

# Schedule of Benefits



## HDHP / Basic MEC Plan

Membership in National Consumers Benefits Association (Included)



For member benefits, please visit:  
[www.ncbamembers.com](http://www.ncbamembers.com)

PPO Network: PHCS



Annual Deductible

\$3,000 Ind / \$6,000 Family

Coinsurance

80% of Negotiated Rate

Annual Out-of-Pocket maximum

\$6,650 Ind / \$13,300 Family

**HSA Compatible**

**Yes**

Covered Medical Services (HDHP)

Physician Office Visit (Primary Care), Laboratory Services, Urgent Care Only

### Preventive Benefits – Covers all mandated Preventive benefits required by PPACA

For a complete list of covered preventive care services, please visit: [www.Healthcare.gov/center/regulations/prevention.html](http://www.Healthcare.gov/center/regulations/prevention.html)

21 Preventive Services for Adults

28 Preventive Services for Women

31 Preventive Services for Children

100% Coverage, No Copay for Mandated Preventive Care Services



For additional information.

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# HDHP / Basic MEC

## Q & A

**Q: Is this an insurance plan?**

A: No, the HDHP is not an insurance product, but a self-funded plan sponsored by the National Consumers Benefits Association (NCBA) in which it's members are eligible to participate.

**Q: How do I obtain information on my membership benefits?**

A: You will receive a membership booklet along with an ID card in the mail. You can also go online to the NCBA website; [www.ncbamembers.com](http://www.ncbamembers.com), register, then login in and you can access your benefits. If you have additional questions, you can call the toll-free number in your member booklet, on your ID card or online.

**Q: The HDHP; Is it comprehensive or catastrophic coverage such as a HDHP would be in the Marketplace?**

A: No, there are only three items that count towards the deductible, those services include Primary Care visits, Urgent Care visits and Lab services. However, it does provide the framework to make it eligible for a Health Savings Account (HSA).

**Q: Does the plan include an HSA account?**

A: Yes, the plan does include the establishment of an HSA account with one of the premier HSA programs in the country, Health Equity. It is up to you to fund the account. The maximum contributions are as follows:

2018: Individual \$3,450 / Family \$6,900

2019: Individual \$3,500 / Family \$7,000

For those age 55 and over, an additional \$1,000 can be contributed.

**Q: Does the plan cover Preventive Care Services?**

A: Yes, the plan provides 100% benefits, no copays and no deductibles for the following Preventive Care services:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care services for Children

**Q: Is there a network of doctors or physicians:**

A: Yes, the plan accesses one of the largest physician networks in the country, Preferred Health Care Services (PHCS) with over 900,000 physicians nationwide.

**Q: What if I need catastrophic coverage?**

A: The HDHP/Basic MEC plan can be paired with Sedera Health – Medical Cost Sharing to provide a complete, comprehensive and affordable healthcare solution for you and your family. By paring the HDHP/Basic MEC plan with Sedera Health, members may save up to 50% of what they could purchase a plan for on the Marketplace.