

# MEC PRIME™

## Schedule of Benefits

The following table represents the type of medical services currently covered under the **MEC PRIME™ Plan**, as well as the permitted interval and any requirements of such medical services. Note that some requirements may be defined by the benefit itself, such as cholesterol abnormalities screening: men 35 and older. Only men aged 35 or older may access such benefits by fiat of the benefit itself.

Medical Service	What You Will Pay (In-Network Provider)	Limitations & Exclusions
Primary Care Visits	\$150 Copay New Doctor; \$50 Copay Existing Doctor	Not covered if services are provided at hospital. Only covers in-network services; there is no coverage for out-of-network services.
Specialist doctor's office visit	\$200 Copay New Doctor; \$100 Copay Existing Doctor	Not covered if services are provided at hospital. Only covers in-network services; there is no coverage for out-of-network services.
Preventive care/ screening/ immunization	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. See Schedule of Preventive Services below. Only covers in-network services;
Outpatient X-Ray	\$75 Copay Per X-Ray billed	Not covered if services are provided at hospital. Only covers in-network services; there is no coverage for out-of-network services.
Outpatient Lab	\$50 Copay Per Panel Tested	
Urgent care	\$150 Copay	Only covers in-network services; there is no coverage for out-of-network services.

## Preventive Health Services: Limitations, Intervals, and Requirements

Preventive Health Services		
Benefit	Interval	Description
Abdominal aortic aneurysm screening	1 per lifetime	By ultrasonography in <b>men</b> ages 65-75 years who have ever smoked
Alcohol misuse: screening and counseling	1	Screenings for <b>adults</b> 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 <b>adults</b> 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 <b>pregnant women</b> who are at high risk for preeclampsia
Bacteriuria screening	1	Screening for asymptomatic bacteriuria with urine culture in <b>pregnant women</b> at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
Blood pressure screening	1	Screening for high blood pressure in <b>adults</b> aged 18 or older
BRCA risk assessment and genetic counseling/testing	1	Screening to <b>women</b> 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 <b>women</b> 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 <b>women</b> aged 50 to 74 years. Coverage limited to 2D mammograms only.

Breastfeeding interventions	2	Interventions during <b>pregnancy</b> and after birth to support breastfeeding
Cervical cancer screening: with cytology (Pap smear)	1 time every 3 years	<b>Women</b> age 21 to 65 years
Cervical cancer screening: with combination of cytology and human papillomavirus (HPV) testing	1 time every 5 years	<b>Women</b> age 30 to 65 years who want to lengthen the screening interval
Chlamydia screening	1	Sexually active <b>women</b> age 24 and younger and in older women who are at increased risk infection
Colorectal cancer screening	1 time every 5 years	Starting in <b>adults</b> 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 <b>all women</b> 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 <b>infants and children</b> starting at the age of primary tooth eruption and prescription of oral fluoride supplementation starting at age <b>6 months for children</b> whose water supply is fluoride deficient
Depression screening	1	Screening for major depressive disorder (MDD) in <b>adolescents</b> 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 <b>adult</b> population, including <b>pregnant and postpartum women</b> . 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 <b>adults</b> 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 <b>adults</b> age 65 years and older who are at increased risk for falls
Falls prevention: vitamin D supplementation	As prescribed	Community-dwelling <b>adults</b> 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 <b>women</b> planning or capable of pregnancy
Gestational diabetes mellitus screening	1	Asymptomatic <b>pregnant women</b> after 24 weeks of gestation
Gonorrhea prophylactic medication	1	Prophylactic ocular topical medication for all <b>newborns</b> for the prevention of gonococcal ophthalmia neonatorum
Gonorrhea screening	1	Sexually active <b>women</b> 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	<b>Adults</b> 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 <b>newborns</b>
Hepatitis B screening	1	<b>Adolescents and adults</b> at high risk for infection
		<b>Pregnant women</b> at their first prenatal visit
Hepatitis C virus (HCV) infection screening	1	<b>Adolescents and adults</b> at high risk for infection
		<b>Adults</b> born between 1945 and 1965
HIV screening	1	<b>Adolescents and adults aged</b> 15 to 65 years. Younger adolescents and older adults who are at increased risk should also be screened.
		<b>Pregnant women</b> including those who present in labor who are untested and whose HIV status is unknown
Hypothyroidism screening	1	Screening for congenital hypothyroidism in <b>newborns</b>
Intimate partner violence screening	1	<b>Women</b> 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 <b>adults</b> 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 <b>children and adolescents</b> 6 years and older and offer or refer them to comprehensive, intensive behavioral interventions to promote improvements in weight status.
		Screening all <b>adults</b> . Clinicians should offer or refer patients with a body mass index of 30 kg/m <sup>2</sup> or higher to intensive, multicomponent behavioral interventions
Osteoporosis screening	1	In <b>Women</b> 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 <b>newborns</b>
Preeclampsia screening	1	<b>Pregnant women</b> with blood pressure measurements throughout pregnancy
Rh incompatibility screening: first pregnancy visit	1	Rh (D) blood typing and antibody testing for all <b>pregnant women</b> 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 <b>women</b> 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 <b>adolescents and for adults</b> who are at increased risk for sexually transmitted infections
Skin cancer behavioral counseling	1	Counseling <b>children, adolescents, and young adults</b> 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	<b>Adults</b> 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 <b>adults</b> 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 <b>pregnant women</b> 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 <b>children and adolescents</b>
Tuberculosis screening	1	<b>Adults</b> at increased risk
Syphilis screening	1	In <b>persons</b> who are at increased risk for infection
		All <b>pregnant women</b>
Vision screening	1 time every 2 years	All <b>children</b> aged 3 to 5 years to detect amblyopia or its risk factors
Well-woman visits	1	Adult <b>women</b> to obtain the recommended preventive services that are age and developmentally appropriate, including preconception care and many services necessary for prenatal care.
<b>Immunizations</b>		
<b>Vaccine</b>		<b>Requirements</b>
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

## 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.