

MEC Participating

Provider Option



MEC Enhanced

2026 Contract Year

All services are subject to the EMI Health Table of Allowances. There will be no benefit when using a Non-participating Provider. THIS IS A MINIMUM ESSENTIAL COVERAGE PLAN. BENEFITS ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. Read your plan document carefully!

GENERAL INFORMATION	YOU PAY
Benefit Accumulator	Calendar Year
Dependent Age Limit	26
PRESCRIPTION DRUG BENEFITS (If brand is purchased when generic is available, member	YOU PAY
pays the copay plus the difference between the generic and the brand price)	
Participating Pharmacy (up to 30 day supply)	ACA Preventive Care Mandates - Covered 100%
	Generic - 10%
	Preferred - 50%
	Non-Preferred - Not Covered
Non-Participating Pharmacy	Not Covered
Mail Order (up to 90 day supply)	ACA Preventive Care Mandates - Covered 100%
	Generic - 10%
	Preferred - 50%
	Non-Preferred - Not Covered
Specialty Pharmacy	Not Covered
PREVENTIVE SERVICES	YOU PAY
Routine Physical Exam (1 visit per Year)	Covered 100%
Routine Gynecological Exam (1 visit per Year)	Covered 100%
Routine Pap Smear & Mammogram (1 per Year)	Covered 100%
Routine Well-Baby Exams	Covered 100%
Covered Immunizations	Covered 100%
Routine Vision Exam (1 visit per Year)	Covered 100%
Routine Hearing Exam (1 visit per Year)	Covered 100%
Eligible Preventive Facility Services	Covered 100%
PHYSICIAN & PROFESSIONAL SERVICES	YOU PAY
Convenience Clinic (Max 3 visits per year)	\$20
Physician Office Visits (primary care) (Max 3 visits per year)	\$20
Physician Office Visits (secondary care) (Max 3 visits per year)	\$50
Major Diagnostic Test, CT Scan, MRI, NMR (office) (Max 1 per year)	\$250
Minor Diagnostic Test, Radiology, Lab (office or outpatient) (Max 3 per year)	\$50
Injections (office) (Max 3 per year)	Covered 100%
Surgery (office) (Max 1 per year)	Covered 100%
Anesthesiology (office) (Max 3 per year)	Covered 100%
URGENT CARE CLINIC	YOU PAY
Urgent Care Clinic (Max 3 visits per year)	\$50
MEDICAL SUPPLIES & EQUIPMENT	YOU PAY
Diabetic Testing Supplies (90 day supply)	30%
Medical Supplies (office) (Max 3 per year)	Covered 100%
PROVIDER NETWORK	
Nationwide, except Utah	First Health Limited Benefit Network
Utah	EMI Health MEC Network
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PLEASE NOTE: This is a summary only and does not guarantee benefits. All benefits are subject to the terms, limitations, and exclusions set forth in the Plan document and in the Summary Plan Description (SPD)/handbook of the Plan. Any discrepancies between this summary, the SPD/handbook, and the Plan document are resolved in favor of the Plan document. For more information, refer to the SPD/ handbook or the Plan document, or contact EMI Health Customer Service Department.

As an added benefit, in addition to this medical plan, members have access to EMI TeleMed.

TeleMed	YOU PAY
TeleMed	\$0