



2025-2026

EMI Health MEC Plans Enrollment Guide

Essential Coverage. Everyday Care. Extra Savings.

Preventive services, pharmacy access, and a broad provider network—with options to customize your plan.

Contents.

Your MEC Coverage	3
Welcome	3
Coverage & Perks	3
Overview of all Plans	4
MEC Basic Plan	5
MEC Plus Plan	6
MEC Enhanced Plan	7-8
MEC Enhanced Dental	8
Medical Network	9-10
Telehealth	10
RX Coverage	11
Vision Discount	12
Online Resources	13
Provider Search & ID Card	14
Included Benefits	15
Contact Us	16





Your coverage and perks

Welcome to Your EMI Health MEC Benefits

Health coverage doesn't have to be complicated. With EMI Health, you get more than just the basics. All of our Minimum Essential Coverage (MEC) plans give you the care you need to stay healthy—plus extra perks that save you time and money.

Here's what all MEC plans includes:

- 100% covered preventive care like checkups, vaccines, and screenings
- \$0 TeleMed visits with doctors anytime, day or night
- Prescription drug benefits (including ACA preventive drugs at no cost)
- Discounted vision care through the VSP Choice network
- Nationwide access to the First Health Limited Benefit Network
- Bilingual customer service in English and Spanish

This guide will walk you through the three MEC plans—MEC Basic, MEC Plus, and MEC Enhanced. Some groups offer a choice, while others offer one plan only. Either way, you'll find that your EMI Health coverage is designed to keep your family's health a priority without stretching your budget.

MEC PLANS COMPARISON

Compare Your MEC Plan Options

All EMI Health MEC plans give you preventive care at no cost, \$0 TeleMed visits, and valuable extras like vision discounts and bilingual customer support. The difference is in how much additional coverage you want.

Use this chart to compare your options and choose the plan that best fits your needs and budget.



	 MEC	 MEC Plus	 MEC Enhanced
Preventive Care Coverage	✓	✓	✓
Preventive Care RX Coverage	✓	✓	✓
\$0 Cost Telehealth Appointments	✓	✓	✓
Vision Discount	✓	✓	✓
EMI Health Online Tools & App	✓	✓	✓
Bilingual Support	✓	✓	✓
RX: Ninety (90)-day Supply	✓	✓	✓
RX: Generic Drugs Coverage		✓	✓
RX: Preferred Brand Drugs Coverage		✓	✓
Primary Care Visits (3 per year)		✓	✓
Convenience Clinic/Urgent Care			✓
Diagnostic Testing			✓
Surgery			✓
Medical Supplies			✓
Dental Value Discount Plan			✓

What's Next?

This chart is just the beginning. The rest of this booklet explains each plan in more detail—so you can see exactly what's included, what's covered, and how to use your benefits. You'll also find helpful examples, cost ranges, and tips for getting the most out of your plan.

Disclaimer: This chart is for summary comparison only. It does not show all details, limits, or exclusions. For complete information, see your official Plan Documents and Summary Plan Descriptions (SPDs). If there is any difference, the official documents will govern.

MEC BASIC PLAN

MEC

The bare necessities—affordable coverage for preventive care and compliance. This Plan covers routine preventive services only. This Plan does not cover in-office illness medical appointments, but does offer \$0 copay urgent care telehealth services.

This plan is for you if...

You want the lowest-cost option that meets ACA requirements and covers preventive care, but don't need regular doctor visits or prescriptions.

Great for: Healthy individuals who rarely visit the doctor and just want basic coverage to stay compliant.



MEC

Benefits

- Preventive Care – 100% covered in-network (checkups, immunizations, screenings, well-baby visits, etc.)
- Prescription Drugs – ACA preventive drugs covered 100%; all others at discount only
- TeleMed – \$0 virtual doctor visits, 24/7
- Network – First Health Limited Benefit Network
- Vision – VSP Choice Discount Vision included
- Customer Service – English & Spanish support available



Covered Preventive Care

No copay, coinsurance, or deductible.

All MEC plans cover preventive care at 100 percent with no costs when you stay in-network. This includes annual exams, screenings, immunizations, and counseling.

Staying on top of preventive care helps you stay healthy and catch problems early, all at no extra cost.



To see a full list of covered Preventive Services

[English](#) | [Spanish](#)

MEC PLUS PLAN

MEC Plus

Builds on MEC by adding doctor visits and better prescription coverage.

This plan is for you if...

You want more than just preventive care—like a few doctor visits each year and discounts on prescriptions—while keeping costs low.

Great for: People who need occasional care or generic medications and want peace of mind without paying for a major medical plan.



MEC Plus

Benefits

- Preventive Care – 100% covered in-network (checkups, immunizations, screenings, well-baby visits, etc.)
- Prescription Drugs – ACA preventive drugs covered 100%;
- TeleMed – \$0 virtual doctor visits, 24/7
- Network – First Health Limited Benefit Network
- Vision – VSP Choice Discount Vision included
- Customer Service – English & Spanish support available

PLUS, MEC Plus adds:

- Primary care visits three (3) per year at \$10 each
- Generic prescriptions at 50% member cost (brand drugs at discount only)



We're here to help. Have questions about which plans will best fit your needs? Call and speak with our Customer Support team.

(800) 662-5851, Monday-Friday 6:00 am – 6:00 pm MST

MEC Enhanced

Expands your benefits with specialist visits, more Rx coverage, and dental perks.

This plan is for you if...

You want the most coverage—including urgent care, specialty visits, and dental discounts.

Great for: Individuals and families who want broader access to care without paying for full major medical insurance.



MEC Enhanced

Benefits

- Preventive Care – 100% covered in-network (checkups, immunizations, screenings, well-baby visits, etc.)
- Primary care visits three (3) per year at \$10 each
- Prescription Drugs – ACA preventive drugs covered 100%;
- TeleMed – \$0 virtual doctor visits, 24/7
- Network - First Health Limited Benefit Network
- Vision – VSP Choice Discount Vision included
- Customer Service – English & Spanish support available

PLUS, MEC Enhanced adds:

- Specialist visits three (3) per year at \$50 each
- Urgent care visits three (3) per year at \$50 each
- Diagnostics (minor)/lab/x-ray visits three (3) per year at \$50 each; MRI/CT scan one (1) per year at \$250 each
- In-office surgery one (1) per year covered at 100%; injections, anesthesia, three (3) per year covered at 100%
- Prescription drugs- Generics at 10% cost; Preferred brands at 50% cost
- Discount Dental Plan included (savings on exams, cleanings, fillings, crowns, etc.)



Dental Coverage

With the MEC Enhanced Plan, you get more than just medical coverage—you also gain access to discounted dental services. This isn’t dental insurance, but a Value Discount Dental Plan that helps you and your family save money on common procedures.

How It Works

- Show your EMI Health ID card at an in-network participating dentist
- Pay the discounted rate directly at the time of service. In general expect to enjoy:
 - 70% savings on preventive care.
 - 60% savings on basic care.
 - 50% savings on major dental services.
- No deductibles, no waiting periods, and no annual maximums
- Uses the Careington POS network of providers, thousands of in-state options.



Example Savings

Dental Value Discount Plan		
Procedure	Typical Price	Discounted Member Price
Routine Exam	\$50-\$85	\$25-40
Adult Cleaning	\$95-\$150	\$55-75
Bitewing X-rays (4)	\$60-\$100	\$35-50
Fluoride (Child)	\$35-\$100	\$25-35
Filling (1 surface, composite)	\$140-\$245	\$85-\$120
Crown (Porcelain fused to metal)	\$1,200-\$1,865	\$570-\$840

Please note: The prices shown are estimates only. Actual costs may vary by location and provider. Members should always review their plan’s official fee schedule and confirm pricing with their dental provider before receiving services.



Your MEC medical network

Nationwide Access with the First Health Limited Benefit Network

Get the care you need—wherever you are, and at a price that makes sense.

The First Health Limited Benefit Network is a national PPO network operated by First Health, part of Aetna/CVS Health. It gives you access to:

- Over 1.2 million doctors and healthcare professionals
- 6,400+ hospitals and 151,000+ outpatient and urgent care centers
- \$0 preventive care when you stay in-network
- Automatic discounted rates on eligible non-preventive services

It's classified as a Limited Benefit Plan network, designed to offer affordable, discounted rates on preventive and in-network services.

No paperwork. No hassle. When you use a participating provider, they'll file the claim for you—and you'll pay less out of pocket.

PRESCRIPTION (RX) DRUGS

All EMI Health MEC plans include prescription drug coverage through Express Scripts, one of the nation’s largest pharmacy networks. With Express Scripts, you’ll have access to thousands of pharmacies nationwide. In addition, you can also fill prescriptions at Walgreens locations, making it even easier to get the medications you need.

Express Scripts also offers a convenient mail-order pharmacy program. This allows you to:Receive up to a 90-day supply of your medications covered under your plan

- Save money compared to 30-day retail refills
- Enjoy free standard shipping directly to your home
- Sign up for automatic refills so you never run out

Mail order is especially helpful if you take prescriptions regularly for conditions such as high blood pressure, diabetes, asthma, or high cholesterol.

	 MEC	 MEC Plus	 MEC Enhanced
Preventive Prescriptions	Covered 100%	Covered 100%	Covered 100%
Generic Prescriptions	Not Covered	50% of member cost	10% of member cost
Brand/Preferred Prescriptions	Not Covered, Discount Only	Not Covered, Discount Only	50% of member cost

Pharmacy Resources

ALL MEC Plans:

► **Preventive Medications Covered at 100%**

View Full Preventive Drug List: [English](#) | [Spanish](#)

MEC Plus & MEC Enhanced Plans:

► **Generic & Preferred Medications**

View 2025 Express Scripts Formulary List: [English](#)

The Pharmacy Tool

If you are currently enrolled in an EMI Health MEC plan, you will get the most accurate pricing to your pharmacy benefit, including current out-of-pocket calculations, **by logging in and using the Express Scripts pharmacy tool within your personalized My EMI Health account.**



For more help, please call EMI Health’s Customer Service team at (800) 662-5851, Monday-Friday 6:00 am-6:00 pm MST. For Spanish, press 9.

VISION DISCOUNT - ALL MEC PLANS

Included Vision Care – Powered by the VSP Choice Network

All three MEC plans include discounted vision care through the VSP Choice Network, one of the largest and most trusted vision networks in the country. You get access to reduced prices on exams, glasses, lenses, and even laser eye surgery.

- Nationwide access to thousands of providers
- Big savings on exams, glasses, contacts, and more
- No claim forms or reimbursements—discounts applied directly

This is not a separate add-on—it’s automatically included with your plan at no extra cost.

What You Get with VSP Discount Vision

VSP Discount Vision	
Service	Your Cost/Savings
WellVision® Exam	\$50 (with glasses purchase) or 20% off without
Retinal Screening	Max cost: \$39 (with WellVision exam)
Lenses (with glasses purchase)	Single Vision: \$40 Lined Bifocals: \$60 Lined Trifocals: \$75
Polycarbonate Lenses (Children)	\$0
Lens Enhancements	20–25% off (e.g., scratch-resistant, progressive, anti-glare)
Frames	25% off (with complete pair of glasses)
Contact Lens Exam (fit & evaluation)	15% off
Laser Vision Correction	15% off regular price 5% off promotional price (contracted providers only)



You must purchase through a VSP Choice provider to receive these discounted rates.
Find a provider near you: Visit www.vsp.com and search the VSP Choice Network.

Disclaimer: The VSP Choice Discount Vision Program included with all MEC plans provides access to reduced fees on vision care services through participating providers. This is not insurance. Discounts are only available when services are received from a VSP Choice network provider. Services and savings may vary by provider and location. All vision benefits are subject to the terms and conditions of the VSP Discount Vision Program.

Here are a few things to keep in mind to get the most out of your MEC coverage



Medical Care

- Stay in-network: Use the provider search at emihealth.com.
- Preventive care: Checkups, vaccines, and screenings are covered 100% in-network. Always ask if your visit will be billed as preventive.
- Diagnostics (MEC Enhanced Plan only): Some services, like MRIs and labs, must be done at free-standing facilities (not hospital-based) to qualify as in-network.



Prescriptions

- Mail order benefits: Save money, get free shipping, and never miss doses with auto-refills. Best for long-term meds (blood pressure, diabetes, asthma, cholesterol).



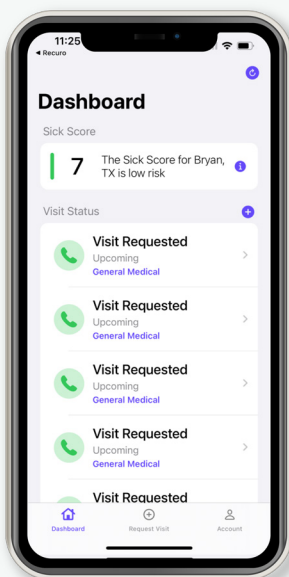
Vision Care

- One routine vision exam per year per subscriber is covered at 100% in-network with medical preventive care.
- Save on frames, lenses, lens upgrades, contacts, and even laser vision correction when you use a VSP Choice provider.



Dental (MEC Enhanced only)

- Discount program, not insurance: Lower costs when you use Careington POS network dentists.
- Pay at time of service: No deductibles, waiting periods, or claims.
- Check your fee schedule: Prices vary by provider and location. Always confirm costs before treatment.



Telehealth with Recuro

24/7 Virtual Care with \$0 Copays

Save time & money: Skip urgent care or the ER for minor health needs and connect with a doctor by phone or video. Licensed providers are ready to help with common issues like:

- Sore Throat
- Conjunction
- Cough
- Cold & Flu
- Yeast Infections
- Insect Bites
- Allergies, and more!



There's no out-of-pocket cost, making it an easy and affordable way to get care from home. Scan QR code to download app to get started.



**Know your plan,
know your options.**

Visit info.emihealth.com/mec for helpful resources.

USING YOUR BENEFITS

How to search for a provider from our website:

You can search for in-network doctors, clinics, and specialists at any time, even if you have not enrolled yet. Use the provider search tool as a guest to explore networks, or sign in as a member to see results based on your plan.

For Guests:

- Go to emihealth.com.
- Click on **Provider Search**.
- Choose **Search as a Guest**. Choose **medical**, **dental**, or **vision**.
- Enter your network (medical-First Health Limited Benefit, dental-Value), state, and zip code.
- Search for your provider.

For Members:

- Go to emihealth.com/account.
- Login with your credentials.
- Click **Provider Search** within your member dashboard.
- Choose **medical**, **dental**, or **vision**. Your in-state networks are automatically displayed.
- Search for a provider, apply filters to narrow your search.

Watch for your Member ID Card in the mail.

After you enroll, EMI Health will mail you a Member ID card. This card includes your member ID number, plan name, and network — all the details you'll need to access care and register your online account.

Your card also works for each family member enrolled. To request extra cards, just call EMI Health Customer Service.

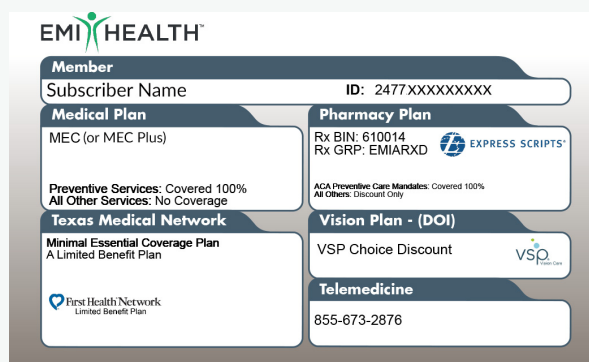
How to Register Your Account

After you enroll and receive your Member Card ID:

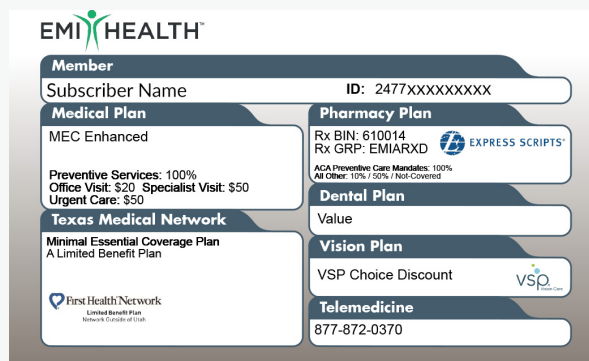
- Go to emihealth.com/account.
- Click **Register Account**.
- Choose **Member** and follow the step-by-step instructions.

When you register your account, you'll have access to your member dashboard, plan information, added benefits and more!

MEC & MEC Plus SAMPLE ID CARD



MEC Enhanced SAMPLE ID CARD



INCLUDED BENEFITS WITH ALL MEC PLANS

Full EMI Health Support

No matter which MEC plan you choose, you'll have access to the robust EMI Health resources that make managing your benefits easy:

- Online account access 24/7 – view benefits, claims, ID cards, and more at emihealth.com/account
- Mobile app – manage your plan on the go from your phone
- Customer service – English & Spanish support when you need it
- Benefit Hub discounts – savings on everyday items, travel, and services
- Helpful tools & resources – including provider search, preventive care reminders, and TeleMed access



EMI Mobile App

With our mobile app, you can view your digital ID card, check claims, find in-network providers, and track your benefits on the go. It's the easiest way to stay connected to your coverage.

Scan to download the app.

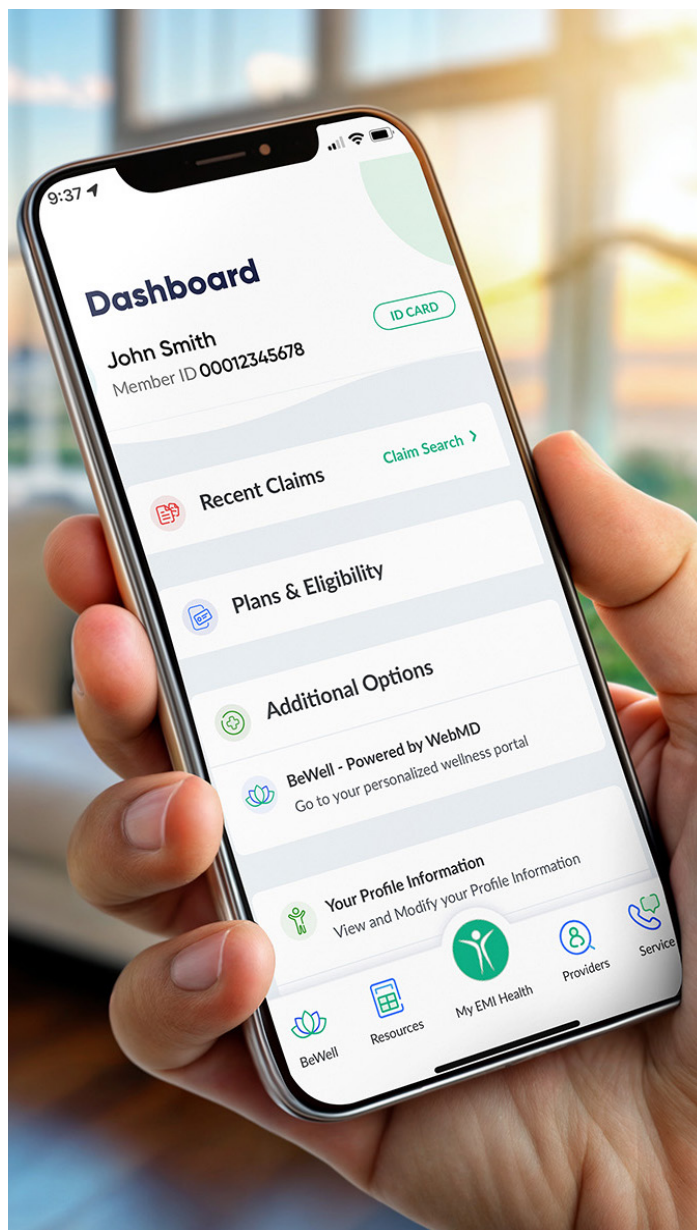


BenefitHub Discounts

Enjoy deals and discounts at your favorite stores and on your favorite brands just because you're a member of EMI Health.

Start saving now:

1. Go to emi.benefithub.com. Click **Create Account**, enter Referral Code: **NV6ADR**
2. Enter your **email address**, Click **Create Account**.





EMI Health Contact Information

MAIN WEBSITE
emihealth.com

PHONE NUMBER
(800) 662 - 5851

HOURS
MON-FRI
6:00am - 6:00pm MST

We're here to help.

Health insurance doesn't have to be complicated. We can help you with everything from understanding your benefits to finding the right doctor. Our customer services teams are dedicated to providing exceptional service.



MEC Enrollment Guide

EMI Health | emihealth.com | 1-800-662-5851