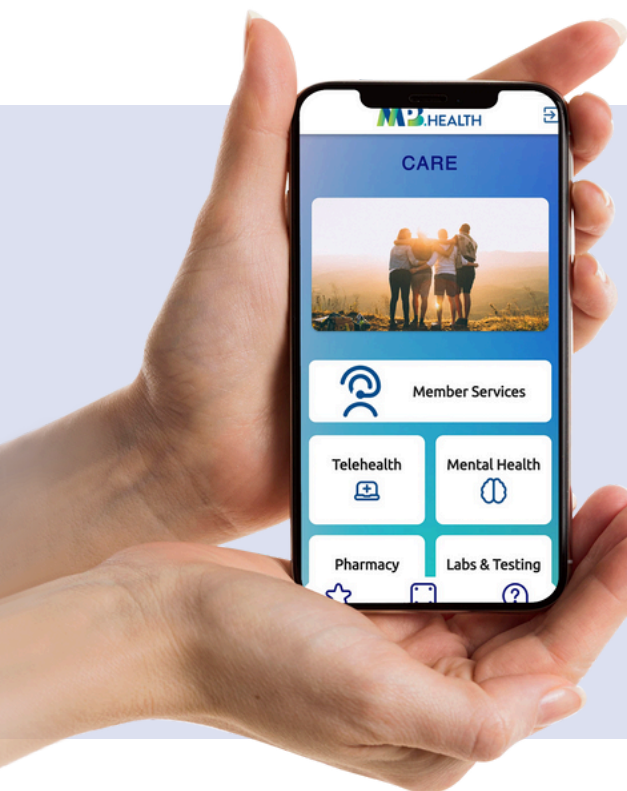


Member Handbook



MEC+ESSENTIALS



An Easy App to Manage Your Healthcare Needs



MPB.Health



Download on the
App Store



Get it on
Google Play

or Visit Your Member Portal
<https://mpb.health/portals>



MPB CONCIERGE
(800) 519-2969

MPB.HEALTH



TABLE OF CONTENTS

- 1. MINIMUM ESSENTIAL COVERAGE**
- 2. TELEHEALTH**
- 3. MENTAL HEALTH COUNSELING**
- 4. MPB CONCIERGE**
 - FIND MEDICATIONS
 - FIND PROVIDERS
 - FIND LABS AND TESTING
- 5. ADDITIONAL BENEFITS**
 - QR LIFECODE & MEDICAL RECORDS VAULT
 - DISCOUNTED SUPPLEMENTS
- 6. DEBT DISMISSAL PROGRAM**
- 8. FREQUENTLY ASKED QUESTIONS**

Important: This membership provides access to healthcare benefits, it is not health insurance.



For Annual Wellness Visit & Preventive Care

Minimum Essential Coverage

ARM Ltd

Covers preventive health services and health screenings for adults, women, and children, when services are performed in network with PHCS.

PREVENTIVE CARE

- ✓ Annual Wellness Visit
- ✓ Well-Woman Visit
- ✓ Childhood Immunizations
- ✓ Mammograms
- ✓ Colonoscopies

SEE FULL LIST

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

FIND IN-NETWORK DOCTORS & FACILITIES

<https://www.multiplan.com/webcenter/portal/ProviderSearch?SiteId=84477>

WHAT YOU NEED TO KNOW

- You will receive your ID card to your home.
- Present your ID card to show you have coverage.
- You may use the information on the ID card for help with eligibility, benefit and claim questions.

☎ 1 (800) 392-1770

OPTIONAL HEALTH SAVINGS ACCOUNT (HSA)

Save pre-tax dollars for qualified medical expenses. Talk to your Employer or HR about contributing and choosing an HSA account that works for you. [Open an HSA Account](#) →

For Non-emergency Medical Needs



24/7/365 Telehealth

Cirrus MD

On-demand virtual medical care, connecting you with primary, pediatric, women's health, and behavioral health board-certified physicians, via text-based chat first. If needed, you can switch to a video call for a more in-depth consultation. \$0 Unlimited Access!

WITH CIRRUSMD YOU CAN

- ✓ Address general medical questions
- ✓ Address women's health concerns
- ✓ Address mental health concerns
- ✓ Manage chronic conditions
- ✓ Discuss your test results
- ✓ Get refills for prescriptions (with some exceptions).
- ✓ Address urgent care needs*

* Note that CirrusMD may not be suitable for emergency situations.

How to Register [Here](#) →

For Mental Health Needs

Mental Health Counseling

M&SEAP


Virtual, face-to-face, or telephonic sessions with a counselor. \$0 Up to 12 sessions, per member, per year with a 2-month break between each block of 4 (CA limits to 6 sessions per member, per year).

- **Access to additional resources:** Childcare, legal, financial, support groups, housing, etc.
- **Elder Care & Financial:** Telephonic consulting, tailored eldercare counseling & resources, plus financial wellness counseling provided by experts in their field.
- **Online Training Library:** Thousands of virtual work/life training and the ability to track progress.
- **Access to Compass:** Advanced HR support and assistance in professional development.
- **Access to Impact Suite App:** An App for personal growth and healing.

Enter organization access code: **MAP**



CALL

 (800) 543-5080

State you are with
MPB Health

How to Register [Here](#) →

Enter access code: MAP



MPB Concierge


**YOUR ADVOCATE FOR
NAVIGATING MEDICAL NEEDS!**

Our MPB Concierge team is focused on supporting and guiding you every step of the way through your health care journey, so you can make informed decisions.

GET HELP

- ✓ Finding the fairest priced medications, as well as where to purchase them.
- ✓ Finding providers and facilities with the highest quality of service at fairest prices.
- ✓ Finding the best labs and facilities at the fairest price.

CONTACT YOUR
CONCIERGE WITH ANY
QUESTIONS OR CONCERNS
YOU MAY HAVE

 **(800) 519-2969**

Hours: Monday – Friday
9:00 a.m. – 8:00 p.m. EST



QR LifeCode & Medical Records Vault

On your MPB membership card, you'll see a QR Life Code. This code can be scanned to access your electronic medical vault.

QR LifeCode: In a medical emergency first responders can access your Medical Records Vault through your QR LifeCode Five-digit ID code.

Medical Records Vault: Allows you to securely store your medical records.

Enter Your LifeCode or ID [Here](#) →

Discounted Supplements [Here](#) →



Discounted Supplements & Wellness Products

Get access to high-quality supplements at fair prices, backed by features that help you stay on track with your wellness goal.

High quality: only the healthcare's best products to better support your wellness journey.

Great Prices: Practitioner-driven pricing ensures you get great prices on all products.

Fast, reliable shipping: You receive your wellness products quickly, backed by world-class customer service.

For Hospital Debt Relief

Debt Dismissal Program

ScriptSourcing

Did you know 60% of Americans are eligible for medical debt relief? See if you qualify.

- 8 Minutes to apply
- 30-35 days for approval
- HIPPA compliant

**MEMBER MUST FIRST MEET
QUALIFICATION REQUIREMENTS**

APPLICATION CHECKLIST

- ✓ Pay Stubs from the last two months
Bank statements from the last two months
- ✓ Last year's W2
- ✓ Last year's tax return
- ✓ Health Insurance card (if applicable)





HOW TO APPLY

- ✓ Scan here to see if you qualify:



- ✓ Use code:

SS10610

- ✓ Complete simple online application.
- ✓ The member and ScriptSourcing team receive a confirmation email once the application is submitted.
- ✓ The member will receive a letter within 45 days notifying them of full or partial debt relief.

Frequently Asked Questions

What is the difference between a preventive care visit and a physical?

Preventive care consists of a screening schedule for preventive services. To find the list of ACA mandated services, please click [here](#). A physical exam is more comprehensive and includes more extensive lab work.

Depending on your personal health factors, the appointment may require the physician to run additional tests to determine the cause of your symptoms. If this is the case, the billing code for the appointment and services will be diagnostic and will not be covered under the MEC portion of your plan.

Please contact the MPB.Health concierge for further guidance.

What kind of bloodwork is covered under the MEC plan?

The MEC plan includes blood work that is considered “Preventive” under the ACA Mandate. This includes:

- Cholesterol test/lipid panel
- Screening for Type 2 Diabetes and Gestational Diabetes
- Hep B and C screening
- HIV screening
- Anemia screening for pregnant women or patient under age 18

Additional blood work may be covered with preventive codes. Please contact your MEC provider for verification prior to obtaining services.

If your doctors order any other routine tests or tests to rule out symptoms, these will be the financial responsibility of the Member.

Please contact your MPB.Health Concierge for assistance in finding the fairest prices prior to obtaining any blood work to ensure fairest pricing.

If you have a script for tests that are diagnostic, please contact the Concierge for assistance and utilize our lab partners to obtain exclusive discounts up to 80% OFF retail pricing.

- <https://www.jasonhealth.com/>
- <https://www.ultalabtests.com/>
- <https://www.walkinlab.com/categories/view/all-products>
- <https://laboratoryassist.com/>
- <https://www.healthlabs.com/>

NOTE: Discounted Lab-sites are not recognized if you live in the following states: NJ, RI, & NY

How do I avoid a surprise medical bill with my MEC Plan?

This is a strictly preventive visit, as mandated by the ACA. To avoid a surprise medical bill, ensure your doctor is in the network on the day of your visit.

Any diagnostic services provided will not be covered by your MEC plan (the bills can include both preventive and diagnostic services and, in that case, the MEC would end up paying a portion of it).

Once the expenses exceed your Initial Unshareable Amount, and the pre-existing conditions clause is met, your medical bills would be eligible for sharing with the community.

How do I schedule a preventive care visit?

1. Contact the MPB.Health Concierge for assistance or refer to the original plan documents for detailed instructions.
 - 1.Ensure the provider is in the network ([PHCS](#)), if applicable.
2. If using the PHCS link above, ensure that you are using the PHCS MultiPlan network with "Specific Services".

4. To ensure greater selection, select general practitioner, family practice, and internist.
5. Confirm that the provider is participating in the MEC program when the appointment is made.
6. Request all preventive services you require when making the initial appointment.
7. Request that all diagnostic services be scheduled later.

Is there a network?

Please refer to your membership card to find the network associated with the plan.

What happens if a provider is not in network?

Reference Based Pricing that pays 150% of the Medicare allowable amount towards the visit. *** No provider available with a 50 Mile Radius restriction may apply.

What about catastrophic coverage and large medical expenses?

MPB.Health pairs MEC plans with medical cost sharing, which contributes towards large medical expenses, subject to the IUA and membership guidelines.

What routine maintenance medications are included?

For a complete list of \$0 Co-pay medications click [here](#). If your medication is not on the list, please contact the Concierge for further assistance or fill out the [Custom RX Quote](#).

What is a Health Savings Account (HSA) and where do I sign up?

A Health Saving Account (HSA) is a triple tax advantage plan that allows payment for medical related expenses. For more details visit [IRS.GOV](#)

To open an account, you can visit any participating bank or [HSA Bank](#).
If you have any questions, please reach out.