Transwestern
Insurance Administrators, Inc.

	Plan 1
	MEC PLUS PLAN
Benefits	
Annual Deductible	
In – Network Per Person/Per Family	$0/$0
Maximum Out of Pocket	$5,000/$10,000
Percentage Payable	100%
Professional Services	Services must be provided by Providers within the Healthsmart Network or benefit will not be covered.
Physician office visits	$20 co-pay
Procedures performed during an office visit	Plan pays 100% of allowed
Specialist office visit only	$20 co-pay
Procedures performed during Specialist office visit	Plan pays 100% of allowed
Urgent Care	$40 co-pay
Additional Services/Lab & X-ray in office	Plan pays 100% of allowed
Preventative Services - Child & Adult	100%
Outpatient Lab & X-Ray	$40 co-pay
Imaging (CT, PET Scan, MRI)	$20 co-pay
Outpatient Services Facility	Not covered
Outpatient Services Physician	Not covered
Emergency Services	
Emergency Room	Not covered
Ambulance	Not covered
Hospital Benefits	
Inpatient	Not covered
Inpatient Professional Services	Not covered
Additional Outpatient Services	
Skilled Nursing	Not covered
Chiropractic	Not covered
Physical/Occupational	Not covered
Mental Outpatient	Not covered
Durable Medical Equipment	Not covered
Substance Abuse Outpatient	Not covered
Additional Services	
Chemotherapy	Not covered
Sleep Study	Not covered
Pediatric Dental & Vision	ACA Required Benefits
Prescriptions	
Generic	$5.00 co-pay
Brand Formulary	$40.00 co-pay
Brand Non-Formulary	Not covered
Specialty Medication	Not covered
Mail Order (90 Days)	
Generic	Not covered
Preferred	Not covered
Non-preferred	Not covered
Specialty Medication	Not covered