



BALANCING HEALTH CARE COSTS



APEX
Minimum Essential Coverage (MEC)

COVERS:

PPACA preventive health services
at 100% of cost

Telehealth services
FREE and unlimited

Mental Health services
FREE and unlimited

Physician visits and diagnostic testing
with copay

Prescription drug benefits
with copay or coinsurance

When delivered by an in-network provider.



BEAZLEY
Group Limited Indemnity (GLI)

PAYS A FIXED BENEFIT
AMOUNT FOR A SET NUMBER
OF DAYS PER YEAR FOR:

Hospitalization

Surgeries

Emergency Room visits

Group Limited Indemnity (GLI) is not major medical insurance or PPACA compliant.

COMPLIANCE • PREVENTION • BENEFITS

Apex MEC plans are PPACA compliant, ideal for seasonal, hourly, full or part-time employees nationwide.

4-Year Rate Cap - MEC

Not to exceed 3% increase per year.

Plan Highlights

Apex MEC Benefits

All Apex plans exceed the requirements employers are currently required to meet under Penalty A of the PPACA.

- All plans satisfy Penalty A (\$2,750 annually / employee)
- All plans satisfy the state individual mandates for employees living in CA, DC, NJ, RI, VT

All Apex plans provide:

- Preventive care visit
- Telemedicine 24/7 (multilingual)
- Mental health care
- Pharmacy benefits

Additional Information:

- Guaranteed issue plans
- COBRA services managed by TPA
- 1095-B forms are provided to all employees electing coverage
- 1094-C forms are provided to the employer at the end of year
- ITIN and H-2A/H-2B employees qualify for benefits

Beazley GLI Benefits

Group Limited Indemnity insurance pays fixed benefits when a Certificateholder receives services covered by the plan. Benefits for each covered service are paid at a specified amount per day up to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue
- 1-year rate guarantee
- See Beazley proposal for product details and benefit definitions
- GLI is not available in HI, MN, NM, NY, OR and VT.
- Alternative GLI plan designs available for groups situated in CA, CT, DC, ID, KS, ME, ND, NH, NJ, PA and UT.

Group Limited Indemnity is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM0001. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator. Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

Valued Partners Nationwide



PHCS PPO Network Services

- Nationwide network of over 900,000 providers
- multiplan.com



Pharmacy Benefit Manager

- Call Center available 24/7/365
 - Contracted with 67,000 pharmacies nationwide
- citizensrx.com



Telemedicine

- 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians
 - 92% of issues resolved after first visit
- teladoc.com



Mental Health Care

- Providing access to mental health conveniently and confidentially
 - Treatment by text, phone or video
- cleverhealth.ai



TPAs

- Leading Third Party Administrators providing dependable services to clients and brokers
 - Managing costs effectively
 - Weekly and monthly billing capabilities
- regionalcare.com
acitpa.com



Reinsurance






- Rated A (Excellent) by A.M. Best
 - Applicable in states that allow reinsurance on MEC plans
- cfins.com



Specialist Insurer

- Three decades of experience
 - Providing clients the highest standards of underwriting and claims service worldwide
- beazley.com





Apex MEC* & Beazley Group Limited Indemnity (GLI)¹ Plans

	7 EE minimum	7 EE minimum	7 EE minimum
	MEC WITH BEAZLEY GLI ¹	MEC PLUS WITH BEAZLEY GLI ¹	MEC PLUS ADVANTAGE WITH BEAZLEY GLI ¹
PREVENTIVE/WELLNESS BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit www.HealthCare.gov/center/regulations/prevention.html for the most current listing of preventive benefits.	Covered at 100%	Covered at 100%	Covered at 100%
TELADOC - TELEMEDICINE 24/7 (Multilingual)² 	FREE (unlimited)	FREE (unlimited)	FREE (unlimited)
Clever Health - MENTAL HEALTH SERVICES (Multilingual)² 			
PHCS - PPO NETWORK SERVICES² 			
Primary Care Physician Visits	\$0 Copay max 1 visit per plan year	\$20 Copay max 3 visits per plan year	\$20 Copay max 3 visits per plan year
Specialist Office Visits	Network Discount	Network Discount	\$50 Copay max 3 visits per plan year
Urgent Care		\$50 Copay max 3 visits per plan year	\$50 Copay max 3 visits per plan year
Diagnostic X-ray and Lab		See Beazley GLI Benefits Below	\$50 Copay in offices, max 5 services per plan year
CT Scan/MRI (outpatient only)			\$200 Copay max 1 CT Scan or 1 MRI per plan year
Citizens Rx - PRESCRIPTION BENEFITS² 			
Tier 1 - Low Cost	Discount Card Up to 75% Discount on FDA Approved Medications	\$1 Copay	\$1 Copay
Tier 2 - Generics		10% Coinsurance	10% Coinsurance
Tier 3 - Preferred		20% Coinsurance	20% Coinsurance
LIMITED INDEMNITY BENEFITS Hospital Indemnity Benefits 	GLI Underwritten by Beazley Insurance Company, Inc.	GLI Underwritten by Beazley Insurance Company, Inc.	GLI Underwritten by Beazley Insurance Company, Inc.
Hospital Confinement For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child	\$500 per day 10 days per plan year	\$500 per day 10 days per plan year	\$1,000 per day 30 days per plan year
Hospital Intensive Care Unit For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	\$1,000 per day 10 days per plan year	\$1,000 per day 10 days per plan year	\$1,500 per day 10 days per plan year
Hospital Admission Lump sum benefit for a hospital admission, due to sickness or injury Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU	\$500 per day 1 day per plan year	\$200 per day 1 day per plan year	\$2,500 per day 1 day per plan year
Surgery/Anesthesia Benefits			
Inpatient Surgery For inpatient surgery in hospital due to sickness or injury	\$500 per day 1 day per plan year	\$500 per day 1 day per plan year	\$1,000 per day 2 days per plan year
Outpatient Major Surgery For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury	\$300 per day 1 day per plan year	\$300 per day 1 day per plan year	\$750 per day 1 day per plan year
Outpatient Minor Surgery For outpatient minor surgery in hospital or freestanding surgery center, due to sickness or injury	\$100 per day 1 day per plan year	\$100 per day 1 day per plan year	\$200 per day 1 day per plan year
Anesthesia For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist (payable with inpatient and outpatient major surgeries only)	\$300 per day 1 day per plan year	\$300 per day 1 day per plan year	\$300 per day 1 day per plan year
Emergency Room Benefits			
Emergency Room for Sickness For treatment in an ER due to sickness	\$50 per day 2 days per plan year	\$50 per day 2 days per plan year	\$50 per day 2 days per plan year
Emergency Room for Injury For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)	\$200 per day 2 days per plan year	\$150 per day 2 days per plan year	\$300 per day 2 days per plan year
Outpatient Benefits			
Outpatient Diagnostic Lab For lab test, ordered by a physician	\$50 per day 3 days per plan year	\$25 per day 3 days per plan year	See MEC Plus Advantage Benefits Above
Outpatient Diagnostic X-ray For X-ray, ordered by a physician	\$100 per day 1 day per plan year	\$75 per day 1 day per plan year	
Outpatient Major Diagnostic Testing For major diagnostic testing, ordered by a physician	\$300 per day 1 day per plan year	\$250 per day 1 day per plan year	
MONTHLY PREMIUMS [PAID BY EMPLOYEE]	1-YEAR RATE CAP³	1-YEAR RATE CAP³	1-YEAR RATE CAP³
Employee only	\$ 60.00 + \$ 45.00 = \$105.00	\$ 95.00 + \$38.00 = \$133.00	\$118.75 + \$ 63.69 = \$182.44
Employee & Spouse only	\$115.00 + \$ 87.60 = \$202.60	\$180.00 + \$74.00 = \$254.00	\$240.00 + \$130.57 = \$370.57
Employee & Children only	\$115.00 + \$ 71.00 = \$186.00	\$180.00 + \$60.00 = \$240.00	\$240.00 + \$114.53 = \$354.53
Family	\$175.00 + \$113.70 = \$288.70	\$285.00 + \$96.00 = \$381.00	\$355.00 + \$190.26 = \$545.26

* The Apex MEC plans are PPACA compliant; they are offered by Apex Management Group and administered by RCI and ACI. Beazley does not underwrite or offer MEC plans and does not offer non-insurance benefits.
¹ Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant and does not satisfy any PPACA penalties.
² Non-insurance benefits are included with Apex MEC plans.
³ Beazley premium is illustrated in pink and is offered with a 1-year rate guarantee. Coverage is not available in all states. Benefits may vary by state. Minimum participation requirements apply.

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Apex MEC Plans

	4 EE minimum	4 EE minimum	4 EE minimum
	MEC BASIC	MEC PLUS	MEC PLUS ADVANTAGE
PREVENTIVE/WELLNESS BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit www.HealthCare.gov/center/regulations/prevention.html for the most current listing of preventive benefits.	Covered at 100%	Covered at 100%	Covered at 100%
TELADOC - TELEMEDICINE 24/7 (Multilingual)² 	FREE (unlimited)	FREE (unlimited)	FREE (unlimited)
Clever Health - MENTAL HEALTH SERVICES (Multilingual)² 			
PHCS - PPO NETWORK SERVICES² 	Not Included	\$20 Copay max 3 visits per plan year Not Included \$50 Copay max 3 visits per plan year Not Included	\$20 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay in offices, max 5 services per plan year \$200 Copay max 1 CT Scan or 1 MRI per plan year
Citizens Rx - PRESCRIPTION BENEFITS² 	Discount Card Up to 75% Discount on FDA Approved Medications	\$1 Copay 10% Coinsurance 20% Coinsurance	\$1 Copay 10% Coinsurance 20% Coinsurance
MONTHLY PREMIUMS [PAID BY EMPLOYEE]	4-YEAR RATE CAP	4-YEAR RATE CAP	4-YEAR RATE CAP
Employee only	\$ 45.00	\$ 95.00	\$118.75
Employee & Spouse only	\$ 85.00	\$180.00	\$240.00
Employee & Children only	\$ 85.00	\$180.00	\$240.00
Family	\$125.00	\$285.00	\$355.00

Additional Information

- This MEC (Minimum Essential Coverage) plan includes coverage for all preventive care services recommended by the U.S. Preventive Services Task Force (USPSTF) and mandated by the Patient Protection and Affordable Care Act (PPACA), including but not limited to routine physical exams, associated imaging and laboratory services (such as mammograms and PSA tests), well-child exams, and immunizations. For complete details, exclusions and limitations on PPACA required coverage, visit www.healthcare.gov.
- Apex covers preventive services as required under the PPACA and are only covered at 100% when utilizing in-network providers.
- TELADOC provides 24/7/365 access to a national network of U.S. board-certified doctors and pediatricians through the convenience of phone or online video consultations. TELADOC also provides access to mental health benefits.
- TELADOC is available to every enrolled employee, their spouse or domestic partner, and their children up to the age of 26.
- All Apex plans do not meet the Minimum Creditable Coverage (MCC) standards in Massachusetts therefore they do not satisfy the Individual Mandate.
- The Patient Centered Outcomes Research Institute (PCORI) fees are the responsibility of the Employer.
- An Employer can choose up to 2 of the 6 plan designs per plan year.
- The Apex MEC product offerings are **not** Major Medical plans, they are limited benefit plans.
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount.