



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.

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.

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

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.

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

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.

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.

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](#)

Juan Martinez, Vice President

juan@zunigahealth.com • 630-548-5826 • zunigahealth.com