ZUNIGA HEALTH

ACA-COMPLIANT BENEFITS FOR HOURLY & 1099 STAFF

CHICAGO OFFICE
Juan Martinez (630-548-5826)

DIRECT EMAIL
juan@zunigahealth.com

MEC Plans

PENALTY A SHIELD

Minimum Essential Coverage

KEY PLAN TIERS

WellCare Preventive & 100% Wellness	**$49** /mo
KeyCare $25 Primary Copay + Tiered Rx	**Quote**
VitalCare PCP/Spec Copay + Urgent Care	**Quote**

CORE COVERAGE BENEFITS

- ✓ **100% Covered Preventive:** Annual checkups, immunizations, wellness screenings.
- ✓ **$0 Virtual Care:** 24/7 Virtual Urgent Care & Behavioral Health access.
- ✓ **Rx Copays:** Tiered prescription coverage ($15 / $30 / $50 / $75).
- ✓ **Discount Perks:** Dental, vision, and fitness card inclusions.

ACA Mandate Impact: Completely eliminates **Penalty A ($2,970/ee/yr)** by providing minimum essential coverage to 95%+ of eligible full-time staff.

Minimum Value (MV)

PENALTY A & B SHIELD

Actuarial Value ≥ 60%

AVAILABLE PLAN OFFERINGS

- ✓ **Essential MV:** Baseline 60% actuarial value standard for broad compliance.
- ✓ **Premium MV:** Richer copay structures for office visits and outpatient care.
- ✓ **Max MV:** Comprehensive major medical benefits for key employee groups.
- ✓ **Essential MV + Protection Plus:** Bundled with Hospital & Critical Illness.

CORE FEATURES & BILLING

- ✓ **Inpatient Hospitalization:** Comprehensive coverage meeting ACA standard.
- ✓ **Physician & Specialist:** Direct copays and in-network network protection.
- ✓ **National Network:** Powered by 1.4M access points & 5,600 PHCS hospitals.
- ✓ **Seamless Admin:** Implementation and billing supported by Beni Solutions.

ACA Mandate Impact: Satisfies both **Penalty A & B ($4,460/ee/yr)** by offering actuarial value ≥ 60% with affordable employee contributions.

Strategy & Bundling

MIX & MATCH

Tailored Workforce Architecture

WORKFORCE SEGMENTATION

- ✓ **Hourly & Seasonal:** Deploy MEC plans to provide high-utility preventive care at low cost.
- ✓ **1099 & Part-Time:** Flexible individual options without employer tax burden.
- ✓ **Full-Time Core:** Offer MV plans to eliminate both ACA penalties and retain key talent.

ANCILLARY & WORKSITE ADD-ONS

Delta Dental Preventive or Comprehensive	**Add-On**
VSP Vision Annual Exams & Hardware	**Add-On**
Mutual of Omaha Hospital Indemnity & Critical Illness	**Add-On**

KEY ADVANTAGE

Combines compliance risk mitigation with affordable, everyday healthcare access for modern flexible workforces.

Plan Category	Primary Target Workforce	ACA Penalty A Shield	ACA Penalty B Shield	Inpatient Hospital Care	24/7 Virtual Urgent Care
MEC Wellness & Preventive ($49/mo)	Part-Time, Hourly, Seasonal	✓ Covered	✕ Excluded	✕ Excluded	✓ $0 Copay
MEC KeyCare / VitalCare	Hourly Core Workforce	✓ Covered	✕ Excluded	✕ Excluded	✓ $0 Copay
Minimum Value (Essential / Max MV)	Full-Time & Key Management	✓ Covered	✓ Covered	✓ Included (60% AV)	✓ Included