

VAULT MEC Plans 2022 - MASTER (10/8/2021)

VAULT Plans	Vault Direct 2.0	Elite MEC	MEC Visit	MEC Visit Plus	Premium Health	Elite Health	Elite Health Plus
Preventative & Wellness Services	Not Included	Included	Included	Included	Included	Included	Included
Telemedicine	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee
Deductible							
Individual	\$0	\$0	\$0	\$0	\$0	\$2,500	\$1,000
Family	\$0	\$0	\$0	\$0	\$0	\$5,000	\$2,000
Out of Pocket Maximum							
Individual	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan Provisions							
Preventative & Wellness Office Visit Existing/New Doctor - Copay	Not Covered	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visit - Copay	\$25 if prior authorized by Telemedicine	Not Covered	\$25 - covers 2 visits (combined)	\$25 if prior authorized by Telemedicine	\$35	\$50	\$35
Specialist Office Visit - Copay	Not Covered	Not Covered	\$75 - covers 2 visits (combined)	\$75 if prior authorized by Telemedicine	\$75	\$100	\$75
Laboratory Services - Per Panel Tested - Copay	Not Covered	Not Covered	\$50 covers 1 panel or 1 diagnostic test per year	\$100 if prior authorized by Telemedicine	\$150	\$100	\$100
Radiology - Per Image Billed	Not Covered	Not Covered	Not Covered	\$75 if prior authorized by Telemedicine	\$65	\$60	\$50
CT/MRI/MRA/PET Scans - Per Imaged Billed - Copay	Not Covered	Not Covered	Not Covered	\$350 - covers 1 service per year	\$600 Per Image Billed, Limit of 3 scans	\$500 Per Image Billed	\$500 Per Image Billed
Outpatient Services - Limited to Mental & Behavioral Health and Substance Abuse	Not Covered	Not Covered	Specialist Office Visit Copay	Specialist Office Visit Copay	Specialist Office Visit Copay	Specialist Office Visit Copay	Specialist Office Visit Copay
Other Outpatient Services	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Urgent Care - Copay	\$75 if prior authorized by Telemedicine	Not Covered	Not Covered	\$75 if prior authorized by Telemedicine	\$85	\$200	\$150
Emergency Room Services - Copay	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	After deductible, \$500 then 50% coinsurance - Limited to 1 visit per plan year	After deductible, \$400 then 50% coinsurance - Limited to 1 visit per plan year
Hospital Inpatient Room & Board Per Admission (includes Mental & Behavioral Health or Substance Abuse) - Copay	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	After deductible, \$500 then 50% coinsurance - Combined limit of 3 days	After deductible, \$500 then 60% coinsurance - Combined limit of 5 days
Preventative Prescriptions Generic Drugs - Copay	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)	\$0 (Limited to Preventative Only)
VAULT Rx 200+ common prescriptions \$0 co-pay, limited formulary and discount program available for all plans							
Non-Preventative Prescription Generic Drugs - Copay	See Formulary	See Formulary	See Formulary	See Formulary	See Formulary	See Formulary	See Formulary
Preferred Brand Drugs - Copay	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Non-Preferred Brand Drugs - Copay	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Street w/ CC Fees							
EE	\$64.29	\$84.79	\$123.75	\$177.73	\$200.73	\$274.61	\$305.55
EE+SP	\$84.29	\$125.86	\$203.48	\$303.91	\$355.97	\$506.69	\$569.68
EE+CH	\$80.35	\$112.33	\$177.05	\$262.01	\$304.38	\$429.48	\$481.79
Family	\$96.56	\$152.90	\$256.28	\$387.72	\$459.14	\$661.09	\$745.44

Prices include: Transaction Fees, Broker Comp as stated below, American Advantage association membership fees, and a \$6PEPM enrollment platform fee. Adjust pricing accordingly per program and enrollment process
 The provider network includes First Health Limited Benefit Network (Primary), Multiplan Limited Benefit Network (Wrap), and First Access Wrap Network (3rd tier network wrap) an online provider lookup tool or call center can be used to find a provider.