

## MPOWERING BENEFITS ASSOCIATION HEALTHCARE PLAN COMPARISON CHART

Features/Specifications	Self-Directed Healthcare	Partially Self-Directed Healthcare	Co-Pay Network Healthcare	Direct Primary Care Healthcare	Provider-Directed Healthcare
<b>AVOID</b>					
All My Academy Of Health Excellence ("My AHE") Health And Wellness Programs	Yes	Yes	Yes	Yes	Yes
<b>PREVENT</b>					
All-ACA Required Preventive Services Provided Through A Plan Of Minimum Essential Coverage (MEC). (Includes Colonoscopies, Mammograms And Childhood Vaccinations/ Immunizations.)	No	HDHP/ Basic MEC (requires use of PHCS network providers)	Advantage MEC (requires use of PHCS network providers)	Most Preventive Care Services Are Provided By The Direct Primary Care Provider. See Below For Services Available Through Medical Cost Sharing Without An Individual Unshareable Amount Requirement	Redirect Health EverydayCARE program*
Note: These Three Most Costly Preventive Services Are Also Provided Through Medical Cost Sharing Membership	Colonoscopies (50+), Mammograms (40+), and Childhood Immunizations/Vaccinations (excluding flu shots)	Colonoscopies (50+), Mammograms (40+), and Childhood Immunizations/Vaccinations (excluding flu shots)	Colonoscopies (50+), Mammograms (40+), and Childhood Immunizations/Vaccinations (excluding flu shots)	Colonoscopies (50+), Mammograms (40+), and Childhood Immunizations/Vaccinations (excluding flu shots)	Colonoscopies (50+), Mammograms (40+), and Childhood Immunizations/Vaccinations (excluding flu shots)
<b>MANAGE</b>					
Ability To Establish A Health Savings (HSA) Account	No	Yes	No	No	No
Ability To Establish A Health Matching (HMA) Account	Yes	Yes	Yes	Yes	Yes
<b>MITIGATE</b>					
Medical Benefits Included In The Preventive Care MEC	N/A	N/A	Specified Number Of Primary And Specialist Office Visits; Urgent Care Visits; Diagnostic X-Ray And Lab Services; And A CT Scan/MRI Through PHCS Network	The Primary Care Provider Charges A Fixed Monthly Fee. Primary Care Office Visits Are At \$0 Co-Pay. Many DPC Providers Publish Prices On Their Websites And Provide Discounts on Labs, Medications, And Specialists And Other Providers To Whom They Refer	\$0 Co-Pay For Primary Care And Chiropractic Office Visits And For Labs (per a published schedule). (Note: All services must be scheduled through the Care Logistics Team.)  The Care Logistics Team Determines If The Member Can Qualify For Public Or Private Assistance Programs And, If So, Facilitates Enrollment
Pharmacy Programs	Provided Through My AHE	Provided Through My AHE	Provided Through My AHE. The WellDyne Rx Program Is Provided Through the Advantage MEC	Provided Through My AHE And DPC Providers	Provided Through My AHE. Good Rx is offered by both My AHE And Redirect Health
My AHE Member and Concierge Services	Yes	Yes	Yes	Yes	Yes
TelaDoc™ (Telemedicine), 2nd Opinion Program, and Counseling	Included In Medical Cost Sharing Membership	Included In Medical Cost Sharing Membership	Included In Medical Cost Sharing Membership	Included In Medical Cost Sharing Membership	Comprehensive Virtual (Telemedicine) Services Are Provided Through Redirect Health.
<b>CONTAIN</b>					
Medical Cost Sharing*	For Large Medical Expenses. Sedera Medical Advisor And Medical Bill Negotiation Included.*	For Large Medical Expenses. Sedera Medical Advisor And Medical Bill Negotiation Included.*	For Large Medical Expenses. Sedera Medical Advisor And Medical Bill Negotiation Included.*	For Large Medical Expenses. Sedera Medical Advisor And Medical Bill Negotiation Included.*	For Large Medical Expenses. Sedera Medical Advisor And Medical Bill Negotiation Included.*



## CO-PAY NETWORK HEALTHCARE

ACCESS

### Designed with a network for Preventive Care and Co-Pays with a Back-Up Plan

This is a plan that includes office visit co pays and looks like a traditional healthcare plan. Includes Wellness services; a Preventive Care AND Co-Pay Plan for Office Visits, Urgent Care, Diagnostic X-Rays and Labs, and MRI/CT scans that uses the PHCS Network; AND Medical Cost Sharing using an Open Access network of care providers.

# 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 Healthcare Program.

- 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



## PREVENT

PREVENT medical expenses using the Apex Management Group's Advantage MEC program. All preventive services required by the Affordable Care Act are provided at no cost through a PHCS provider.



## 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 (HMA) provided through Health Matching Account Services, Inc. to help pay for expenses that are either unshareable or subject to high Individual Unshareable Amounts (IUA) under the Medical Cost Sharing portion of the program. Call us at **877-734-3884** to see how an HMA may benefit you.



## MITIGATE

MITIGATE expenses through:

- A Co-Pay Plan for a specified number of primary and specialist office visits, urgent care, diagnostic x-rays and labs, and MRI/CT scans provided by a network (PHCS) provider
- My AHE Pharmacy programs
- My AHE Member and Concierge Services
- TelaDoc™ (Telemedicine)
- Second Opinion Program (2nd MD™)
- Counseling



## CONTAIN

CONTAIN large medical expenses with Medical Cost Sharing powered by Sedera Health. Includes services of a Sedera Medical Advisor and Medical Bill Negotiation.



# 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**—Use PHCS network providers to obtain all preventive services mandated by the Affordable Care Act at no cost
- **SMALL MEDICAL EXPENSES**—My AHE Pharmacy programs, My AHE Member and Concierge Services, TelaDoc™, the Second Opinion Program (2nd MD™), and Counseling services are also available

## Large Medical Expenses

- **Contain With Medical Cost Sharing Powered By Sedera Health**
- **Medical Cost Sharing Network**—Open Access network; can use any provider who accepts cash payment
- **Initial Unshared Amount (IUA) Options**—Choice of \$500, \$1000, \$1500, \$2500, or \$5000
- **Maximum Number Of IUA's Annually**—3 per individual/5 per membership unit
- **Prescription Drugs**—normal sharing rules apply for curative medications; 120 days for maintenance medications (blood pressure, cholesterol, etc.)
- **Pre-Existing Conditions**—36 month look-back: no coverage for 1st 12 months; \$15K 2nd year; \$30K 3rd year; unlimited thereafter
- **Maternity Benefits**—\$5K IUA for normal deliveries and \$7.5K for non-emergency/elective C-sections; conception must have occurred after membership per section 9 of the Guidelines
- **Therapies And TMJ**—range from \$1.5K to \$2.5K/Need under Section 8 of the Guidelines
- **Psychiatric And Behavioral Health**—\$5K inpatient maximum/Need; \$1.5K outpatient/Need under Section 8 of the Guidelines
- **Tobacco Use**—\$75 surcharge per membership unit. If age 50 or over, \$25K sharing restriction for cancer, stroke, heart conditions and COPD
- **Sharing Limits**—No annual or lifetime limits unless restricted by Sections 8 or 9 of the Guidelines