



Minimal Essential Coverage

Affordable preventative benefit coverage

Minimal Essential Coverage

Minimal Essential Coverage (MEC) plans are an employer-funded plans that cover preventative services only. These plans allow you to offer minimum essential coverage services to your employees and satisfy ACA requirements. Some common services covered under MEC plans include:

- Cancer screenings
- HIV Testing
- Diabetes screenings
- Child wellness screenings
- Domestic violence counseling
- Contraception methods
- Well-woman visits
- Obesity counseling

MEC Plus

A MEC Plus plan includes what a normal MEC plan would with additional non-preventative benefit options. MEC Plus plans offer a higher level of coverage and benefits, such as, preventative care, wellness-related services, and non-preventative care. MEC plus benefits can include but are not limited to:

- Primary office care
- Urgent care
- Lab work
- X-rays
- Pharmacy costs
- Out-of-network benefits

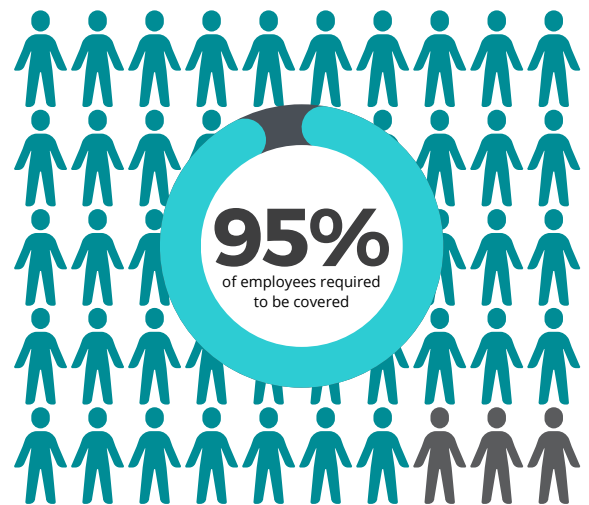
Common challenges

For employers to offer health care coverage to their employees can be quite expensive. Other challenges to offering health care :

- Overwhelming insurance information
- Labor intensive for HR
- Employees not understanding their plan
- Complex claims adjudication causing frequent communication

Key benefits

- Affordable health care coverage
- Custom plan designs available
- Satisfies DOL mandates, avoid penalties
- Participants can visit any provider
- Effortless administration
- **100% US-based, live customer support**



ACA Regulation

Under ACA regulations, ALEs are required to provide Minimal Essential Coverage to 95% of their full-time or full-time equivalent employees. Failure to do so results in IRS fines and penalties. Minimum Value plans meet this standard.

Navia MEC solutions

Affordable health care coverage

Avoid expensive health care coverage costs

Navia provides tiered affordable administrative fees and variable claims funding options. Beneficiaries preventive care is covered at 100% through in-network providers.

Satisfy DOL Mandates

Avoid expensive penalties for you and your employees

Navia MEC plans satisfy the Employer Shared Responsibility requirement known as "Pay or Play". Covered employees also avoid individual penalties. A company with 100 employees could face an annual penalty of \$140,000.

Custom plan designs

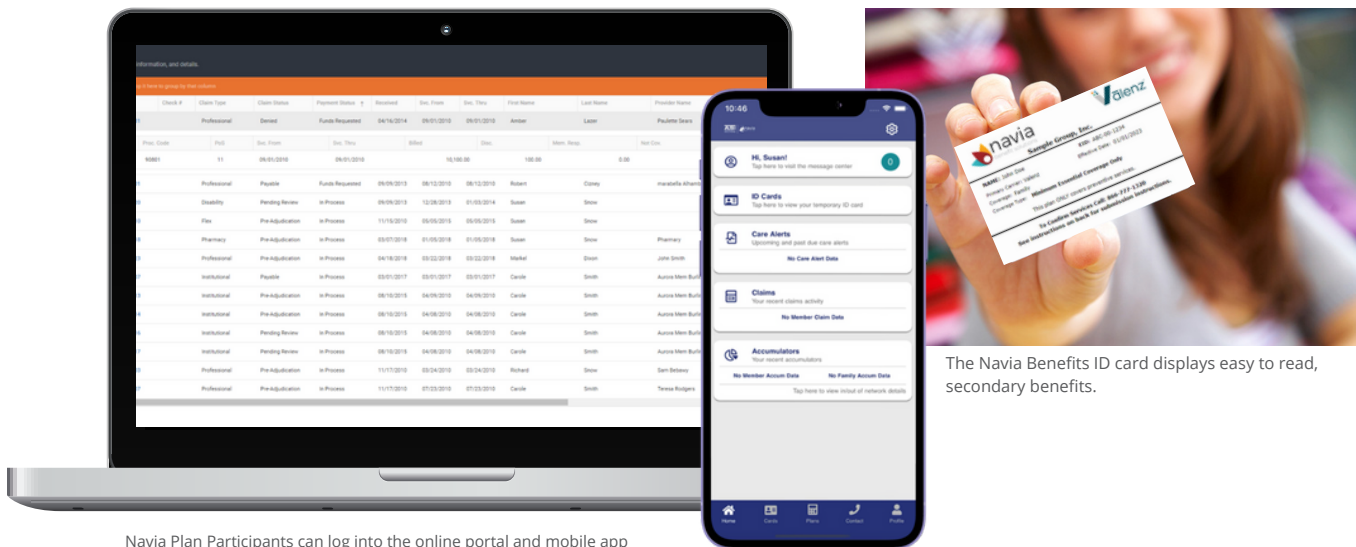
Offer more benefits with your MEC plan

Navia offers MEC Plus plans which allow employers to tailor their MEC plans to cover select services. These services could include lab work, diagnostic testing, prescriptions, and more.

Navia Open Access

Service providers are readily available

With the Navia MEC plan we have open access, which allows participants to see any provider for covered services. While providers are not considered "in-network", they offer reasonable rates as part of their reimbursement arrangements.



Navia Plan Participants can log into the online portal and mobile app to easily access account information and submit claims.

The Navia Benefits ID card displays easy to read, secondary benefits.

MEC product features

Navia's clients have access to industry-best features and capabilities:

Employers

- Low cost, affordable alternative to comprehensive health plans.
- It satisfies the employer shared responsibility mandate for Minimum Essential Coverage
- Custom benefit plans and materials
- Employer portal for ease of administration and reporting
- Open access network

Participants

- Coverage for preventative services
- Easy and accessible account access online and mobile
- Navia pays providers directly
- Access to high quality medical providers and facilities
- Lower out-of-pocket costs
- Dedicated customer service representatives for MEC plans

Connect with us today

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