



colorado association of
REALTORS[®]

BALANCING HEALTH CARE COSTS



Apex provides health benefits to independent professionals seeking affordable essential medical coverage.

4-Year Rate Cap - MEC*

*Apex MEC not to exceed 3% increase per year

Our Valued Partners



Network

- 900,000+ healthcare providers
- 68 million consumers
- 40 million claims

multiplan.com



Pharmacy Benefit Manager

- 1,000,000 prescriptions annually
- 65,000 pharmacies nationwide

welldynerx.com



TELADOC

Telehealth

- 20,000,000 members nationwide
- 92% of issues resolved after first visit
- 360 languages
- 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians

teladoc.com



Specialist Insurer

- Three decades of experience
- Providing clients the highest standards of underwriting and claims service worldwide
- All our insurance businesses are rated A (Excellent) by A.M. Best

beazley.com



Compliance Partner

- Provides reliable compliance for a wide range of HR and employee benefit programs
- Employers of any size are able to select from multiple service offerings

tasconline.com







TPA

- Leading Third Party Administrator
- Specializing in ACA-compliant, value-added healthcare solutions
- Delivering exemplary services to clients and broker partners
- Managing health care costs effectively

regionalcare.com

Apex MEC* & Beazley Group Limited Indemnity (GLI)¹

Satisfies Penalty A of the PPACA

	MEC PLUS ADVANTAGE with BEAZLEY GLI¹
	100% of benefits under PPACA
	FREE (unlimited)
 TELADOC 24/7 (Multilingual)²	
 PPO NETWORK SERVICES²	
Primary Care Physician Visits	\$20 Copay (max 3 visits per plan year)
Specialist Office Visits	\$50 Copay (max 3 visits per plan year)
Urgent Care	\$50 Copay (max 3 visits per plan year)
Diagnostic X-ray and Lab	\$50 Copay (in offices, max 5 services per plan year)
CT Scan/MRI (outpatient only)	\$200 Copay (max 1 CT Scan, 1 MRI per plan year)
 PRESCRIPTION BENEFITS²	
Tier 1 - Low Cost	\$1 Copay
Tier 2 - Generics	10% Coinsurance
Tier 3 - Preferred	20% Coinsurance
Tier 4 - Non-Preferred	40% Coinsurance
Tier 5 - Generic & Preferred Specialty	10% Coinsurance (Plan pays 90% up to max of \$150)
Tier 6 - Non-Preferred	20% Coinsurance (Plan pays 80% up to max of \$250)
 HOSPITALIZATION BENEFITS	GLI Underwritten by Beazley Insurance Company, Inc.
Daily In-Hospital	\$750 per day 30 days per plan year
Hospital Admission	\$2,000 per admission 1 day per plan year
Inpatient Surgery Benefit	\$1,000 benefit per day 1 day per plan year
Outpatient Major Surgery	\$500 benefit per day 1 day per plan year
Anesthesia Benefit	\$300 benefit per day 1 day per plan year
ER - Injury	\$150 benefit per day 1 day per plan year
TOTAL MONTHLY PREMIUMS	2-YEAR RATE CAP³
Independent Contractor	\$133.75 + \$ 63.69 = \$197.44
IC & Spouse	\$218.24 + \$130.57 = \$348.81
IC & Children	\$202.24 + \$114.53 = \$316.77
Family	\$293.30 + \$190.26 = \$483.56

* All MEC plans are PPACA compliant and eliminate Penalty A

¹ GLI does not satisfy any PPACA penalties

² Non-insurance benefits are included with Apex MEC plans

³ Beazley GLI premium is illustrated in pink and is offered with a 2-year rate guarantee

Overview

About Apex MEC Plans

The preceding pages describe the benefits associated with MEC, MEC Plus and MEC Plus Advantage. All MEC plans provide a **4-YEAR RATE CAP**.

All Apex MEC plans exceed the requirements employers/employees are currently required to meet under Penalty A of the PPACA. All plans are Section 125 self-funded plans, but act like fully-insured plans.

When an employer chooses the **Apex MEC Plus Advantage** plan, their employees receive:

- TELADOC 24/7 (multilingual)
- Pharmacy Benefits (WellDyneRx)
- Preventative Care Visit
- Primary Care Visits (3 per plan year)
- Specialists Visits (3 per plan year)
- Urgent Care Visits (3 per plan year)
- MRI and CT Scan Benefits (max 1 CT or MRI per plan year)
- X-ray and Lab Benefits (5 per plan year)

Additional Information:

- Guaranteed issue product
- Minimum group size of 4 employees for MEC plans
- No participation requirements
- Employer can contribute 0% - 100% of premium
- COBRA services are included in premium
- All 1094 & 1095 forms are filled out at no additional charge
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount
- [ITIN & H-2A qualifies for benefit membership](#)

About Beazley GLI Plan

Group Limited Indemnity insurance provides coverage for a select set of benefits, such as inpatient hospitalization and ER visits for injury. Benefits for each covered medical service are paid at a specified amount per day to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue
- 2-year rate guarantee
- Minimum group size of 5 employees for MEC Plus Advantage with Beazley GLI
- See Beazley proposal for product details and benefit definitions

The Beazley Group Limited Indemnity policy is offered under form number AHGLIMM001 102016 Ed. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Pre-existing condition limitations may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. This material is not intended to be accessible in Arizona, Missouri, New Hampshire, Oregon, Washington and Wyoming until any required approvals have been obtained. The GLI product is not available in NY, VT or HI. Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. For a current listing of product offerings and availability, visit <http://www.beazley.com/accident&health>. Beazley uses the services of a third party administrator.