

MEC WITH LIMITED MEDICAL BENEFITS

The MEC with Limited Medical Benefits Plan gives members coverage for up to \$10,000 per plan year for certain services, in addition to unlimited coverage for preventive care.

COVERED MEDICAL SERVICES	PLAN YEAR MAXIMUM	WHAT YOU PAY
Preventive Care¹	Unlimited	\$0
24/7 Call-A-Doc	Unlimited	\$0
Emergency Room Services²	\$10,000	\$0
Inpatient Hospital Benefits (Illness)³	\$10,000	30% coinsurance
Inpatient Hospital Benefits (Injury)	\$7,500	30% coinsurance
Inpatient Surgeon's Fees	\$1,500	30% coinsurance
Inpatient Anesthesiologist's Fees	\$300	30% coinsurance
Outpatient Benefits (Illness or Injury)⁴	\$1,000	30% coinsurance
Outpatient Physician's Office Visits⁴	\$1,000	\$20 copay*
Prescription Drugs⁵	\$500	\$10 copay

All plan year maximums listed above are combined and capped at \$10,000 per person per plan year. Additional limitations are as follows:

1. Preventive care services must be performed by a preferred provider. Otherwise, no coverage.
2. ER services are capped at \$50 per visit (up to 3 visits per plan year) for illnesses and at \$500 per visit (up to 2 visits per plan year) for injuries.
3. Room and board coverage is capped at \$500 per day.
4. The maximums for illness or injury outpatient benefits and outpatient physician's office visits are combined and capped at \$1,000 per plan year. (*30% coinsurance applies for non-preferred providers of outpatient physician's office visits.)
5. Benefits above are for a 30-day supply of generic drugs from participating pharmacies only. For brand name drugs at participating pharmacies, there is a \$40 copay for a 30-day supply and a \$200 maximum benefit per plan year. Drugs from non-participating pharmacies are not covered.



TELEHEALTH ON DEMAND

Through 24/7 Call-A-Doc, members have immediate access to doctors who can help with their medical needs.



QUICK AND CONVENIENT

Members and their families don't have to waste time waiting to see a doctor about their medical issues.



24/7 PEACE OF MIND

Licensed doctors and nurses are always available to help members by phone, email or online video.



EASY ACCESS TO DOCTORS

After a brief registration process that will take just a few minutes, members can have doctors assist them with medical advice, non-emergency care and, if necessary, short-term prescriptions.



WIDE VARIETY OF MEDICAL ASSISTANCE

24/7 Call-A-Doc physicians are equipped to help diagnose a medical condition, develop a treatment plan for routine illnesses and even send a prescription to a member's local pharmacy.



SECURE MEDICAL RECORDS

Medical records are available to members at all times and are securely protected for the member's privacy.



SAVE MONEY

Members can avoid unnecessary and costly payments for emergency room and urgent care treatment.

24/7 Call-A-Doc physicians can take care of most medical issues.



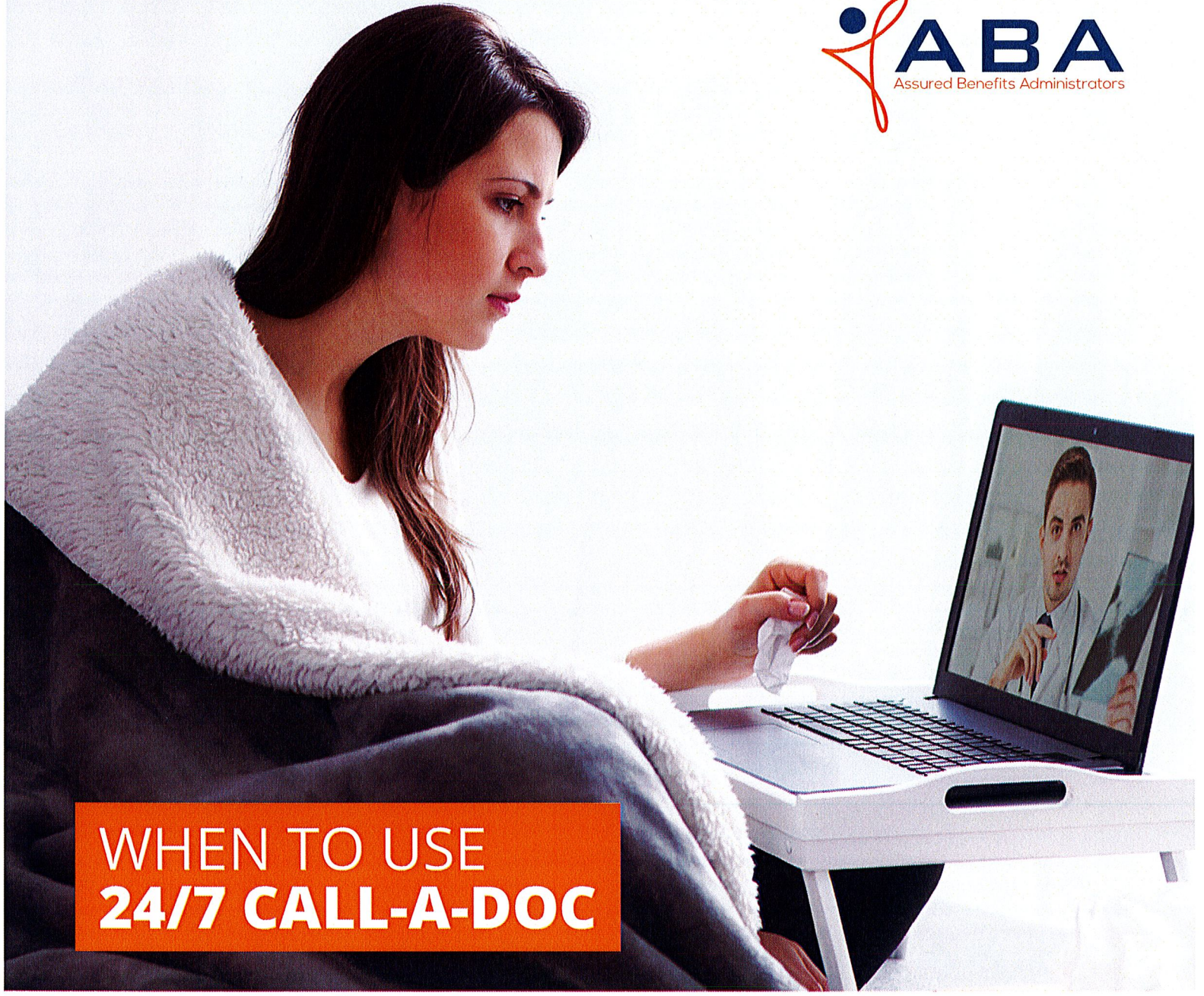
Up to 66% of emergency room visits are not emergencies.

66%



Up to 70% of typical doctor's office visits can be handled by video or telephone.

70%



WHEN TO USE 24/7 CALL-A-DOC

Members can use 24/7 Call-A-Doc for a number of medical situations.

TYPICAL SITUATIONS TO USE 24/7 CALL-A-DOC

- To treat minor, common medical conditions quickly and efficiently from home
- For general health-related questions that can be answered via informational consultations
- To save the time and expense of a trip to the doctor or clinic for non-emergency care
- When traveling or away from a primary care physician
- To skip the lines at urgent care or pharmacy clinics
- To talk to a doctor, instead of a nurse or assistant
- For a routine sinus infection, UTI or another common recurring medical condition
- When a child gets an ear infection or other typical childhood ailment

COMMON CONDITIONS TREATED

- Acid reflux high
- Acne
- Allergies
- Asthma
- Blood pressure
- Bronchitis
- Cold and flu symptoms
- Constipation
- Diabetes
- Ear infection
- Fever
- Headaches and migraines
- Hemorrhoids
- Nausea
- Pink eye
- Poison ivy
- Rashes
- Respiratory infection
- Sinus and nasal conditions
- Sore throat
- Stomach virus
- Urinary tract infection
- Vomiting