



MEC Enhanced Plan

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Out-Of-Network	No Coverage
Out-of-Pocket Maximum	
- Employee	\$1,500
- Family	\$3,000
Preventive Care	ACA Required Preventive Services Covered at 100%
Doctor Office Visits	\$30 Copay, 8 Visits per Year
Diagnostic Tests & Lab Work	\$30 Copay, 4 Test Days Per Year
Advanced Studies	\$300 per Testing Day, 3 Days per Year
Surgical	
- Inpatient	\$1,000 per Day, 1 Day per Year
- Outpatient	\$500 per Day
- Outpatient Minor	\$100 per Day
- Outpatient Maximum	1 Day per Person
Anesthesia	30% of Surgical Benefit
Daily Hospital Indemnity	\$600 per Day, 500 Day Lifetime Maximum
Intensive Care Unit	\$1,200 per Day, 30 Days per Year
Substance Abuse	\$300 per Day, 30 Days per Year
Mental Illness	\$300 per Day, 30 Days per Year
Skilled Nursing	\$300 per Day, 60 Days per Stay
Ground Ambulance	\$500 per Day, 1 Day per Year
PHCS Limited Benefit Network	Physician and Hospital
Teladoc VPC	No Cost Access to Doctor's by Phone or Online
Accident Medical AD&D	Up to \$5,000 per Occurrence
- Employee	\$15,000
- Spouse	\$7,500
- Child	\$3,000

The Fixed Indemnity benefits are not available to residents of NM and VT.

The Fixed Indemnity Plans are underwritten by Nationwide Life Insurance Company, Columbus Ohio CA COA #7032.



Plan Features

PHCS LIMITED BENEFIT NETWORK

The PHCS Limited Benefit Network provides members access to a few of the nation's largest and most respected networks. Members that use PHCS providers will receive savings on Physician and Hospital services. Visiting a PHCS provider can reduce your out-of-pocket expenses and stretch your benefit dollars.

- Access to more than 4,500 hospitals, 90,000 ancillaries and 812,000 healthcare professionals.
- Discounts that result in significant savings for you when you visit in-network providers, helping to maximize your benefits.
- Multiplan applies rigorous criteria when credentialing providers for participation in the PHCS Network, so you can be assured you are choosing your healthcare provider from a high-quality network.
- To find a provider visit www.multiplan.com/awp or call (855) 495-1190.

AWP VALUE RX DISCOUNT CARD - PROVIDED BY CERPASSRX

The AWP Value Rx program is designed to provide substantial savings on your prescription drug expenses. This plan will help you identify affordable generic and brand name drugs by therapeutic class.

- Select generic and brand name drugs available for \$10, \$20, \$50 or less
- Generic and brand name drugs for which a discounted price has been negotiated
- Over 58,000 participating pharmacies nationwide
- No maximum annual benefit, deductibles or claim forms
- To view drug prices or locate a pharmacy, visit www.AWPValueRx.com

Note: The AWP Value Rx program is a non-insurance discount program

TELADOC PRIMARY360 - NO COST VIRTUAL CARE

Members can establish a relationship with a Primary Care Physician (PCP) that will partner with you to address your medical concerns and help you stay healthy. Your PCP and care team will provide personalized and convenient care focused on achieving positive outcomes. Members also have on-demand access to doctors for general medical needs as well as services provided by mental health and dermatology professionals. Teladoc doctors can diagnose, treat and prescribe medication.

- Primary Care: \$0 fee per visit
- General Medical: \$0 fee per consult
- Annual Wellness: \$0 fee per visit
- Psychiatry and Psychology: \$0 fee per visit
- Therapist: \$0 fee per visit
- Dermatology: \$0 fee per visit
- Call (800) 835-2362 or visit www.Teladoc.com



Disclaimers

Refer to official insurance policy and plan documents for more extensive information concerning your benefit plans. In the event of any conflict between this guide and the official plan documents, the plan documents, policy and certificate of coverage will govern.

Nationwide: New Mexico and Vermont residents are not eligible for any of the benefit programs offered by The American Worker. Benefits vary for Kansas and Ohio residents.

Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

The coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA #7032). The Limited Benefit Plan applicable to policy form SRCP 2000 or state equivalent. NSM-0301AO (06/23). The coverages are distributed by Fringe Benefit Group. Nationwide and Fringe Benefit Group are separate and non-affiliated companies.

MEC Enhanced Plan: These plans provide Plan Participants with minimum essential coverage under the federal income tax rules. Individuals that enroll in these plans may not be eligible for a federal tax credit through a federal or state exchange while enrolled in these plans. These plans do not provide comprehensive health insurance. Limitations and exclusions apply.

Limited Benefit (included in the MEC Enhanced Plan): The Limited Benefits are not designed to replace or provide major medical or catastrophic coverage. Plan exclusions and limitations apply. **The Limited Benefit Plan, independently, is (a) not a substitute for minimum essential health coverage under the Affordable Care Act (ACA); and (b) does not qualify as minimum essential coverage under the ACA.**

Accident Medical Expense: This is a brief summary of the Accident coverage available under this plan. The issued Policy contains the complete limitations, exclusions, definitions and plan provisions. Plan features and availability may vary by state. Full details of the coverage are contained in the Policy on file with the Policyholder.