 hours per week has a maximum employee contribution of \$124.28 per month. If the plan cost is \$300 - YOU pay the difference of \$175.72 per month. Non-Compliance will generally result in a \$3,480.00 penalty PER employee whom enrolls in coverage through the state exchange AND receives a premium subsidy.



ULTIMATE MEC

ACA Compliant | Minimum Essential Coverage (MEC) Plans

PLANS	ULTIMATE MEC
Employee Only	\$150
Employee + Spouse	\$275
Employee + Child(ren)	\$270
Family	\$380
MEDICAL BENEFITS	
Wellness and Preventative	Covered at 100%
Primary Care Visits	\$15 copay Unlimited
Specialists Visits	\$15 copay Unlimited
Urgent Care Visits	\$50 copay Unlimited
Laboratory Services	\$50 copay Unlimited
X-Rays	\$50 copay Unlimited
Rx BENEFITS	
Generic Rx	Tier 1: \$10 copay Tier 2: \$25 Copay
Brand Rx	Tier 3: \$50 copay Tier 4: \$75 Copay
VIRTUAL HEALTH BENEFITS	
Telemedicine	\$0 Copay Unlimited
Virtual Behavioral Health	\$50 Copay 3x/year
MEC COMPANION CARD	
Dental	✓
Vision	✓
Durable Medical Equipment	✓
Diabetic Supplies	✓
Fitness	✓

1. Costs include Plan Document, Multiplan Network, ID cards, Enrollment Guides, Claims Adjudication, SBCs and COBRA Administration.
2. MEC preventive benefits are covered 100% for in network services.
3. Office Visits, Specialist Visits, Urgent Care, Lab and X-Rays are all member copays. Services are repriced through the Multiplan network.



WELLNESS & PREVENTIVE SERVICES

100% COVERED SERVICES

17 Covered Preventive Services for Adults (ages 18 & older)

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol Misuse screening & counseling
3. Aspirin use to prevent cardiovascular disease for men & women of certain ages
4. Blood Pressure screening for all adults
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal Cancer screening for adults over 50
7. Depression screening for adults
8. Diabetes (Type 2) screening for adults with high blood pressure
9. Diet counseling for adults at higher risk for chronic disease
10. Hepatitis C screening for adults at increased risk, & one time for everyone born 1945 – 1965
11. HIV screening for everyone ages 15 to 65, & other ages at increased risk
12. Immunization vaccines for adults — doses, recommended ages, & recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
13. Lung cancer screening for adults 55- 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
14. Obesity screening & counseling for all adults
15. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
16. Syphilis screening for all adults at higher risk
17. Tobacco Use screening for all adults & cessation interventions for tobacco users

22 Covered Preventative Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40
4. Breast Cancer Chemoprevention counseling for higher risk women
5. Breastfeeding comprehensive support & counseling from trained providers, & access to breastfeeding supplies, for pregnant & nursing women
6. Cervical Cancer screening for sexually active women
7. Chlamydia Infection screening for younger women & other women at higher risk
8. Contraception: Food & Drug Administration-approved contraceptive methods, sterilization procedures, & patient education & counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
9. Domestic & interpersonal violence screening/counseling for women
10. Folic Acid supplements for women who may become pregnant
11. Gestational diabetes screening for women 24 to 28 weeks pregnant & those at high risk of developing gestational diabetes
12. Gonorrhea screening for all women at higher risk
13. Hepatitis B screening for pregnant women at first prenatal visit
14. HIV screening & counseling for sexually active women
15. Human Papillomavirus (HPV) DNA Test every 3 years for women

with normal cytology results who are 30 or older

16. Osteoporosis screening for women over age 60 depending on risk factors
17. Rh Incompatibility screening for all pregnant women & followup testing for women at higher risk
18. Sexually Transmitted Infections counseling for sexually active women
19. Syphilis screening for all pregnant women or others at increased risk
20. Tobacco Use screening & interventions for all women, & exp&ed counseling for pregnant tobacco users
21. Urinary tract or other infection screening for pregnant women
22. Well-woman visits to get recommended services for women under 65

26 Covered Services for Children

1. Alcohol & Drug Use assessments for adolescents
2. Autism screening for children at 18 & 24 months
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
5. Cervical Dysplasia screening for sexually active females
6. Depression screening for adolescents
7. Developmental screening for children under age 3
8. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
9. Fluoride Chemoprevention supplements for children without fluoride in their water source
10. Gonorrhea preventive medication for the eyes of all newborns
11. Hearing screening for all newborns
12. Height, Weight & Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
13. Hematocrit or Hemoglobin screening for children
14. Hemoglobinopathies or sickle cell screening for newborns
15. HIV screening for adolescents at higher risk
16. Hypothyroidism screening for newborns
17. Immunization vaccines for children from birth to age 18 — doses, recommended ages, & recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella
18. Iron supplements for children ages 6 to 12 months at risk for anemia
19. Lead screening for children at risk of exposure
20. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
21. Obesity screening & counseling
22. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
23. Phenylketonuria (PKU) screening for this genetic disorder in newborns
24. Sexually Transmitted Infection (STI) prevention counseling & screening for adolescents at higher risk
25. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Vision screening for all children.

This plan provides no coverage for sickness/hospitalization/surgical benefits. Benefits are not limited to the schedule above. For more information on covered services visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>



PROVIDER LOOKUP

FIND A PROVIDER FOR YOUR MEC PLAN

To locate providers participating in the PHCS and/or Multiplan networks:

Visit www.multiplan.com

Online Instructions:

Click "Find a Provider" located in the top right hand corner of the page.

Click on Select a Network.

A Pop Up appears to select Network. Select PHCS.

Select the plan type.

- Basic Plan: "Preventive Only"
- All Other Plans: "Specific Services"

Enter provider type: *i.e Primary Care, Ob-Gyn, Lab, etc.*

Enter zip code, then click on search and your directory will be provided.



TELEMEDICINE

HEALTH CARE MADE EASY

Our telemedicine benefit provides you and your family access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000*. With this benefit, there is no cost to you or your family for a consultation.

COMMON CONDITIONS TREATED

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Conjunctivitis
- Diarrhea
- Ear Infections
- Gastroenteritis
- Headaches
- Insect Bites
- Sprains/Strains
- Respiratory Infections
- Sinus Infections
- Upset Stomach
- Urinary Tract Infections

And many other non-emergency conditions...

1

ACTIVATE YOUR ACCOUNT

Activate online or by calling member services. Once activated, you will need to setup you member profile and complete your electronic health record.

2

REQUEST A CONSULT

Login to your account online or call member services to request a consult anytime 24/7.

3

RECEIVE CARE

Receive diagnosis and treatment, giving you quality care and piece of mind where ever you are.

TALK TO A DOCTOR ANYTIME DAY OR NIGHT... FOR FREE.





BEHAVIORAL HEALTH

GETTING HELP JUST GOT EASIER.

Our Behavioral Health Benefit makes it easy to receive therapy and counseling from the comfort and privacy of your own home or office.

It can be difficult to wait days or weeks until your next appointment. Speak with one of our licensed psychiatrists or therapists online or by app.

WHAT WE TREAT:

We provide care for many of the most common behavioral health concerns with the added benefits of privacy and convenience.

- Abuse
- Codependency
- Domestic Violence
- OCD
- Addiction
- Conduct Disorder
- Eating Disorders
- Parenting Issues
- ADHD/ADD
- Cognitive Behavioral
- Grief & Loss
- Relationships
- Anger Management Therapy
- LGBT Issues
- Sexuality
- Anxiety & Stress
- Depression & Mood
- Med. Management
- Trauma & PTSD
- Bipolar Disorder
- Divorce
- Men's & Women's Issues
- And more

HOW IT WORKS:

1 LOG IN

LOG IN TO YOUR ACCOUNT

2 SCHEDULE AN APPOINTMENT

SCHEDULE AN APPOINTMENT WITH THE BEHAVIORAL HEALTH PROVIDER OF YOUR CHOICE

3 CHAT

VIDEO CHAT WITH YOUR PROVIDER AND RECEIVE A PERSONALIZED TREATMENT PLAN.



MEC COMPANION CARD

When I show my
MEC COMPANION
CARD...

my card
shows me the *savings!*



Dental – save up to 50%

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.



Vision – save up to 50%

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.



MRI & Imaging – save up to 75%

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.



Lab – save up to 50%

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.



Hearing – save up to 70%

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.



Diabetic Care Services – save up to 70%

A full line of diabetes testing supplies are delivered directly to the member's home.



Vitamins – save 5%

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.



Daily Living Products – save up to 10%

A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.