



Minimum Essential Coverage for  
Self-Employed Individuals

*Go online to enroll*



# MINIMUM ESSENTIAL COVERAGE\*

The Minimum Essential Coverage (MEC) plan detailed in this guide is a self-insured health and welfare benefit plan that give access to important medical screenings, vaccines, counseling and more to help participants stay healthy. The MEC plan we offer is penalty proof protecting you from taxation under the Individual Mandate of the Affordable Care Act.

## 100% COVERED SERVICES

### COVERED PREVENTIVE SERVICES FOR CHILDREN

#### NEWBORNS AND CHILDREN

**Newborn Screenings:** Hearing, Hemoglobinopathies / Sickle Cell, Congenital Hypothyroidism, Phenylketonuria (PKU), **Other Services:** Iron supplements (up to 12 months, when prescribed), Gonorrhea

**Child Screenings:** Visual Acuity (age 3-5), Dental caries prevention (ages 6 months-5)

#### TEENS

**Screenings:** HIV, Hepatitis B, Depression (age 12+), Sexually Transmitted Infection (STI) prevention counseling and screening, Skin cancer behavioral counseling (age 10+ with fair skin)

#### VACCINATIONS

(From birth - age 18): Hepatitis A & B, Human Papillomavirus, Influenza (flu shot or intranasal), Measles, Mumps Rubella, Tetanus, Varicella, Pneumococcal, Diphtheria, Meningococcal, Pertussis, Rotavirus, Hemophilus influenza type B, Inactivated Poliovirus

#### GENERAL

**Screenings:** Obesity (counseling included, ages 6+), Tobacco (counseling + cessation intervention included)

including pregnant women

### ADDITIONAL PREVENTIVE SERVICES FOR WOMEN

#### SCREENINGS

Cervical cancer, Gonorrhea, HIV, Syphilis, Chlamydia, Tobacco, BRCA genetic testing (for women at higher risk), Domestic interpersonal violence, Breast cancer mammography (age 40+), Breast cancer testing + medications (for women of higher risk), and Osteoporosis (age 65+), Well Woman visits

#### COUNSELING

Sexually Transmitted Infections (STI), HIV, Tobacco, Alcohol misuse, Obesity, BRCA, Domestic interpersonal violence, Breast cancer chemo prevention, Well-woman visits to obtain recommended preventative services

ages 18 and older

### COVERED PREVENTIVE SERVICES FOR ADULTS

#### SCREENINGS

Blood pressure, Cholesterol, Diabetes, Obesity, Depression, Alcohol misuse, Tobacco use, Abdominal Aortic Aneurysm (men age 65-75), Colorectal cancer (age 50-75), Lung cancer (for age 55 - 80 who smoke 30 packs/year), Hepatitis B and C, HIV, Syphilis

#### VACCINATIONS

Hepatitis A & B, Herpes Zoster, Human Papillomavirus, influenza (flu shot), Measles, Tetanus, Pertussis, Mumps Rubella, Meningococcal, Varicella, Pneumococcal, Diphtheria

#### COUNSELING

Healthy Diet, Tobacco, Alcohol misuse, Obesity  
Skin cancer behavioral (for ages 18 - 24 with fair skin)  
Sexually Transmitted Infection (STI) prevention

#### OTHER SERVICES

Aspirin use for men (ages 45 - 79) and for women (ages 55 - 79) to prevent CVD when prescribed by a physician, Fall prevention to include physical therapy and vitamin D supplementation (ages 65+), Tobacco cessation interventions

#### CONTRACEPTION AND PREGNANCY

Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs

Folic acid supplements (when prescribed by a physician for women who may become pregnant), Bacteriuria screening,

Gestational Diabetes screening (after 24 weeks), Aspirin (for pregnant women at high risk for preeclampsia), Rh Incompatibility screening + follow up testing, Hepatitis B screening

Anemia (on a routine basis for pregnant women), Breastfeeding counseling, Expanded tobacco counseling / interventions

MONTHLY PREMIUM	MEMBER	MEMBER + SPOUSE	MEMBER + CHILD	FAMILY
MEC	\$64.50	\$117.85	\$108.15	\$161.50

\*Insurance coverage is provided on a level-funded basis through Providence Insurance Company, LLC.



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