

**PARTIALLY  
SELF-DIRECTED**

# PARTIALLY SELF-DIRECTED SELF-FUNDED PLAN

Designed with a network for Preventive Care **WITHOUT** a Medical Cost Sharing Plan for Large Medical Expenses

Partially Self-Directed Plan that includes all WellFit Wellness Services and Preventive Care using the PHCS Network. Includes the ability to establish a tax-advantaged Health Savings Account. **This 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 Partially 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 HDHP/Basic MEC program. All preventive services are provided at no cost through a PHCS provider. Provides ALL preventive services required by the Affordable Care Act.

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## MANAGE

The HDHP/Basic MEC Plan permits you to establish a tax-advantaged Health Savings Account (HSA).

Money Management: You can ALSO establish a patented, proprietary Health Matching Account (HMA) 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.

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## MITIGATE

MITIGATE (reduce) expenses by calling My Academy of Health Excellence Member and Concierge Services for help in finding doctors, facilities and hospitals in the event you need care for anything other for preventive services. They'll help you find fair-priced, quality services by using their state-of-the art transparency and technology tools. They can also help you reduce your medication costs through such programs as Good Rx, World Meds, and Pharmacy Checker.

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## CONTAIN

Medical Cost Sharing is not available with this plan.

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## HDHP / Basic MEC 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 Copay for Mandated Preventive Care Services
All 26 Preventive Services for Women	100% Coverage, no Copay for Mandated Preventive Care Services
All 27 Preventive Services for Children	100% Coverage, no Copay for Mandated Preventive Care Services

**The Plan Contains High Deductible Health Plan Features THAT MAKE YOU ELIGIBLE To Establish A Health Savings Account (HSA). (It's Not Intended That You Actually Use These Features of the MEC.)  
You Can Contribute The Following Amounts To An HSA In 2019.**

Maximum Contribution (Single Member)	\$3,500
Maximum Contribution (Family)	\$7,000
"Catch-Up" Contributions (One Member Must Be At Least Age 55)	\$1,000

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

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## Plan Specifications

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- **NO AFFORDABLE CARE ACT TAX PENALTY**
- **WELLFIT WELLNESS PLATFORM**—Managed by My Academy of Health Excellence
- **PREVENTIVE CARE NETWORK AND SERVICES**—Requires use of PHCS network for all services. No cost for preventive services mandated by the Affordable Care Act
- **SMALL MEDICAL EXPENSES**—Mitigate by calling My Academy of Health Excellence Member and Concierge Services for help in finding fair-priced quality services and reduced medication costs using My AHE Pharmacy Programs

## Large Medical Expenses

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

## Plan Cost

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**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: \$91

Member and Children: \$121

Member and Spouse: \$121

Entire Family: \$121