



Minimum Essential Coverage Plan

Provided By Vault Health Plan/Vault Strategies



BASIC COVERAGE

CALL

833-506-0129

VISIT

WWW.TRU-
HEALTHGROUP.COM

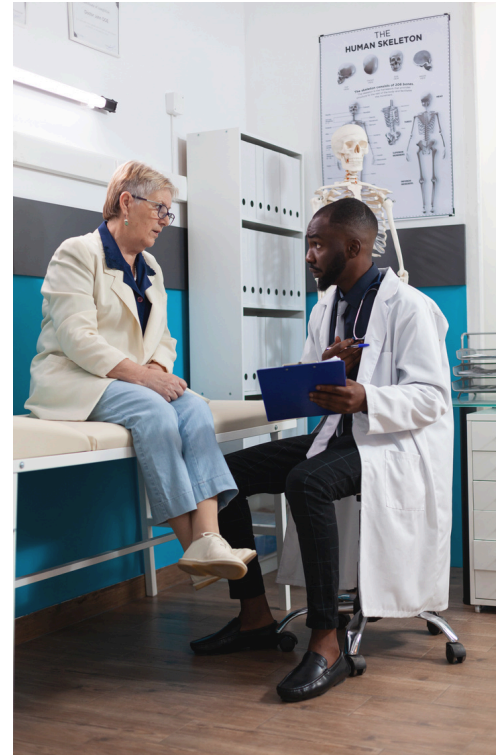
EMAIL

SALES@TRU-HG.COM

For Preventive Screenings

Minimum Essential Coverage

Access to annual preventive care screenings that comply with the Affordable Care Act (ACA) standards while offering broad provider coverage and no out-of-pocket expenses for qualified preventive care services.



For Non-emergency Medical Needs



24/7/365 Telehealth

On-demand virtual medical care, connecting you with primary, pediatric, women's health, and behavioral health board-certified physicians, via text-based chat first. If needed, you can switch to a video call for a more in-depth consultation. \$0 Unlimited Access!

WITH TRU-MEC YOU CAN

- ✓ Address general medical questions
- ✓ Address women's health concerns
- ✓ Address mental health concerns
- ✓ Manage chronic conditions
- ✓ Discuss your test results
- ✓ Get refills for prescriptions (with some exceptions)
- ✓ Address urgent care needs



TRU Concierge

YOUR ADVOCATE FOR NAVIGATING MEDICAL NEEDS!



Our TRU Concierge team is focused on supporting and guiding you every step of the way through your health care journey, so you can make informed decisions.



GET HELP

- ✓ Finding the fairest priced medications, as well as where to purchase them.
- ✓ Finding providers and facilities with the highest quality of service at fairest prices.
- ✓ Finding the best labs and facilities at the fairest price.

THIS PLAN DOES NOT REQUIRE PRE-CERTIFICATION.

THIS PLAN DOES REQUIRE CARE NAVIGATION FOR COLONOSCOPY OR MAMMOGRAPHY.

BENEFITS ARE SUBJECT TO ALL OTHER PLAN EXCLUSIONS, LIMITATIONS AND PROVISIONS AND THE APPLICABLE BENEFIT MAXIMUMS SET FORTH IN THIS PLAN. PLEASE REVIEW THE PLAN CAREFULLY TO DETERMINE BENEFITS AVAILABLE.



Employer Benefits

- ✓ Limited exposure to ACA penalties
- ✓ Tax deductible*
- ✓ Flexible cost-sharing options
- ✓ Single platform enrollment and administration
- ✓ Identical plan coverage in all 50 states



Employee Benefits

- ✓ Coverage of preventive care services such as routine vaccinations and cancer screenings**
- ✓ No out-of-pocket expense for qualified preventive care services
- ✓ Broad provider network with thousands of doctors at convenient locations
- ✓ Pharmacy coverage for preventive generic maintenance medications

*Please consult your tax professional for details.

**See next page or the U.S. Department of Health and Human Services for all covered services.

Covered Services



15 covered preventive services for adults (ages 18+)

- Abdominal Aortic Aneurysm
- Alcohol Misuse
- Aspirin for Cardiovascular Disease
- Blood Pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening
- Depression screening
- Type 2 Diabetes screening
- Diet counseling
- Hepatitis C screening
- HIV screening
- Immunization vaccines for adults
- Lung Cancer screening
- Obesity screening and counseling
- STI prevention counseling
- Syphilis screening
- Tobacco Use screening and cessation interventions for tobacco users

23 covered preventive services for women (including pregnancy)

- Anemia screening
- Bacteriuria Urinary Tract Infection screening
- BRCA counseling
- Breast Cancer mammography
- Breast Cancer chemoprevention counseling
- Breastfeeding support/counseling
- Cervical cancer screening
- Chlamydia infection screening
- Contraception (FDA Approved)
- Domestic and interpersonal violence screening
- Folic Acid supplements
- Gestational diabetes screening
- Gonorrhea screening
- Hepatitis B screening
- HIV screening
- HPV DNA test
- Osteoporosis screening
- Routine prenatal visits
- Rh incompatibility screening
- Tobacco use screening
- STI counseling
- Syphilis screening
- Well-woman visits

26 covered preventive services for children and teens*

- Alcohol and drug use assessments
- Autism screening
- Behavioral assessments
- Blood pressure screening
- Cervical Dysplasia screening
- Congenital Hypothyroidism screening
- Depression screening
- Developmental screening/surveillance
- Dyslipidemia screening
- Fluoride chemoprevention supplements
- Gonorrhea preventive medication
- Hearing screening for newborns
- Height, weight, and body mass index measurements
- Hematocrit or Hemoglobin screening
- Hemoglobinopathies or Sickle-Cell screening
- HIV screening
- Immunizations
- Iron supplements
- Lead screening
- Medical history through developmental ages
- Obesity screening and counseling
- Oral health risk assessment
- Phenylketonuria (PKU) screening
- STI prevention counseling
- Tuberculin testing
- Vision screening

*Age limits may apply

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Get Expert Support

SPEAK TO A SOLUTIONS ADVISOR

Choosing a healthcare plan can be a complex process, and a Healthcare Advisor can be a valuable resource.

Advantages:

- ✓ **Expertise:** They can consider your health needs, age, and budget to find the best plan for you.
- ✓ **Time-saving:** They can navigate the various plan options and do the research, saving you significant time and effort.
- ✓ **Cost-saving:** Their knowledge of plans and pricing can help you find an affordable option with the coverage you need.
- ✓ **Enrollment assistance:** They can guide you through the enrollment process, ensuring everything is done correctly.

SPEAK TO A MEMBER SERVICES ADVISOR:

- **Explain complex terms:** They can clarify unfamiliar concepts and help you understand your plan benefits.
- **Help you stay updated:** They can keep you informed about changes in plans and healthcare regulations.



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MEC Benefits

Network

Open-Care Navigation

Wellness & Preventive

Covered at 100%

Rx Benefits

ACA Preventive Covered 100%

Generic/Brand/Specialty
Discounted

MEC Pricing

Member Only

\$85.00

Member + Spouse

\$120.00

Member + Children

\$120.00

Member + Family

\$150.00



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THIS BROCHURE IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A CONTRACT FOR INSURANCE. Please consult the plan documents or contact our customer service for detailed information about covered services, exclusions, and terms of coverage. This will help you make a fully informed decision about whether this health coverage presented herein meets your needs.

IMPORTANT NOTICES AND DISCLAIMERS

- This is NOT Major Medical Insurance. The coverage defined in this brochure is Minimum Essential Coverage as defined by the Affordable Care Act (ACA). This brochure describes both insurance and non-insurance benefits and services. This proposal is not a contract of insurance. This proposal provides only brief descriptions of the coverage available.
- Minimum Essential Coverage (a "MEC") is not comprehensive major medical insurance. It is designed to satisfy the minimum health coverage requirements under federal law, as defined by the Patient Protection and Affordable Care Act, Pub. L. No. 111-148, 124 Stat. 119 (2010), but It does not cover all medical services and should not be seen as a substitute for more comprehensive health insurance plans.
- This plan complies with state mandates where applicable. However, MEC plans typically cover only basic health services and preventive care and may not provide sufficient coverage for all healthcare needs, such as hospitalization, emergency medical services, or specialist care. We strongly advise you to review the specific benefits and limitations of this coverage and consider additional health insurance for more comprehensive protection. For complete details on what is covered and excluded, please consult the plan documents or contact our customer service. This information is essential to make an informed decision about whether this level of health coverage meets your personal healthcare needs.
- Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions.
- Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitation may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.
- The information and products provided in this document should not be construed as providing tax advice. Any questions regarding tax and compliance should be directed to a tax professional or attorney.
- Minimum Essential Coverage (MEC) is not Major Medical coverage. MEC coverage provides insurance benefits for Preventive Care Services only and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.
- Minimum Essential Coverage does NOT provide coverage for emergency room, sickness, hospitalization, or surgical benefits. For more information on covered services, please visit:
<https://www.healthcare.gov/coverage/preventive-care-benefits/>
- Disclaimer: If plan comparison differs from the Schedule of Benefits, the Schedule of Benefits will govern. Refer to the Schedule of Benefits for a list of Benefits Coverage, Limitations, and Exclusions:
<https://www.vaultmecs.com/basic-mec>
- For more information, please visit <https://myvaultbenefits.com/faq>