

Minimum Essential Coverage (MEC)

Key Features



1. ACA Compliant

Designed by ERISA and tax attorneys to comply with the Affordable Care Act (ACA) requirements.



2. Penalty Proof

HRX Open Access, when offered along side your penalty B comprehensive medical plan, satisfies the employer and the employee ACA tax requirements so you are not subject to penalties and fines.



3. Cost-Effective

HRX Open Access is the most cost effective ACA compliant solution available. Any qualifying company can completely satisfy its requirements under the Affordable Care Act.



4. Open Network

HRX Open Access allows the employees to go to any doctor that accepts payment based on the physicians service fee schedule accepted by Medicare. (Medicare 125). We have found 95% of the physicians will accept HRX Open Access MEC.



5. Easily Implemented

Our disruptive solution includes our proprietary on-line HRX software with an easy to use benefits enrollment portal, fully integrated benefits administration and the assistance of our benefit counselors on our multi-lingual call center which creates a great employee experience. The HRX system is provided by WorXsiteHR, who is a best-in-class providers for large employers nationwide.



6. MEC - Preventative Services Covered 100%

- ❖ Routine physical exam*
- ❖ Well woman exam (annual)*
- ❖ Annual pap smear
- ❖ Annual PSA test
- ❖ Well child exams*
- ❖ Routine immunizations*
- ❖ Flu and pneumonia shots*
- ❖ Cancer screening for breast, colon, and cervical cancers*
- ❖ Screening tests for diabetes, cholesterol, hypertension*
- ❖ Counseling for diabetes, sexually-transmitted diseases, smoking cessation, drug and alcohol abuse, obesity. *



*Partial list only, subject to change under the Affordable Care Act – please visit healthcare.gov for full set of covered preventative services. The ACA requires qualified plans to cover certain preventative care services and eliminate cost sharing. Defined preventative care services do not include primary care health related services that are provided as a result of illness, injury or congenital defect.

