



My+HealthCoverage™

pai
We make Benefits Better.®

PAISC.com

MyHealthCoverage Employer-Sponsored
Health Plans

Schedule of Benefits

For more information about preventive care benefits and the most recent list of covered services, visit www.healthcare.gov.

Employer-Sponsored Plan Options					
Benefit	MEC	MEC+ Plan 1		MEC+ Plan 2	
ACA Preventive	100% in network 40% out of network	100% in network 40% out of network		100% in network 40% out of network	
Wellness Benefit	N/A	\$75 annually		\$75 annually	
		Reimbursable Benefits		Reimbursable Benefits	
Outpatient Benefits		Per Day	Annual Max	Per Day	Annual Max
Physician Office Visit	Not Covered	\$55	8 days	\$100	8 days
Diagnostic Lab	Not Covered	\$75	6 days	\$75	6 days
Diagnostic X-Ray	Not Covered	\$150	3 days	\$200	3 days
Ambulance Services ¹	Not Covered	\$300/900	1 day	\$300/900	1 day
Emergency Room Benefit Sickness	Not Covered	\$100	2 days	\$200	2 days
Emergency Room Benefit Accident	Not Covered	\$300	2 days	\$500	2 days
Outpatient Surgery	Not Covered	\$500	1 day	\$500	1 day
Anesthesiology*	Not Covered	\$125	*Only paid in conjunction with covered surgery	\$125	*Only paid in conjunction with covered surgery
Inpatient Benefits					
Inpatient Surgery	Not Covered	\$2,000	1 day	\$2,000	1 day
Anesthesiology*	Not Covered	\$500	*Only paid in conjunction with covered surgery	\$500	*Only paid in conjunction with covered surgery
Hospital Confinement	Not Covered	\$300	3 days	\$300	3 days
Intensive Care Unit	Not Covered	\$400	30 days	\$400	30 days
Skilled Nursing	Not Covered	\$100	60 days	\$100	60 days
Perscription Drugs²	Not Covered	\$20	30 Days	\$20	30 Days
Administration Fees³	\$30	\$30		\$30	
Expected Claims Cost ⁴					
Employee	\$14.34	\$47.04		\$62.49	
Employee + Child(ren)	\$37.30	\$78.08		\$103.73	
Employee + Spouse	\$32.28	\$89.37		\$118.73	
Family	\$55.23	\$119.00		\$158.10	

¹\$300 — Ground or Water Ambulance; \$900 — Air Ambulance

²One reimbursement per day, based on fill date.

³All MEC Plan Fees are Per Contract, Per Month. Does not include any applicable broker fees.

⁴Expected Claims Costs is an estimate of monthly claims based on the PAI book of business. Actual claim totals may be higher or lower than the estimates listed.



Plan Administrator

Our limited benefit customers get the same quality of service as our members covered by our employer-sponsored self-funded plans. Since 1981 Planned Administrators, Inc. (PAI) is a Third Party Administrator (TPA) focused on health care claims administration and utilization management. After building a block of over 100 self-funded employer groups, PAI began administering limited benefits in 2004. Large national employer groups have continued to come on board, and currently PAI has more than 300,000 covered plan members and 1,500 employer groups. PAI has built its reputation on the highest standards of customer service and excellence.



PPO Network Medical Network

The employer-sponsored self-funded health plans include the First Health Network, which provides access to approximately 5,000 hospitals and over 550,000 doctors and health care professionals across all 50 states and the District of Columbia. Call the First Health Provider Locator, 800-226-5116, or visit www.FirstHealth.com.



Prescription Drug Network

Plan members have access to savings on drugs through the OptumRx Pharmacy Network, with more than 67,000 pharmacies in their network, including national retail pharmacy chains: Walmart, Walgreens, CVS Pharmacy, Kroger and Sam's Club. To locate an in-network pharmacy please call 866-798-0803 or visit online at www.paisc.com.



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