



Benefits In A Card is pleased to partner with your Employer to offer insurance benefits. Each of these products were specially selected to keep you and your family healthy by providing coverage for those categories that are used the most. See plan information on the following pages to review the specific plans offered by your Employer. Have questions about the benefits offered? Call us today at 800.497.4856

Highlights of Stay Healthy (MEC) Benefits and Services

- ♦ Benefits only for preventive care
- ♦ No Pre-Existing Limitations for Medical
- ♦ No Medical Deductibles
- ♦ Choice of four family tiers
- ♦ 100% coverage for covered services as long as a Multiplan provider is utilized
- ♦ Guaranteed Issue for all eligible employees
- ♦ Preventative Prescription benefits available through Elixir

Stay Healthy (MEC) Plans do not constitute comprehensive health insurance (often referred to as “major medical coverage”)

Highlights of VIP Benefits and Services (Employees can elect with or without a Stay Healthy (MEC) plan. Only ACA Compliant if chosen with Stay Healthy (MEC) plan)

- ♦ Medical Indemnity with Critical Illness Rider plus Cancer Benefits
- ♦ No Pre-Existing Limitations for Medical or Hospital Indemnity Plans
- ♦ No Medical Deductibles
- ♦ Guaranteed Issue for all eligible employees
- ♦ Choice of four family tiers
- ♦ Benefits for preventive care are included ONLY if Stay Healthy (MEC) is chosen with VIP
- ♦ MeMD telemedicine included
- ♦ All medications covered under PharmAvail program either through predetermined pricing or discounts

Highlights of the Stay Healthy MEC Enhanced

- ♦ No Pre-Existing Limitations for Medical or Hospital Indemnity Plans
- ♦ No Medical Deductibles
- ♦ Preventive services covered at 100% if In Network provider is utilized
- ♦ Choice of four family tiers
- ♦ Prescription Drug Benefits
- ♦ Urgent Care Visits - Copays apply
- ♦ Specialists Care Visits - Copays apply
- ♦ MeMD Telemedicine Included
- ♦ Primary Care Visits - Copays apply

Stay Healthy MEC Enhanced does not constitute comprehensive health insurance (often referred to as “major medical coverage”)

Highlights of Minimum Value Plan (MVP) and Services (ACA Compliant Plan)

- ♦ No Pre-Existing Limitations for Medical
- ♦ In and Out of Network Benefits
- ♦ Choice of four family tiers
- ♦ Prescription Benefits available through Elixir
- ♦ Primary Care Physician (PCP), Specialist and Inpatient Hospital Benefits

Additional Benefit Options (Employees do not have to elect Stay Healthy (MEC) to enroll in the following)

- ♦ 24-Hour Group Accident
- ♦ Short-Term Disability*
- ♦ Term Life and AD&D
- ♦ Dental
- ♦ Vision
- ♦ Behavioral Health
- ♦ IDX Social Plus

General Information

- ♦ Employees have 30 days to elect coverage from the date of their first paycheck. If you miss this period, you must wait until the next Open Enrollment period unless you experience a Qualifying Life Event.
- ♦ Coverage always begins the Monday following the first payroll deduction.
- ♦ Weekly deductions for weekly coverage.
- ♦ COBRA eligible after four consecutive weeks of nonpayment, regardless of payroll periods, and will result in a COBRA notice. Nonpayment applies to Stay Healthy (MEC), MVP, VIP plans, Dental & Vision. Does not apply to Life, Accident, Behavioral Health, IDX Social Plus and Short-Term Disability Income Insurance coverage.
- ♦ Employees may make up to four direct payments to Benefits In A Card while not on assignment to prevent a lapse in coverage.
- ♦ Missed premium payments must be made within 30 days from the Monday of the missed week, (unless file has already been marked as COBRA eligible). If file has been marked for COBRA, employee must elect COBRA in order to pay for the week in question.
- ♦ The HIPAA Privacy Notice, Summary Plan Document, COBRA, Medicare, Summary of Benefits and Coverage (SBC) are posted on www.mybiac.com/ATC

*If applying for disability income coverage, **OTHER INCOME I AM ENTITLED TO RECEIVE WILL, IF APPLICABLE, REDUCE MY MONTHLY BENEFIT. I SHOULD READ MY CERTIFICATE FOR MORE DETAILED INFORMATION REGARDING HOW OTHER INCOME WILL REDUCE MY BENEFIT.**