GROUP MEDICAL PLANS

MINIMAL ESSENTIAL COVERAGE (MEC) PLANS OVERVIEW

Essential Coverage. Exceptional Value.

Affordable, ACA compliant coverage with rich network access and predictable costs.

Three levels of Minimum Essential Coverage (MEC) designed for today's diverse workforce—especially hourly and part-time employees.

Why Employers Choose EMI Health MEC Plans

- **ACA-Compliant:** Meets federal requirements for preventive services.
- **Strong Network Advantage**
  - First Health Limited Benefit Network (all states except Utah): 151,000 ancillary facilities, and 1.2 million providers nationwide
  - EMI Health MEC Network (Utah): over 23,000 providers and ancillary facilities
- **3% Rate-Cap Guarantee:** Lock in rates for one additional year.
- **Low Monthly Premiums:** Affordable options for every budget.
- **Flexible Design:** Choose from three coverage levels—MEC, MEC Plus, MEC Enhanced (see back for plan highlights).

Plan Offering Guidelines

To ensure the right plan mix for every group, the following guidelines apply:

Groups with 41+ eligible employees	May offer up to 3 MEC products
Groups with 10-40 eligible employees	May offer up to 2 MEC products

Every EMI Health MEC plan also comes with valuable built-in member benefits designed to make care simple, accessible, and affordable, including:

—$0 Cost virtual urgent care visits, multilingual, unlimited

—Online account access 24/7: view claims, benefits, and ID cards

—Mobile app: manage your plan on the go

—Vision discounts through the VSP Choice network

—Bilingual customer service: help in English or Spanish

—BenefitHub member discounts on travel, shopping, and everyday services

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Minimum of 10 eligible employees required **or** minimum of 5 eligible employees if EMI Health major medical is offered.

Compare Your EMI Health MEC Plan Options

	MEC	MEC Plus	MEC Enhanced
Preventive care coverage	✓	✓	✓
Preventive care Rx coverage	✓	✓	✓
$0 Cost virtual urgent care	✓	✓	✓
Vision discount	✓	✓	✓
EMI Health online tools & app	✓	✓	✓
Bilingual support	✓	✓	✓
Rx: ninety (90)-day supply	✓	✓	✓
Rx: generic drugs coverage		✓	✓
Primary care (3/year)		✓	✓
$0 Cost virtual behavioral health*			✓
Rx: brand drugs coverage			✓
Specialty care (3/year)			✓
Convenience clinic (3/year)			✓
Urgent care (3/year)			✓
Diagnostic testing (4/year)			✓
Surgery (out-patient) (1/year)			✓
Medical supplies			✓

*Available 10/01/26

Ready to offer exceptional coverage at an affordable price?

Submit a group application to your EMI Health representative and we'll help you choose the right MEC plan and get your group enrolled quickly.

There's no underwriting, no claims data to gather, and getting started is simple. We're happy to work with your broker every step of the way.

To learn more contact your broker or your EMI Health represenitive.

Affordable Plans. Transparent Pricing.

EMI Health MEC plans are designed to fit every budget—giving your employees affordable, ACA-compliant coverage they'll actually use.

	MEC	MEC Plus	MEC Enhanced
Employee Only	$55	$79	$129
Employee + Spouse	$85	$119	$194
Employee + Child(ren)	$99	$139	$222
Family	$129	$175	$277

This flyer is a brief summary and does not include all plan details, limits, or exclusions. For full information, refer to the official Plan Document and Summary Plan Description (SPD). If there is any conflict, the Plan Document will govern. Benefits follow EMI Health's Table of Allowances, and no benefits are provided for non-participating providers. This is a Minimum Essential Coverage (MEC) plan and does not cover all medical expenses.