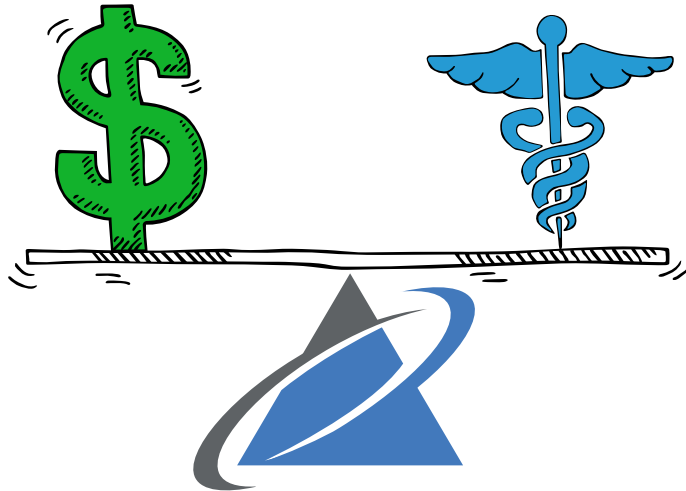


2018 - 2019



BALANCING HEALTH CARE COSTS

ProducerHub

2018 - 2019

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 Cap - MEC*

*Not to exceed 3% increase per year

Our Valued Partners



multiplan.com

What is the Network?

MultiPlan/PHCS has 900,000+ healthcare providers under contract, an estimated 68 million consumers access their network products. 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.



welldynrx.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. WellDyneRx's full-service mail order facilities, utilize advanced robotics to accurately fill more than 1 million prescriptions per year.



teladoc.com

What is TELADOC?

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 (multilingual). TELADOC is quality healthcare, when and where you need it, at a price you can afford. Quality care. Anytime. Anywhere.



swissre.com

Who is the Reinsurance Carrier?

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



tasconline.com

Who is the Compliance Partner?

TASC provides reliable compliance for a wide range of HR and employee benefit programs. Employers of any size are able to select from multiple service offerings to fit their business needs and create a comprehensive, compliant and attractive benefit platforms for their employees.



regionalcare.com



capitoladm.com



medova.com

Who are the TPA's?

- Leading Third Party Administrators
- Specializing in ACA-compliant, value-added healthcare solutions
- Delivering exemplary services to clients and broker partners
- Managing health care costs effectively



Apex Management Group

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Apex MEC & Premier Benefit Summary

Satisfies Penalty A of the PPACA

	MEC Basic	MEC	MEC Plus	MEC Plus Advantage	Apex Premier
Preventative Benefits					
Covers 100% of all mandated care benefits under PPACA					
Note: This list will be updated from time to time, a current list of covered preventative services is available at all times by visiting www.HealthCare.gov/center/regulations/prevention.html					
PHCS PPO Network Services					
TELADOC 24/7	Not Covered	FREE (unlimited)	FREE (unlimited)	FREE (unlimited)	FREE (unlimited)
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)	\$20 Copay (max 3 visits per plan year)
Specialist Office Visit	Not Covered			\$50 Copay (max 3 visits per plan year)	\$50 Copay (max 3 visits per plan year)
Urgent Care				\$50 Copay (max 3 visits per plan year)	\$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)	\$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)	\$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% Discount on FDA Approved Medications			\$1 Copay unlimited	\$1 Copay unlimited
Tier 2 – Generics				10% Coinsurance unlimited	10% Coinsurance unlimited
Tier 3 – Preferred Brand				20% Coinsurance unlimited	20% Coinsurance unlimited
Tier 4 – Non-Preferred				40% Coinsurance unlimited	40% Coinsurance unlimited
Tier 5 – Generic and Preferred Specialty				10% Coinsurance (Plan pays 90% up to max of \$150 per script)	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)	20% Coinsurance (Plan pays 80% up to max of \$250 per script)
Pricing Schedule – 4-Year Rate Cap*					
EE Only	\$58.75	\$70.00	\$82.85	\$133.75	\$215.00
EE + Spouse	\$86.00	\$90.00	\$132.59	\$218.24	\$361.00
EE + Children	\$86.00	\$90.00	\$123.17	\$202.24	\$361.00
EE + Family	\$86.00	\$90.00	\$176.82	\$293.30	\$427.00

- For additional information see your Human Resources department.
- All plans are PPACA compliant and eliminate Penalty A.
- For tax year 2018 and beyond, the penalty amounts have not been announced, but are expected to increase.

*Not to exceed 3% increase per year.

For an easy online automated quote, visit: www.producerhub.com/quote-calculator/

Executive Summary

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

All Apex plans exceed the requirements employers/employees are currently required to meet under Penalty A of the PPACA. All plans are section 125 self-funded plans, but act like fully-insured plans.

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

- TELADOC 24/7 (multilingual)
- Pharmacy Benefits (Welldyne Rx)
- Preventative Care Visit
- 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)

Additional Information:

- Guaranteed issue product
- Minimum group size of 4 employees
- No participation requirements
- Employer can contribute 0% - 100% of premium
- Apex can be sold alongside most major carriers (medical, voluntary, ancillary)
- COBRA services are included in premium
- All 1094 & 1095 forms are filled out at no additional charge
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount
- [ITIN & H-2A qualifies for benefit membership](#)

For more information call your broker or email info@producerhub.com