



Meridian HSN’s ACA-Compliant:

- Minimum Essential Coverage (MEC)
- Minimum Value Plan (MVP)

MEC and MVP Sample Proposal

Minimum Essential Coverage Plan

By providing the 100% employer paid Minimum Essential Coverage plan and auto-enrolling all of your eligible employees, you will be satisfying the mandate that requires large employers to offer healthcare to their full-time employees. This will satisfy the \$2,160 per employee per year penalty regulated by the IRS.

By providing this coverage you will also satisfy the employee’s individual mandate. In addition to the preventative and wellness benefits of the Minimum Essential Coverage plan, your employees will also have access to a telehealth program.



This document reviews the costs and benefits associated with Freedom Care’s Minimum Essential Coverage (MEC) and the Minimum Value Plan (MVP)

Minimum Essential Coverage Pricing Per Employee Per Month

Administrative Fees	\$ 56.49
Claims Funding	\$ 18.26
Total	\$ 74.75

Dependents and Spouse can be added for \$40.77 per month paid by the employee.



For more information contact:
Meridian HSN - 1-800-994-1143
www.MeridianHSN.com

Benefit Outline for Minimum Essential Coverage (MEC)

Minimum Essential Coverage Benefits Outline

Preventative Health Services for Adults

Abdominal Aortic Aneurysm one-time screening	Diet counseling
Alcohol Misuse screening and counseling	HIV screening
Aspirin Use to Prevent Cardiovascular Disease	Immunization vaccines
Blood Pressure screening	Obesity screening and counseling
Cholesterol screening	Sexually Transmitted Infections counseling
Colorectal Cancer screening	Syphilis screening
Depression screening	Tobacco Use screening
Diabetes (Type 2) screening	

Preventative Health Services for Women

Anemia screening	Gonorrhea screening
Breast Cancer Genetic Test Counseling (BRCA)	Hepatitis B screening
Breast Cancer Mammography screenings	HIV screening and counseling
Breast Cancer Chemoprevention counseling	Human Papillomavirus (HPV) DNA Test
Breastfeeding support and counseling	Osteoporosis screening
Cervical Cancer screening	Rh Incompatibility screening
Chlamydia Infection screening	Sexually Transmitted Infections counseling
Contraception	Syphilis screening
Domestic Violence screening and counseling	Tobacco Use screening and interventions
Folic Acid supplements	Urinary Tract or Other Infection screening
Gestational Diabetes screening	Well-Woman visits

Preventative Health Services for Children

Alcohol and Drug Use Assessments	Hemoglobinopathies or Sickle Cell screening
Autism screening	HIV screening
Behavioral assessments	Hypothyroidism screening
Blood Pressure screening	Immunization vaccines
Cervical Dysplasia screening	Iron supplements
Depression screening	Lead screening
Developmental screening	Medical History throughout development
Dyslipidemia screening	Obesity screening and counseling
Fluoride Chemoprevention supplements	Oral Health Risk assessment
Gonorrhea Preventive medication	Phenylketonuria (PKU) screening
Hearing screening	Sexually Transmitted Infections prevention
Height, Weight and BMI measurements	Tuberculin
Hematocrit or Hemoglobin screening	Vision screening



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FreedomCare - Benefit Outline for Minimum Value Plan (MVP)

Minimum Value Plan

To ensure that you are fully ACA compliant, you must also offer your eligible employee's an affordable Minimum Value Plan. By offering the Minimum Value Plan to all eligible employees you have fulfilled your obligation to offer affordable and minimum value healthcare, thus satisfying the \$3,240 penalty.

In order to ensure affordability under the Affordable Care Act, your employees can only be charged 9.5% of their income.



Description	
Network	Bronze Equivalent (Cigna PPO)
Deductible (Individual)	
In Network	\$6,550
Out of Network	Not covered
Coinsurance	
In Network	100%
Out of Network	Not Covered
Out-of-Pocket Limit (Individual)	
In Network	\$6,550
Out of Network	Not covered
Physician/Specialist/Chiropractic Office Visit	Deductible
Urgent Care Visit	Deductible
Emergency Room Visit	Deductible
Therapy Visit	Deductible
Alternative Medicine Visit	Deductible
X-ray/Lab Services	Deductible
Inpatient Admission/Outpatient Surgery	Deductible
Prescription Drug	
Generic	Deductible
Preferred	Deductible
Non-preferred	Deductible
Deductible	Deductible
Per employee per month cost	\$498.50*

*Rates are based on a 10 employee minimum enrollment and are subject to change.

Self-Directed Insurance Trust (SDIT)

If any eligible employee accepts the offer of the Minimum Value Plan, you will be required to execute all documents and pay all fees necessary to form a SDIT. For a complete list of these documents and fees please contact your FreedomCare Representative.

This SDIT would also provide a contractual liability policy above your Self Insured Retention to limit your liability on both the Minimum Essential Coverage Plan and the Minimum Value Plan.

Compliance Guarantee.

We guarantee Affordable Care Act Compliance. Each of our clients receive our compliance certificate that outlines our guarantee, which no other company can match.



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FreedomCare – Telehealth & Discount Prescription Card Benefits with Minimum Essential Coverage (MEC) & Minimum Value Plan (MVP)

Telehealth Family Account



By providing a telehealth family account to your employees, their entire families will have access to doctors and licensed therapists anytime, from anywhere by video or phone.

Common Conditions treated by a telehealth family account:

- Flu symptoms
- Ear infection
- Headache
- Mild lacerations
- Dehydration
- Cough
- Constipation
- Rashes
- Joint Aches
- Insomnia
- Bronchitis
- Diarrhea
- Nausea
- Itchy eyes
- Skin infections
- Abrasions
- Sinus infection
- Urinary tract infection
- Allergies
- Sore throat
- Insect bites & stings
- Nasal congestion
- Lice
- Vomiting
- Acne
- Respiratory infections
- and many more!

Discount Prescription Card

Every employee will receive a discount prescription code on their Member ID card that they can use to save money for themselves and their families at most pharmacies around the country.



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