

MEC BASIC™

Schedule of Benefits

This Plan provides coverage for the preventives health services required by the PHSA § 2713 (a) without any cost sharing requirements. All In-Network preventive services will be 100% covered by the Plan, Out-of-Network services will not be covered, and the Plan Member will owe 100% of cost of these services.

Preventive Health Services		
Annual Maximum	Unlimited	
<p>This Plan coverage preventive services only. There are no copayments or deductibles or other amounts that a Member of the Plan must pay before the Plan pays a benefit and there is no plan maximum for covered services. This Plan does not cover services related to accident, injury or illness.</p>		
Covered Benefits ¹	Benefit Level	Limits
<ul style="list-style-type: none"> • Medical services with a rating of “A” or “B” from the current recommendations of the United States Preventive Services Task Force²; • Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention for certain individuals only³; • Preventive care and screenings for infants, children, and adolescents provided for in the comprehensive guidelines supported by the Health Resources and Services Administration⁴; and • With respect to women such additional preventive care and screenings not described in the first subsection (1) as provided for in the comprehensive guidelines of the Health Resources and Services Administration⁵. 	100% ⁶	Some services are subject to age and other limitations. See table below.

¹ Benefits automatically subject to [PHSA § 2713\(a\)](#), amendments to this section, through legislative act or regulation, are automatically incorporated into this document by reference.

² See <https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations>

³ Learn more on recommendations of immunizations on <https://www.cdc.gov/vaccines/acip>

⁴ Guidelines can be found in <https://www.hrsa.gov>

⁵ *Supra*.

⁶ This Plan utilizes a Preferred Provider Organization, or “PPO” network. No benefits are paid if received from an Out-of-

Preventive Health Services: Limitations, Intervals, and Requirements

The following table represents the type of medical services currently covered under the **MECBasic™ Plan** as well as the permitted interval and any requirements of such medical services. If a medical service does not have a specific interval under law or regulation, the interval for that medical service is once per year.

Preventive Health Services		
Benefit	Interval	Description
Abdominal aortic aneurysm screening	1 per lifetime	By ultrasonography in men ages 65-75 years who have ever smoked
Alcohol misuse: screening and counseling	1	Screenings for adults age 18 years or older for alcohol misuse and provide persons engaged in risky or hazardous drinking with brief behavioral counseling interventions to reduce alcohol misuse
Aspirin: preventive medication	As prescribed	Initiating low-dose aspirin use for the primary prevention of cardiovascular disease and colorectal cancer in adults aged 50 to 59 years who have a 10% or greater 10-year cardiovascular risk, are not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years
		Use of low-dose aspirin (81 mg/d) after 12 weeks of gestation in pregnant women who are at high risk for preeclampsia
Bacteriuria screening	1	Screening for asymptomatic bacteriuria with urine culture in pregnant women at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
Blood pressure screening	1	Screening for high blood pressure in adults aged 18 or older
BRCA risk assessment and genetic counseling/testing	1	Screening to women who have family members with breast, ovarian, tubal, or peritoneal cancer with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes (<i>BRCA1</i> or <i>BRCA2</i>). Women with positive screening results should receive genetic counseling and, if indicated after counseling, BRCA testing.

Breast cancer preventive medications	1	Risk-reducing medications, such as tamoxifen or raloxifene for women who are at increased risk for breast cancer and at low risk for adverse medication effects.
Breast cancer screening	1 time every 2 years	Screening mammography for women aged 50 to 74 years. Coverage limited to 2D mammograms only.
Breastfeeding interventions	2	Interventions during pregnancy and after birth to support breastfeeding
Cervical cancer screening: with cytology (Pap smear)	1 time every 3 years	Women age 21 to 65 years
Cervical cancer screening: with combination of cytology and human papillomavirus (HPV) testing	1 time every 5 years	Women age 30 to 65 years who want to lengthen the screening interval
Chlamydia screening	1	Sexually active women age 24 and younger and in older women who are at increased risk infection
Colorectal cancer screening	1 time every 5 years	Starting in adults at age 50 years and continuing until age 75 years
Contraceptive methods and counseling	As prescribed	Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity, not including abortifacient drugs
Dental caries prevention: infants and children up to age 5 years	1	Application of fluoride varnish to the primary teeth of all infants and children starting at the age of primary tooth eruption and prescription of oral fluoride supplementation starting at age 6 months for children whose water supply is fluoride deficient
Depression screening	1	Screening for major depressive disorder (MDD) in adolescents aged 12 to 18 years. Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up.
		Screening for depression in the general adult population, including pregnant and postpartum women . Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up.
Diabetes screening	1	Screening for abnormal blood glucose as part of cardiovascular risk assessment in adults aged 40 to 70 years who are overweight or obese. Clinicians should offer or refer patients with abnormal blood glucose to intensive behavioral counseling interventions to promote a healthful diet and physical activity.

Falls prevention: exercise or physical therapy	1	Community-dwelling adults age 65 years and older who are at increased risk for falls
Falls prevention: vitamin D supplementation	As prescribed	Community-dwelling adults age 65 years and older who are at increased risk for falls
Folic acid supplementation	As purchased	Daily supplement containing 0.4 to 0.8 mg (400 to 800 µg) of folic acid for all women planning or capable of pregnancy
Gestational diabetes mellitus screening	1	Asymptomatic pregnant women after 24 weeks of gestation
Gonorrhea prophylactic medication	1	Prophylactic ocular topical medication for all newborns for the prevention of gonococcal ophthalmia neonatorum
Gonorrhea screening	1	Sexually active women age 24 years and younger and in older women who are at increased risk for infection
Healthy diet and physical activity counseling to prevent cardiovascular disease	1	Adults who are overweight or obese and have additional cardiovascular disease (CVD) risk factors to intensive behavioral counseling interventions to promote a healthful diet and physical activity for CVD prevention.
Hemoglobinopathies screening	1	Screening for sickle cell disease in newborns
Hepatitis B screening	1	Adolescents and adults at high risk for infection
		Pregnant women at their first prenatal visit
Hepatitis C virus (HCV) infection screening	1	Adolescents and adults at high risk for infection
		Adults born between 1945 and 1965
HIV screening	1	Adolescents and adults aged 15 to 65 years. Younger adolescents and older adults who are at increased risk should also be screened.
		Pregnant women including those who present in labor who are untested and whose HIV status is unknown
Hypothyroidism screening	1	Screening for congenital hypothyroidism in newborns
Intimate partner violence screening	1	Women of childbearing age for intimate partner violence, such as domestic violence, and provide or refer women who screen positive to intervention services.

Lung cancer screening	1	With low-dose computed tomography in adults aged 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years. Screening should be discontinued once a person has not smoked for 15 years or develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery.
Obesity screening and counseling	1	To children and adolescents 6 years and older and offer or refer them to comprehensive, intensive behavioral interventions to promote improvements in weight status.
		Screening all adults . Clinicians should offer or refer patients with a body mass index of 30 kg/m ² or higher to intensive, multicomponent behavioral interventions
Osteoporosis screening	1	In Women aged 65 years and older and in younger women whose fracture risk is equal to or greater than that of a 65-year-old white woman who has no additional risk factors
Phenylketonuria screening	1	Screening for phenylketonuria in newborns
Preeclampsia screening	1	Pregnant women with blood pressure measurements throughout pregnancy
Rh incompatibility screening: first pregnancy visit	1	Rh (D) blood typing and antibody testing for all pregnant women during their first visit for pregnancy-related care
Rh incompatibility screening: 24–28 weeks' gestation	1	Repeated Rh (D) antibody testing for all unsensitized Rh (D)-negative women at 24 to 28 weeks' gestation, unless the biological father is known to be Rh (D)-negative
Sexually transmitted infections counseling	1	Intensive behavioral counseling for all sexually active adolescents and for adults who are at increased risk for sexually transmitted infections
Skin cancer behavioral counseling	1	Counseling children, adolescents, and young adults aged 10 to 24 years who have fair skin about minimizing their exposure to ultraviolet radiation to reduce risk for skin cancer
Statin preventive medication	As prescribed	Adults without a history of cardiovascular disease (CVD) (i.e., symptomatic coronary artery disease or ischemic stroke) use a low- to moderate-dose statin for the prevention of CVD events and mortality when all of the following criteria are met: 1) they are aged 40 to 75 years; 2) they have 1 or more CVD risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking); and 3) they have a calculated 10-year risk of a cardiovascular event of 10% or greater. Identification of dyslipidemia and calculation of 10-year CVD event risk requires universal lipids screening in adults ages 40 to 75 years.

Tobacco use counseling and interventions	2	Ask all adults about tobacco use, advise them to stop using tobacco, and provide behavioral interventions and U.S. Food and Drug Administration (FDA) approved pharmacotherapy for cessation to adults who use tobacco
		Ask all pregnant women about tobacco use, advise them to stop using tobacco, and provide behavioral interventions for cessation to pregnant women who use tobacco
		Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged children and adolescents
Tuberculosis screening	1	Adults at increased risk
Syphilis screening	1	In persons who are at increased risk for infection
		All pregnant women
Vision screening	1 time every 2 years	All children aged 3 to 5 years to detect amblyopia or its risk factors
Well-woman visits	1	Adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception care and many services necessary for prenatal care.
Immunizations		
Vaccine		Requirements
HepB-1		Newborn
HepB-2		Aged 4 weeks – 2 months
HepB-3		Aged 24 weeks – 18 months
DTaP-1		Aged 6 weeks – 2 months
DTaP-2		Aged 10 weeks – 4 months
DTaP-3		Aged 14 weeks – 6 months
DTap-4		Aged 12-18 months
DTaP-5		Aged 4-6
Hib-1		Aged 6 weeks – 2 months
Hib-2		Aged 10 weeks – 4 months
Hib-3		Aged 14 weeks – 6 months
Hib-4		Aged 12-15 months
IPV-1		Aged 6 weeks – 2 months
IPV-2		Aged 10 weeks – 4 months
IPV-3		Aged 14 weeks – 18 months

IPV-4	Aged 4-6
PCV-1	Aged 6 weeks – 2 months
PCV-2	Aged 10 weeks – 4 months
PCV-3	Aged 14 weeks – 6 months
PCV-4	Aged 12-15 months
MMR-1	Aged 12-15 months
MMR-2	Aged 13 months – 6
Vericella-1	Aged 12-15 months
Vericella-2	Aged 15 months – 6
HepA-1	Aged 12-23 months
HepA-2	Aged 18 months or older
Influenza, inactivated (flu shot)	Aged 6 months or older
LAIV (intranasal)	Aged 2-49
MCV4-1	Aged 2-12
MCV4-2	Aged 11 years, 8 weeks – 16
MPSV4-1	Aged 2 or older
MPSV4-2	Aged 7 or older
Td	Aged 7-12
Tdap	Aged 7 or older
PPSV-1	Aged 2 or older
PPSV-2	Aged 7 or older
HPV-1	Aged 9-12
HPV-2	Aged 9 years, 4 weeks – 12 years, 2 months
HPV-3	Aged 9 years, 24 weeks – 12 years, 6 months
Rotavirus-1	Aged 6 weeks – 2 months
Rotavirus-2	Aged 10 weeks – 4 months
Rotavirus-3	Aged 14 weeks – 6 months
Herpes Zoster	Aged 60 years or older

Preventive Benefits: Exclusions

Some health care services are not covered by the Plan. The following is an example of services that are generally not covered.

1. Any medical service, treatment or procedure not specified as covered under this Plan;
2. Office visits, physical examinations, immunizations, and tests when required solely for the following:
 - a. Sports

- b. Camp
 - c. Employment
 - d. Travel
 - e. Insurance
 - f. Marriage
 - g. Legal proceedings
3. Routine foot care for treatment of the following:
- a. Flat feet
 - b. Corns
 - c. Bunions
 - d. Calluses
 - e. Toenails
 - f. Fallen arches
 - g. Weak feet
 - h. Chronic foot strain
4. Rehabilitative therapies
5. Dental procedures
6. Any other expense, bill, charge, or monetary obligation not covered under this Plan, including but not limited to all non-medical service expenses, bills, charges, and monetary obligations. Unless the medical service is explicitly provided by this Schedule of Benefits or otherwise explicitly provided in the Summary Plan Description (SPD), this Plan does not cover the medical service or any related expense, bill, charge, or monetary obligation to the medical service.