About Options Plus

WHAT IS A MEC PLAN?

Minimum Essential Coverage (MEC) is employer-sponsored health insurance coverage that limits your company's exposure to penalties under the Affordable Care Act.

BENEFITS TO THE EMPLOYER
- Limits exposure to ACA penalties
- No underwriting
- Low minimum participation
- Best net pricing in the market
- Multiple plan designs & price points
- Identical plan coverage in all states

BENEFITS TO THE EMPLOYEE
- Meets ACA individual mandate (NJ, CA, RI, DC & more states to follow)
- Easy to Use
- Full preventive care coverage
- Copay plan options with unlimited visits

PREVENTIVE CARE
- Options Plus MEC Plans cover the ACA mandated preventive care services for adults, women and children.

PLAN HIGHLIGHTS

PRIMARY CARE VISITS
All wellness and preventative treatments covered at 100%.

SPECIALIST VISITS
See a specific kind of doctor such as internal medicine, pediatrician, or a nurse practitioner, etc.

URGENT CARE
Easy access to quality healthcare for the times when your primary care physician's offices are closed

LABORATORY & X-RAYS
Labs and x-rays are also covered through our plans!

DISCOUNT CARD
Receive discounts on benefits like Dental, Vision, Durable Medical Equipment, Hearing Aids, & Fitness

VIRTUAL CARE MEMBERSHIP | $0 COPAY !
All-access pass to your doctor through virtual office visits, phone calls, text messaging and even video calls - with a $0 copay and no deductible!

BEHAVIORAL HEALTH/ THERAPY | $50 COPAY
Talk to a therapist by phone whenever you need one.*
*3x per year

A SECOND OPINION FREE
Review your diagnosis with a licensed medical expert by phone and on video chat

PRESCRIPTION COVERAGE
Generic Rx, Brand Rx, and Discount Rx

UNLIMITED VISITS | LOW COPAYS | BIG NETWORK

VALUE ADDED BENEFITS

ADDITIONAL PRODUCTS:
- Hospital Indemnity Coverage
- Dental Insurance
- Vision Insurance
- Discount Plans

ADDITIONAL SERVICES & FEATURES:
- Portal Acces
- Bilingual Enrollment Materials
- IRS Reporting
- Online Enrollment Platform
- **Single Enrollment & Single Invoice**