# MEC & MVP Health Benefits for Employers

ACA-compliant, level-funded coverage for hourly and 1099 workforces — predictable costs your CFO will love, benefits your team will actually use.

zunigahealth.com • All 50 states • Employers with 25 to 2,000+ employees

THE CHALLENGE

# Your team is overpaying for coverage nobody's using.

Traditional fully-insured plans ask every employee to pay for the same coverage, whether they use it or not — leaving employers exposed to unpredictable premium hikes and employees paying for benefits that don't fit their actual needs.

## 30%–40%

Typical premium increases employers face defending at renewal

## One-size-fits-all

Healthy employees subsidize plans built for high utilizers

## Zero refunds

Fully-insured premiums pay for coverage, not performance

*Zuniga Health was built to fix this — level-funded MEC and MVP plans that combine the cost predictability employers need with the flexibility employees actually want.*

COVERAGE OPTIONS

# Understanding health coverage that works.

*MEC, MVP, and the Zuniga Health difference.*

## MEC

### Minimum Essential Coverage

The foundation of compliant, affordable healthcare access — preventive care, wellness screenings, and routine checkups at no additional cost. Addresses ACA Penalty A.

AVAILABLE TIERS

**Zuniga Select MEC (Preventive Only)**
*Entry tier — preventive care & telemedicine only*

**Zuniga Select Mid MEC**
*Adds office visit & diagnostic copays*

**Zuniga Select Max MEC**
*Richest MEC tier — expanded visit limits*

## MVP

### Minimum Value Plan

Coverage that shows up when it matters — at least 60% of expected healthcare costs covered, including hospital and physician services. Addresses ACA Penalty B.

AVAILABLE TIERS

**Zuniga Select Basic**
*Entry tier — inpatient, ER & surgery coverage begins*

**Zuniga Select Mid Basic**
*Broader diagnostic coverage & higher visit caps*

**Zuniga Select Max Basic**
*Richest MVP tier — highest visit caps, most comprehensive protection*

ACA COMPLIANCE RISK

# Two penalties. One way to avoid both.

Applicable Large Employers (50+ FTEs) face IRS penalties under Section 4980H of the ACA if they don't offer the right coverage. MEC and MVP are built to eliminate both.

## Penalty A

*IRC §4980H(a)*

**$3,340**

*per full-time employee, per year (2026)*

Triggered when an ALE fails to offer Minimum Essential Coverage to at least 95% of full-time employees, and even one enrolls in subsidized Marketplace coverage. Calculated on all full-time employees minus 30.

**Eliminated by offering Zuniga MEC to substantially all full-time employees.**

## Penalty B

*IRC §4980H(b)*

**$5,010**

*per affected employee, per year (2026)*

Triggered when coverage is offered but is unaffordable or doesn't meet Minimum Value — and a full-time employee receives a subsidized Marketplace plan as a result.

**Eliminated by offering Zuniga MVP, which meets the 60%+ minimum-value and affordability standard.**

WHAT'S COVERED

# Real coverage, at no cost to employees.

**60%+**

of expected healthcare costs covered by MVP

**$0**

preventive care, screenings & immunizations

**50**

states covered by the provider network

Included at no cost, available with select Zuniga Health plans — no copays or deductibles on in-network preventive visits:

- Preventive Care
- Telemedicine
- Primary Care
- Mental Health
- Specialist Visits
- Preventive Rx
- Generic Rx
- Wellness Visits

THE ZUNIGA DIFFERENCE

# Healthcare that fits, not coverage that's forced.

Zuniga's signature pay-per-need model: instead of one-size-fits-all, employees choose and pay for the number of doctor and lab visits they realistically expect to use each year.

### Healthy 28-year-old

Visits the doctor twice a year — isn't subsidizing a plan built for someone who needs monthly care.

### Employee managing a chronic condition

Selects a visit allowance that matches actual needs, rather than rationing care to stay within a generic plan.

### Employer

Gets predictable, level-funded costs month to month, with potential savings if claims come in lower than projected.

*Healthcare spending should reflect real usage, not guesswork. More control for employees, more predictability for employers, less waste for everyone.*

WHY EMPLOYERS CHOOSE US

# Built for real businesses and real workforces.

### Attract Talent

Stand out with benefits employees actually want.

### Improve Retention

Healthier teams stay longer and engage more.

### Control Costs

Level-funded plans mean predictable monthly spend.

### Stay Compliant

Help satisfy ACA and avoid costly penalties.

### Healthier Workforce

Preventive care means fewer sick days.

### Scales With You

Flexible options that grow with your business.

INDUSTRIES WE SERVE

# Built for the workforce insurance overlooks.

Zuniga Health partners with employers across hourly, variable-hour, and 1099 industries where traditional coverage falls short.

- Home Care Agencies
- Restaurants
- Transportation
- Non-Profits
- Manufacturing
- Hospitals
- Startups
- Childcares
- Government
- Home Cares

# Ready to offer benefits your team will love?

Get a no-obligation quote tailored to your workforce — level-funded MEC and MVP plans, available in all 50 states for employers with 25 to 2,000+ employees.

Talk to our team

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