

Part-time Employee MEC Plan Comparison

Choose the plan that works best for you.



PLAN FEATURES		Minimum Essential Coverage (MEC) MEC ONLY	Minimum Essential Coverage with Direct Primary Care (DPC) MEC + DPC
Inpatient Benefits	Daily Hospital Room Benefits	\$500 day 1, then \$300 days 2 & 3, \$100/day after (max 60 days per year)	\$500 day 1, then \$300 days 2 & 3, \$100/day after (max 60 days per year)
	Inpatient Surgery	\$500 (max 1 day per year)	\$500 (max 1 day per year)
Outpatient Benefits	Out-of-Network Preventive Services	Not Covered	Not Covered
	Ambulance Services	\$25 benefit (max 3 days per year)	\$25 benefit (max 3 days per year)
	Urgent Care Visits	Not Covered	\$25 copay (unlimited visits within in-network DPC)
	Emergency Room – Illness	\$100 benefit (2 days per year)	\$100 benefit (2 days per year)
	Emergency Room – Injury	\$100 benefit (2 days per year)	\$100 benefit (2 days per year)
Physician Services	In-Network Preventive Services	Covered at 100% in-network	Covered at 100% in-network
	Physician Office Visit (non-preventive)	\$25 benefit reimbursement payable (max 2 days per year, 4 per family)	\$10 copay (unlimited visits within in-network DPC)
	Lab Work	Not Covered	Four labs: metabolic panel, blood count, thyroid, and lipid panel
	Chronic Disease Management	Not Covered	Covers 13 chronic conditions
	Specialty Visit	Not Covered	\$10 visit
Additional Benefits	Telemedicine	No copay, unlimited visits	No copay, unlimited visits
	Prescription Benefits	3-tier formulary	3-tier formulary
2026 Employee Monthly Rates	Employee Only	\$17.38	\$27.93
	Employee + Spouse	\$27.04	\$47.51
	Employee + Child(ren)	\$27.33	\$58.19
	Family	\$37.00	\$77.78



Both plans meet the Minimum Essential Coverage (MEC) requirement. The MEC + DPC plan adds affordable access to primary care, urgent care, labs, chronic condition management, and specialty care—often with lower out-of-pocket costs for everyday care.



Questions? We're here to help.

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