

**CO-PAYMENT**

# CO-PAY NETWORK SELF-FUNDED PLAN

**Designed with a network for Preventive Care and Co-Pays WITHOUT a Medical Cost Sharing Plan for Large Expenses**

This is a plan that includes office visit co-pays. Includes all WellFit Wellness Services; a Preventive Care Plan that provides all ACA-required Preventive Services; AND a Co-Pay Plan for Office Visits, Urgent Care, Diagnostic X-Rays and Labs, and MRI/CT scans that uses the PHCS Network. **The plan EXCLUDES Medical Cost Sharing.**

## Plan Features



### **AVOID**

AVOID medical costs with education and a proactive and interactive wellness program (called WellFit Wellness) provided by **My Academy of Health Excellence**. You become a member of WellFit Wellness when you join the **MPowering Benefits Association**. As a member of the Association, you're entitled to become a member of the Co-Pay Network Self-Directed Self-Funded Plan.

- Single Point of Access for Services
- Fully Integrated Health and Wellness Program
- Wellness Assessment Program (health risk assessment to inform you re your current health status)
- QR For Life Code for Emergencies and Personal Medical Vault
- WellFit Community (on-line forum for blogs and group interaction)
- Twelve Habits of Highly Healthy People
- Artificial Intelligence Based on Functional Medicine (functional medicine-based risk assessment, personalized recommendations, and coaching service)
- On-line Resource Center (webinars, podcasts, interviews with experts, newsletters and e-books)
- Healthy Rewards Program

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## PREVENT

PREVENT medical expenses using the Apex Management Group's Advantage MEC Plan.



## MANAGE

You are NOT permitted to establish a health savings account plan with this program.

Money Management: You CAN elect to establish a patented, proprietary Health Matching Account provided through Health Matching Account Services, Inc. to help pay for a variety of medical expenses that are not covered under the plan. Call us at **877-734-3884** to see how an HMA may benefit you.



## MITIGATE

MITIGATE expenses with these services provided through the Advantage Plan MEC:

- Primary Care Office Visits
- Specialist Office Visits
- Urgent Care
- Diagnostic X-Rays and Labs
- CT Scans or MRIs

See details and limitations in the chart below.

My AHE Pharmacy Programs and My AHE Member and Concierge Services are also available.



## CONTAIN

Medical Cost Sharing is not available with this plan.

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# ADVANTAGE PLAN

## Medical Services—Must Utilize PHCS Network Providers For All Services Preventive Care—Covers All Mandated Preventive Services Required By The ACA

All 18 Preventive Services for Adults	100% Coverage, no co-pay for Mandated Preventive Care Services	Specialist Office Visits	\$50 co-pay (Max 3 visits per calendar year)
All 26 Preventive Services for Women	100% Coverage, no co-pay for Mandated Preventive Care Services	Urgent Care	\$50 co-pay (Max 3 visits per calendar year)
All 27 Preventive Services for Children	100% Coverage, no co-pay for Mandated Preventive Care Services	Diagnostic X-Ray & Laboratory Services	\$50 co-pay (Max of 5 Services per calendar year)
Primary Care Office Visits	\$20 co-pay (Max 3 visits per calendar year)	CT Scan or MRI*	\$200 co-pay (Max of 1 MRI or CT Scan per calendar year)

\*3-D or Contrast MRI's are not covered. Pre-authorization is required for MRI's or CT scans.

The Apex Management Advantage Plan is a self-funded plan and accordingly is not fully insured. Please see the Plan's Summary Plan Description (SPD) for full details.

## Plan Specifications

- **NO AFFORDABLE CARE ACT TAX PENALTY**
- **WELLFIT WELLNESS PLATFORM**—Managed by My Academy of Health Excellence
- **PREVENTIVE CARE AND CO-PAY NETWORK**—Requires use of PHCS network for all services
- **SMALL MEDICAL EXPENSES**—Mitigate with the Co-Pay Network portion of the plan. My AHE Pharmacy Programs and My AHE Member and Concierge Services are also included

## Large Medical Expenses

- The plan **DOES NOT CONTAIN** the Medical Cost Sharing element of the Healthy Care Strategy

## Plan Cost

Monthly Cost -Pricing depends on the size of the membership unit (see below) and is not based on age, sex or geography. Must be a member of the MPowering Benefits Association (\$25 set-up fee).

Member Only: \$163

Member and Children: \$231

Member and Spouse: \$247

Entire Family: \$322

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