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# myMEC

## 2025 guide

The most affordable Enhanced  
Minimum Essential Coverage **(MEC)**  
plan on the market



## Minimum Essential Coverage (MEC) is employer-sponsored health coverage that gives employees access to the 64 preventive and wellness services as designated by the Affordable Care Act (ACA).

Our MyMEC plans reduce your company's exposure to penalties under the ACA for employers with 50 or more full-time employees. Employers that employ 50 or more full-time (or full-time equivalent) employees are required as of January 1, 2016 to provide at least a Minimum Essential Coverage group health benefit plan to avoid the per-employee tax for non-compliance (\$2,900 per employee as of 2025).

**AffordableMECplans** MyMEC benefit program provides coverage for the minimum essential coverage required services and offers an affordable ACA-compliant solution for employers.

While our MyMEC plan designs do not remove the possibility of the \$4,460 tax penalty (as of 2024) in the event that an eligible employee purchases insurance through the Marketplace, these plans are designed to be offered with other affordable MagnaCare medical products to offer a turn-key program of compliant plan designs that will eliminate this ACA tax as well.



### Benefits of MyMEC plans for employers:

- Limits exposure to ACA penalties
- Tax deductible
- Predictable cash flow
- Provide employee benefits
- Employee retention
- ERISA platform (eliminates state coverage mandates)
- Identical plan coverage in all 50 states

### Basic features included in all MyMec plans:



Coverage for 64 preventive care services such as routine vaccinations and cancer screenings



Broad provider network with thousands of doctors at convenient locations near you



Pharmacy coverage for preventive generic maintenance medications



Pharmacy discount card



Ability to customize your plan with additional benefits

### Benefits of MyMEC plans for employees:

- Meets ACA individual mandate for most states
- Full medical preventive care coverage
- No out-of-pocket costs for preventive services



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Sample MyMEC Enhanced Summary	
Deductible	None
Co-Insurance	None
Preventive services	100% coverage*
Physician office visits	
Primary care office visit	\$30 copay, Max 4 visits per person/year (combined with specialty visits)
Specialist office visit	\$40 copay, Max 4 visits per person/year (combined with primary care visits)
Outpatient lab	\$30 copay in office setting or free-standing facility; Max 1 visit per person/year
Outpatient x-ray	\$30 copay in office setting or free-standing facility; Max 1 visit per person/year
Emergency services	
Urgent care	\$50 copay, Max 1 visit per person/year
Prescription drug benefits	Not Covered for Non-Preventive Drugs *\$0 Preventive Drugs (Birth Control)

\*Plan participants must see a doctor within the network in order to be covered for the services listed as part of the covered benefits summary. No pre-certification needed.

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## Covered Services

All MyMEC plans provide no-cost coverage for 64 preventive services. With MyMEC plans, pre-certification or referrals are NOT required for any of these tests and screenings.

### 15 covered preventive services for adults (ages 18+)

- Abdominal Aortic Aneurysm
- Alcohol Misuse
- Aspirin for CVD
- Blood Pressure
- Cholesterol
- Colorectal Cancer
- Depression Screening
- Type 2 Diabetes Screening
- Diet Counseling
- HIV Screening
- Immunizations
- Obesity Screening
- Sexually Transmitted Infection (STI) Prevention Counseling
- Tobacco Use Screening
- Syphilis Screening

### 23 covered preventive services for women (including pregnant women)

- Anemia Screening
- Bacteriuria Urinary Tract Infection Screening
- BRCA Counseling
- Breast Cancer Mammography
- Breast Cancer Chemoprevention Counseling
- Breastfeeding Support/ Counseling
- Cervical Cancer Screening
- Chlamydia Infection Screening
- Contraception (FDA Approved)
- Domestic and Interpersonal Violence Screening
- Folic Acid Supplements
- Gestational Diabetes Screening
- Gonorrhea Screening
- Hepatitis B Screening
- Human Immunodeficiency Virus (HIV) Screening
- Human Papillomavirus (HPV) DNA Test
- Osteoporosis Screening
- Routine Prenatal Visits
- Rh Incompatibility Screening
- Tobacco Use Screening
- Sexually Transmitted Infections (STI) Counseling
- Syphilis Screening
- Well-woman Visits

### 26 covered preventive services for children and teens\*

- Alcohol and Drug Use Assessments
- Autism Screening
- Behavioral Assessments
- Blood Pressure Screening
- Cervical Dysplasia Screening
- Congenital Hypothyroidism Screening
- Depression Screening
- Developmental Screening / Surveillance
- Dyslipidemia Screening
- Fluoride Chemoprevention Supplements
- Gonorrhea Preventive Medication
- Hearing Screening for Newborns
- Height, Weight and Body Mass Index Measurements
- Hematocrit or Hemoglobin Screening
- Hemoglobinopathies or Sick-Cell Screening
- HIV Screening
- Immunizations
- Iron Supplements
- Lead Screening
- Medical History through Developmental Ages
- Obesity Screening and Counseling
- Oral Health Risk Assessment
- Phenylketonuria (PKU) Screening
- Sexually Transmitted Infection (STI) Prevention Counseling
- Tuberculin Testing
- Vision Screening

\*Age limits may apply



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As brokers, **we represent you, not the insurance companies.** At Affordable MEC Plans, part of the trusted SafeHarbor Pacific family, we're committed to being your dedicated advocate, ensuring you and your employees always have the support you need.

Led by John, our team is here to offer **not only the best Enhanced MEC plans** California, Oregon, and Washington have to offer, but **also Major Medical options** through **Blue Cross, Aetna, and Kaiser**, plus **Delta Dental and VSP vision.** Whatever your team's healthcare needs, we'll be here to guide you every step of the way.



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