MEC & MV Health Plans

Affordable, ACA-compliant coverage for hourly, seasonal and full-time workforces

ZUNIGA HEALTH

No underwriting
Guaranteed issue. No medical questions or claims history.

Quote in a day
Rates depend only on the employer's state.

From 5 enrolled
Startup groups can begin smaller with ghost billing.

National network
MultiPlan PHCS: 1.4M access points, 5,600 hospitals.

MEC Plans SATISFIES PENALTY A

Benefit	WellCare	KeyCare	VitalCare
Preventive & wellness	Covered 100%	Covered 100%	Covered 100%
Primary care	Not covered	$25 copay	$25 copay
Specialist visits	Not covered	Not covered	$25 copay
Urgent care	Not covered	Not covered	$50 copay
Lab & X-ray	Not covered	Not covered	$50 copay
Prescription drugs	Discount Rx	$15 / $30 / $50 / $75	$15 / $30 / $50 / $75
24/7 virtual urgent care	$0	$0	$0
Virtual behavioral health	Not included	$0	$0
Discount card (dental, vision, fitness)	Included	Included	Included

VitalCare hospital options	What's added
VitalCare + Hospital Base	VitalCare plus cash if hospitalized: $2,000 per admission, $50 per day
VitalCare + Hospital Select	VitalCare plus $2,500 per admission, $200 per day, ER & ambulance benefits

Minimum enrollment: 10 in any combination of MEC plans. Startup groups can begin with as few as 5 enrolled, with ghost lives billed until the group reaches 10. MEC plans do not cover hospital stays, except the cash benefits on the Hospital options.

Minimum Value (MV) Plans SATISFIES PENALTIES A & B

Benefit (in-network)	Essential MV	Premium MV	Max MV
Annual deductible	$2,500 / $5,000	$0	$0
Out-of-pocket maximum	$9,100 / $18,200	$9,100 / $18,200	$9,100 / $18,200
Preventive & wellness	Covered 100%	Covered 100%	Covered 100%
Primary care / specialist	$15 copay	$15 copay	$15 copay
Urgent care	$50 copay	$50 copay	$50 copay
Inpatient hospital stay	30% after deductible (5 days/yr)	$500 per admission (7 days/yr)	$500 per admission (14 days/yr)
Emergency room	30% coinsurance	$500 copay	$500 copay
Generic drugs	$10 copay	$10 copay	$10 copay
Preferred brand drugs	Discount only	Discount only	$50 copay
Unlimited telehealth incl. behavioral	$0	$0	$0

MV protection option	What's added
Essential MV + Protection Plus	Essential MV plus Hospital Select cash benefits and $20,000 critical illness

Minimum enrollment: 5 in any combination of MV plans. Startup groups can begin with as few as 3 enrolled, with ghost lives billed until the group reaches 5. Hospital services use reference-based pricing. **MV plans are not available in NY, CA or CT.**

Build the right mix
- **Hourly & seasonal:** MEC for low-cost preventive and everyday care.
- **Full-time core staff:** MV to meet both ACA penalties.
- **Same group, multiple plans:** offer MEC and MV side by side.

Add-ons
- **Dental:** Delta Dental PPO
- **Vision:** DeltaVision (VSP network)
- **Hospital indemnity & critical illness**

ACA employer penalties (50+ FTEs)
- **Penalty A:** $3,780 × (full-time employees − 30) if coverage isn't offered.
- **Penalty B:** $5,670 per full-time employee who gets a marketplace subsidy, if coverage isn't affordable or minimum value.

To get a quote, send:
Employer name · Employer state · Number of eligible employees · Requested effective date

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Benefits summarized for illustration; the plan documents and SBCs govern. Out-of-pocket maximums apply to covered services only. Reference-based pricing reimburses hospitals based on a percentage of Medicare, and members may be billed for amounts above the plan's reimbursement. Certain services require precertification and have annual limits. Penalty amounts as shown in the 2027 administrator proposal. Billing and implementation by Beni Solutions.