

MEC HEAVY Medical Plan Costs By State

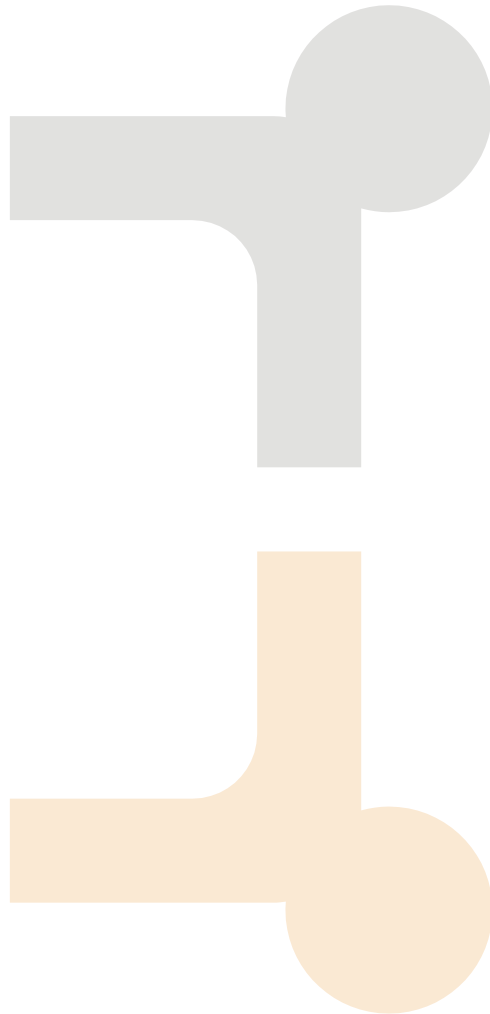
All costs listed below are PER WEEK

ABBREV	STATE	EE only Cost	EE + Spouse Cost	EE + Child(ren) Cost	Family Cost
AL	Alabama	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
AK	Alaska	\$ 27.40	\$ 63.07	\$ 61.41	\$ 98.94
AZ	Arizona	\$ 34.98	\$ 70.65	\$ 68.99	\$ 106.51
AR	Arkansas	\$ 27.78	\$ 63.45	\$ 61.79	\$ 99.31
CA	California	\$ 39.15	\$ 74.82	\$ 73.16	\$ 110.68
CO	Colorado	\$ 34.47	\$ 70.15	\$ 68.48	\$ 106.01
CT	Connecticut	\$ 32.83	\$ 68.50	\$ 66.84	\$ 104.37
DE	Delaware	\$ 26.52	\$ 62.19	\$ 60.53	\$ 98.05
DC	Washington	\$ 40.66	\$ 76.33	\$ 74.67	\$ 112.20
FL	Florida	\$ 25.26	\$ 60.93	\$ 59.27	\$ 96.79
GA	Georgia	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
HI	Hawaii	\$ 30.31	\$ 65.98	\$ 64.32	\$ 101.84
ID	Idaho	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
IL	Illinois	\$ 32.83	\$ 68.50	\$ 66.84	\$ 104.37
IN	Indiana	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
IA	Iowa	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
KS	Kansas	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
KY	Kentucky	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
LA	Louisiana	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
ME	Maine	\$ 32.20	\$ 67.87	\$ 66.21	\$ 103.73
MD	Maryland	\$ 33.46	\$ 69.14	\$ 67.47	\$ 105.00
MA	Massachusetts	\$ 37.88	\$ 73.56	\$ 71.89	\$ 109.42
MI	Michigan	\$ 30.31	\$ 65.98	\$ 64.32	\$ 101.84
MN	Minnesota	\$ 26.75	\$ 62.42	\$ 60.76	\$ 98.28
MS	Mississippi	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
MO	Missouri	\$ 30.31	\$ 65.98	\$ 64.32	\$ 101.84
MT	Montana	\$ 25.13	\$ 60.80	\$ 59.14	\$ 96.66
NE	Nebraska	\$ 22.73	\$ 58.40	\$ 56.74	\$ 94.26
NV	Nevada	\$ 24.62	\$ 60.30	\$ 58.63	\$ 96.16
NH	New Hampshire	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
NJ	New Jersey	\$ 35.69	\$ 71.36	\$ 69.70	\$ 107.22
NM	New Mexico	\$ 30.31	\$ 65.98	\$ 64.32	\$ 101.84
NY	New York	\$ 37.88	\$ 73.56	\$ 71.89	\$ 109.42
NC	North Carolina	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
ND	North Dakota	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
OH	Ohio	\$ 25.51	\$ 61.18	\$ 59.52	\$ 97.04
OK	Oklahoma	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
OR	Oregon	\$ 34.09	\$ 69.77	\$ 68.11	\$ 105.63
PA	Pennsylvania	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
RI	Rhode Island	\$ 32.83	\$ 68.50	\$ 66.84	\$ 104.37
SC	South Carolina	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
SD	South Dakota	\$ 27.28	\$ 62.95	\$ 61.29	\$ 98.81
TN	Tennessee	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
TX	Texas	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
UT	Utah	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
VT	Vermont	\$ 31.70	\$ 67.37	\$ 65.71	\$ 103.23
VA	Virginia	\$ 32.83	\$ 68.50	\$ 66.84	\$ 104.37
WA	Washington	\$ 39.75	\$ 75.42	\$ 73.76	\$ 111.29
WV	West Virginia	\$ 22.10	\$ 57.77	\$ 56.11	\$ 93.63
WI	Wisconsin	\$ 18.31	\$ 53.98	\$ 52.32	\$ 89.84
WY	Wyoming	\$ 13.01	\$ 48.68	\$ 47.02	\$ 84.54



KEYSOLUTIONSM

2022 ENROLLMENT GUIDE



**Administration services by
Key Benefit Administration**

**Information for eligible employees
of:**

Simplify HR, Inc

MEC HEAVYSM Plan

Since the MEC plan covers specific preventive services we also offer the MEC Heavy plan that provides meaningful benefits for those looking for a more encompassing MEC plan. The MEC Heavy plan covers the required MEC preventive services in addition to Hospitalization, Emergency Room Services, Primary Care and Specialist visits, Imaging (CT, PET Scans, MRIs), Laboratory Services, X-Ray and Diagnostic Imaging and Prescription Drugs. The MEC Heavy includes our acclaimed Chronic Disease management program along with the RealTimeHealth Diabetic Program and the RealTimeChoices Price Transparency tool. The MEC Heavy plan offers meaningful benefits at an affordable price.

Excluded Categories within MEC Heavy Plan

- All Inpatient Services
- Mental/Behavioral Health and Substance Abuse Disorder Services
- Rehabilitative Speech Therapy
- Rehabilitative Occupational and Rehabilitative Physical Therapy
- Skilled Nursing Facility
- Outpatient Facility Fees
- Outpatient Surgery Physician/ Surgical Services
- All Brand Drugs
- Specialty Drugs (including compound drugs)
- Drugs related to mental health and substance abuse such as ADHD

The MEC Heavy offers a Co-Pay plan design with a \$5,000 single Out-of-Pocket Maximum. Out-of-Network benefits are covered with a \$500 single/\$1,000 family deductible with a 40% coinsurance (plan portion) and no out-of-pocket maximum.

As a MEC Heavy member, you will receive a medical ID Card that needs to be presented to your medical provider at your time of service.

Minimum Essential Coverage (MEC) covers 100% of the government listed Preventive and Wellness Benefits when you visit a network provider (40% out-of-network).

PREVENTIVE CARE SERVICES
COVERED AT
100%

UNLIMITED
access to
RealTimeTelemed,
RealTimeHealth and
RealTimeChoices

VALUABLE
BENEFITS FOR THE ENTIRE FAMILY



Access to board-certified doctors by phone or mobile application - at anytime from anywhere with a **\$0 copay**. RealTimeTelemed was designed as an alternative to costly urgent care, ER visits or days of waiting for an appointment to see your primary care doctor for non-emergency medical issues.



RealTimeHealth is a diabetic management program that uses a state of the art cellular based glucometer to automatically, consistently and accurately take and record a member's glucose readings.



RealTimeChoices is a healthcare price transparency solution that gives you the tools you need to better manage your healthcare.

MEC HEAVYSM Plan

	MEC Heavy SM
Covered Benefits	In-Network
Deductible (single/family)	\$0/\$0
Coinsurance (employee portion)	0%
Out-of-Pocket Maximum	\$5,000/\$13,200
PPO Network	OPEN ACCESS SOLUTIONS
Chronic Disease Management (CDM) Benefit	Covered Services at 100% (61 services) for 26 Predefined Chronic Diseases
Preventive Care/ Screening/Immunization (MEC)	Covers 100% of the listed Preventive and Wellness Benefits (See page titled Preventive Care)
Laboratory Outpatient and Professional Services (Non Emergency Room Only)	\$75 copay (per lab) then plan pays 100%
X-rays and Diagnostic Imaging (Non Emergency Room Only)	\$75 copay (per image) then plan pays 100%
Imaging (CT, PET Scans, MRIs) (Non-Emergency Room Only)	\$500 copay (per image) then plan pays 100%
Prescription Drugs (Generic Only)	\$15 copay then plan pays 100%
RealTime Services	
RealTimeTeled	Unlimited Calls
RealTimeChoices	Unlimited Access
RealTimeHealth	100% Covered
*Out-of-network benefits include a \$500 single \$1,000 family deductible with a 40% coinsurance (plan portion) and no out-of-pocket maximum.	

FULLY INSURED INDEMNITY BENEFITS

These benefits are included as part of the MEC Heavy Plan

	MEC Heavy SM
Covered Benefits	OPEN ACCESS SOLUTIONS
Inpatient Hospital Daily Indemnity Benefit	\$500 per day, 31 days per confinement
Initial Hospital Admission Daily Indemnity Benefit	N/A
Inpatient Surgery & Anesthesia Daily Indemnity Benefit	N/A
Outpatient Surgery & Anesthesia Daily Indemnity Benefit	N/A
Intensive Care Daily Indemnity Benefit	N/A
Outpatient Physician Office Visit Indemnity Benefit	\$100 daily benefit with a maximum of 6 days per benefit period
Emergency Room Sickness Indemnity Benefit	\$200 daily benefit with a maximum of 4 day per benefit period

EXCITING NEWS ABOUT YOUR PLANS.... UNLIMITED ACCESS WITH KEYSOLUTION OPEN ACCESS

With the Open Access Solution, all providers are now covered under Tier One Benefits. Our unique program leverages **the best national network contracts available** with pre-negotiated pricing for providers that do not fall into the national network contracts. The **Open Access Solution** grants unrestricted access to chosen providers through our Tier One benefit structure. Additionally, with our RealTime Choices app we provide another layer of savings with this valuable price transparency tool.



All benefits are paid at the same level. No more out-of-network benefit structure.



Use any provider you choose. No more restrictive PPOs.



Increased savings through our RealTime Choices prices transparency tool.



Welcome to MDLIVE!

Using MDLIVE, you can visit with a doctor 24/7/365 from your home, office or on-the-go.

With zero co-pay!



You have a telehealth benefit giving you virtual care, anywhere.

- Board-certified doctors
- Available anytime, day or night
- Consults by mobile app, video or phone
- Prescriptions can be sent to your nearest pharmacy if medically necessary

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- And More

Your virtual doctor is here.
Join for free today!



Download the app.
Join for free. Visit a doctor.

MDLIVE.com/ks
888.335.4310



Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.

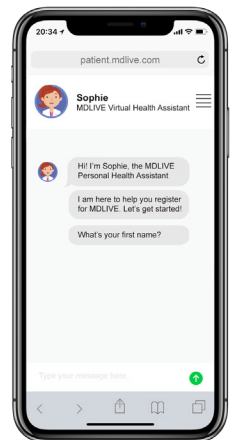
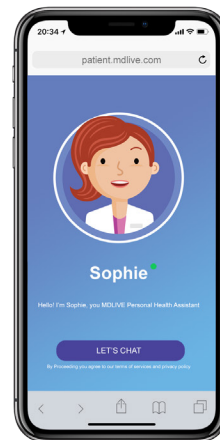
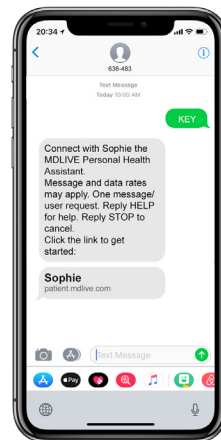
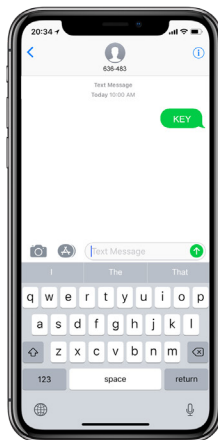


Meet Sophie,

Your Personal Health Assistant! Sophie makes creating an account quick and easy using your smartphone, anytime, anywhere! **It's easy to register!**

Steps To Connect to Chatbot:

1. Member will text **KS** to 635483.
2. Tap to load preview. Member also presented with Stop/Help language.
3. Tap **"Let's Chat"** to launch a web browser page which simulates a texting conversation.



Download the app.
Join for free. Visit a doctor.

MDLIVE.com/KS
+1 (888) 335-4310



KBA-EZ Health Guide App Overview

One of the best ways to take charge of your health is to be well-informed of your healthcare plan and everything it has to offer! The KBA-EZ Health Guide app experience centers on your specific benefit coverage. The app gives you accessibility to your benefit plan information, claims data, eligibility details and so much more!



Features of KBA-EZ Health Guide

- Dashboard with menu options
- Claim Status
 - High level claim detail information
- Benefit Information
 - Benefit and Enrollee Details, EOBs
- View/Request an ID Card
- Geofencing
- Push Notifications
- Rx Price Comparison
- Customer Service

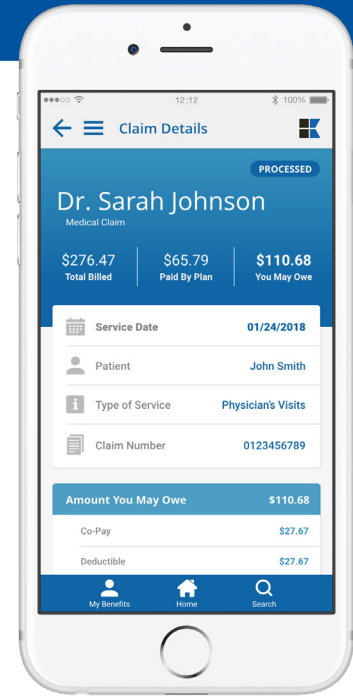
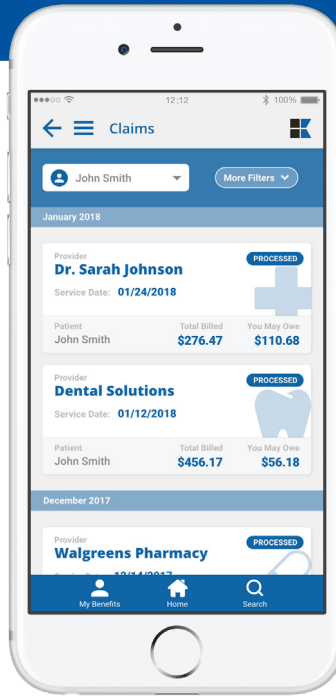
DASHBOARD

The intuitive dashboard provides quick access to **Check Claims, Benefits, Virtual ID Cards** and the **Rx price comparison tool**.



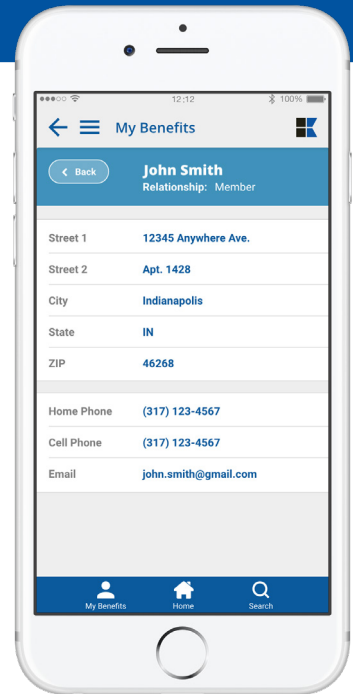
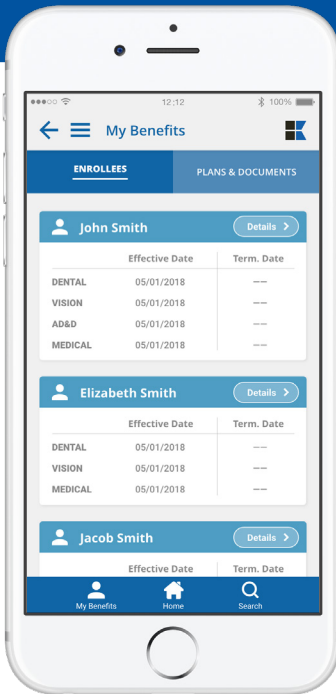
CLAIM STATUS

Use the Check My Claims option from the dashboard or menu to view **History of Claims, Filter Claims and View Claim Details.**



MY BENEFITS

From the **My Benefits** screens you can view Enrollee Effective Dates and details.



Download the Free App
KBA-EZ Health Guide



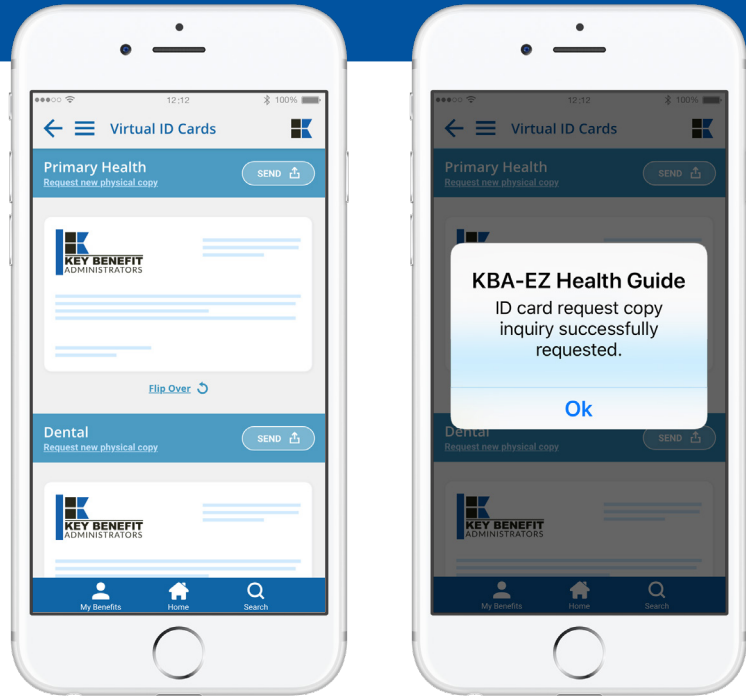
Available on the
App Store



ANDROID APP ON
Google play

ID CARDS

From this menu option you can view or request a copy of your Virtual ID Card!




GEOFENCING AND PUSH NOTIFICATIONS

When you visit a pharmacy the EZ Health Guide app will remind you that you might be paying too much for your prescriptions. Use the Rx Price Comparison feature of the KBA-EZ Health Guide mobile app to comparison shop for your prescriptions, it could save you money! Simply, log into the app and begin searching competitive Rx prices in your area.

In addition, if you have the telemedicine benefit, the KBA-EZ Health Guide app will remind you to take advantage of the convenience of a telemedicine experience. Telemedicine visits can save you time and money in comparison to an emergency room or urgent care office visit. Don't sit in a waiting room when you have access to a doctor literally in the palm of your hand!


TIP: To obtain the benefits of Geofencing and Push Notifications you must go to Settings and enable **Location Services** and **Notifications**.



Location Services

Receive location-based alerts that could save you considerable time and money. Your location is always kept private and secure.

Enable Location Services



Notifications

Alerts when claims are paid, monthly PHMP credit reminders, money-saving prescription coupons, and more!

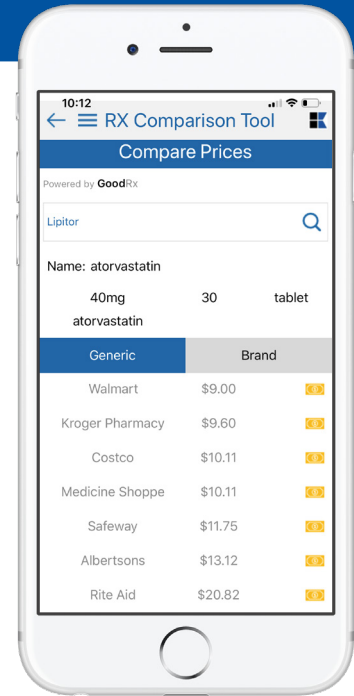
Enable Notifications

If you need help getting started, call the number on your ID card.

RX PRICE COMPARISON TOOL

Rx Price Comparison Tool compares the prices of prescriptions from all major chains to help you find the lowest local prices for your prescriptions and offers coupons to save even more!

Just show the Rx Comparison screen to your pharmacist when you pick up your prescription.



CUSTOMER SERVICE

Within the app, you can get help with the click of a button. Press **Call Now** to contact a member of our friendly customer service team.

