

Minimum Essential Coverage

Affordable Employee Benefit Solutions



Looking to offer health benefits without breaking the bank? Minimum Essential Coverage (MEC) plans by National General are low-cost health benefit solutions that provide your employees access to wellness and preventive care.

In today's competitive landscape, our MEC plans help set your business apart from the rest.

What is a Minimum Essential Coverage plan?

MEC plans are lower-cost health benefit options that provide access to preventive and certain wellness care benefits. With two levels to choose from, you can pick the right one for your group. With MEC Preventive and MEC Care:

- » Preventive services are paid at 100%¹ when your employees use network providers.
- » 100% coverage on preventive prescriptions¹ and Cigna® drug discounts on all prescriptions, when not covered under a plan.
- » There is no medical underwriting required.
- » Your employees don't have to worry about deductibles or coinsurance.
- » Plans provide limited benefits.

Choose a plan that keeps your employees healthy and more money in your pocket!

Contact me to learn more:

Why choose our MEC?

It's an affordable wellness and preventive health care option that:

- » Meets the ACA requirements for minimum essential coverage.²
- » Provides access to 884,000 health care professionals and network pricing with PHCS.³
- » Has unlimited Teladoc® consultations at no cost to your employees.

National General 
Benefits Solutions

¹ As required by the Affordable Care Act. ² These plans do not remove the possibility of the employer penalty in the event that an eligible employee purchases insurance through the Federal Marketplace for employers with groups over 50 full-time employees. ³ MEC Preventive plans provide access to the PHCS Preventive Services Only network and MEC Care plans provide access to the PHCS Specific Services network.

Available in: AZ, GA, ID, IL, IN, KS, MA, MO, MT, NJ, OH, OR, PA, SC, SD, TX, UT, and WI

The National General Benefits Solutions (NGBS) Self-Funded Program provides tools for employers owning small- to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the NGBS Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. NGBS-MEC-FLYER (11/2019) © 2019 National Health Insurance Company. All rights reserved.