



ProducerHub

ProducerHub provides select producers with access to health benefit plans and contemporary products that stimulate sales, commissions and overrides.

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Apex Management Group

Apex provides an affordable solution for companies seeking to comply with the Patient Protection and Affordable Care Act.

To combat skyrocketing health costs, Apex Management Group provides exceptional benefits and a

4-Year Rate Lock - MEC*

*Not to Exceed 3% Increase per Year

Our Valued Partners



teladoc.com

What is TELADOC?

Quality care. Anytime. Anywhere. English and Spanish. TELADOC provides 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians who can resolve many medical issues via phone or online video consultations. TELADOC is quality healthcare, when and where you need it, at a price you can afford.



multiplan.com

What is the Network?

MultiPlan/PHCS has 900,000+ healthcare providers under contract, an estimated 68 million consumers accessing our network products and 40 million claims reduced through our network and non-network solutions each year. MultiPlan/PHCS has more experience and resources that healthcare payers in commercial healthcare, government, workers' compensation and auto markets need, to face today's unprecedented cost and competitive pressures.



welldynex.com

Who is the Pharmacy Benefit Manager (PBM)?

WellDyneRx is an innovative, full-service prescription benefit manager. Servicing health plan members through a retail network of over 65,000 pharmacies nationwide. Our full-service mail order facilities, utilize advanced robotics to accurately fill more than 1 million prescriptions per year.



swissre.com

Who is the Reinsurance Carrier?

Swiss Reinsurance Company Ltd, generally known as Swiss Re, is a reinsurance company based in Zurich, Switzerland. It is the world's second-largest reinsurer. It acquired GE Insurance Solutions in 2006.




medova.com

Who is the TPA?

Medova Healthcare

At Medova Healthcare Financial Group, our business is healthcare. We provide ACA-compliant, value-added healthcare solutions for professional employer groups (PEOs), associations, employers, brokers and healthcare providers.

Apex Benefit Summary

	MEC Basic	MEC	MEC Plus	MEC Plus Advantage
Preventative Benefits – Covers all mandated benefits under PPACA Note that this list will be updated from time to time and a current list of covered preventative services is available at all times by visiting www.HealthCare.gov/center/regulations/prevention.html				
Satisfies all 71 benefits required by the PPACA	100% Coverage for Preventative Care Services	100% Coverage for Preventative Care Services	100% Coverage for Preventative Care Services	100% Coverage for Preventative Care Services
PPO Network Services 				
TELADOC 24/7	Not Covered	FREE	FREE	FREE
Primary Care Physician	Not Covered	\$0 Copay (max 1 visit per plan year)	\$0 Copay (max 2 visits per plan year)	\$20 Copay (max 3 visits per plan year)
Specialist Office Visit	Not Covered	Not Covered	Not Covered	\$50 Copay (max 3 visits per plan year)
Urgent Care				\$50 Copay (max 3 visits per plan year)
Diagnostic X-ray and Lab				\$50 Copay (in office/outpatient max 5 visits per plan year, no inpatient lab or x-ray)
CT Scan or MRI (outpatient only)				\$200 Copay (max 1 CT or 1 MRI per plan year)
Hospitalization & Emergency Room				Not covered
Prescription Benefits				
Tier 1 – Low Cost	Discount Card Up to 75% off on FDA Approved Medications	Discount Card Up to 75% off on FDA Approved Medications		\$1 Copay unlimited
Tier 2 – Generics				10% Coinsurance unlimited
Tier 3 – Preferred Brand				20% Coinsurance unlimited
Tier 4 – Non-Preferred				40% Coinsurance unlimited
Tier 5 – Generic and Preferred Specialty				10% Coinsurance (Plan pays 90% up to max of \$150 per script)
Tier 6 – Non-Preferred				20% Coinsurance (Plan pays 80% up to max of \$250 per script)
Contribution Schedule 4-Year Rate Lock*				
EE Only	\$58.75	\$70.00	\$82.85	\$133.75
EE + Spouse	\$86.00	\$90.00	\$132.59	\$218.24
EE + Children	\$86.00	\$90.00	\$123.17	\$202.24
EE + Family	\$86.00	\$90.00	\$176.82	\$293.30

Note: When utilizing a Dual Option, you will be required to choose only 2 plans from above.

*Not to exceed 3% increase per year

Executive Summary

The preceding pages describe the benefits associated with MEC Basic, MEC, MEC Plus and MEC Plus Advantage plans. All plans provide a **4-YEAR RATE LOCK**.

Each of the plans exceed the Minimum Essential Coverage (MEC) requirements employers are required to meet, in order to avoid Penalty A under PPACA (“Obamacare”).

When an employer chooses the **Apex MEC Plus Advantage** plan, their employees receive:

- TELADOC 24/7 (Multilingual)
- Pharmacy Benefits (Welldyne Rx)
- Preventative Care Visits
- Primary Care Visits (3 per plan year)
- Specialists Visits (3 per plan year)
- Urgent Care Visits (3 per plan year)
- MRI and CT Scan Benefits (max 1 CT or MRI per plan year)
- X-ray and Lab Benefits (5 per plan year)
- MultiPlan / PHCS Network
- Swiss Re / Reinsurer
- TPA - Medova Healthcare

Additional Information:

- Guaranteed issued product
- Minimum group size of 4 employees, no participation requirements
- Apex can be sold alongside most major medical carriers (California Choice, Kaiser Permanente, Health Net, Humana etc.)
- Apex has 50,000+ ULLICO members (Taft Hartley Act program) enrolled
- COBRA services are included in the premium

Sample Enrollment Form

Your MEC Plus Advantage Plan

Preventative Benefits - Covers all mandated benefits under PPACA Note: this list will be updated occasionally, a current list of covered preventative services is always available at www.HealthCare.gov/center/regulations/prevention.html	
Satisfies all 71 benefits required by the PPACA	100% Coverage for Preventative Care Services
PPO Network Services	
TELADOC 24/7 (Multilingual)	FREE
Primary Care Physician Visits	\$20 Co-pay (max 3 visits per plan year)
Specialist Office Visits	\$50 Co-pay (max 3 visits per plan year)
Urgent Care	\$50 Co-pay (max 3 visits per plan year)
Diagnostic X-ray and Lab	\$50 Co-pay (in offices, max 5 services per plan year)
CT Scan or MRI or Outpatient Only	\$200 Co-pay (max 1 CT Scan, 1 MRI per year)
Emergency Room and Hospitalization	Not Covered
Prescription Benefits	
Tier 1 - Low Cost	\$1 Copay unlimited
Tier 2 - Generics	10% Coinsurance unlimited
Tier 3 - Preferred Brand	20% Coinsurance unlimited
Tier 4 - Non-Preferred	40% Coinsurance unlimited
Tier 5 - Generic & Preferred Specialty	10% Coinsurance (Plan pays 90% up to max of \$150 per script)
Tier 6 - Non-Preferred	20% Coinsurance (Plan pays 80% up to max of \$250 per script)
Weekly Cost	
EE Only	\$ 0.00
EE + Spouse	\$19.49 wk
EE + Children	\$15.80 wk
EE + Family	\$36.82 wk

**Sample:
100%
Employer
Paid for
EE**

Co-payment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Co-insurance

Your share of the costs of a covered health care service calculated as a percent (for example, 20%) of the allowed amount of the service.

