



## Apex Basic (MEC) Plan - FAQ

**Q: Is this an insurance plan?**

A: No, the HDHP is not an insurance product, but a self-funded plan sponsored by the Small Association Leadership Alliance in which its members are eligible to participate.

**Q: What number do I call for member services?**

A: For member services and question on benefits, claims, ID cards etc.: 866-826-5317

**Q: Does the HDHP provide comprehensive or catastrophic coverage such as a HDHP would in the Marketplace?**

A: No, there are only three items that count towards the deductible, those services include Primary Care visits, Urgent Care visits and Lab services. However, it does provide the framework to make it eligible for a Health Savings Account (HSA).

**Q: Does the plan include an HSA account?**

A: No, with enrollment in the HDHP/Basic MEC you are eligible to open and HSA Account at a financial institution of your choice. The maximum contributions are as follows:

2020: Individual \$3,550 / Family \$7,100

For those age 55 and over, an additional \$1,000 can be contributed

**Q: Does the plan cover Preventive Care Services?**

A: Yes, the plan provides 100% benefits, no, copays, no deductibles for the following Preventive Care services as defined by the ACA:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care services for children

**Q: Is there a network of doctors or physicians:**

A: Yes, the plans access one of the largest physician networks in the country, Preferred Health Care Services (PHCS) with over 900,000 physicians nationwide. There are no out-of-network benefits.

**Q: What if I need catastrophic coverage?**

A: The HDHP/Basic MEC plan can be paired with Sedera – Medical Cost Sharing to provide a complete, comprehensive and affordable healthcare solution for you and your family. By paring the HDHP/Basic MEC plan with Sedera, members may save up to 50% of what they could purchase a plan for on the Marketplace.