Medical Plan Options

Choosing between a Comprehensive or Voluntary Medical Plan:

We recognize that offering a comprehensive or voluntary medical plan provides a competitive edge. We also understand that employees have diverse healthcare needs. That's why we provide both comprehensive and voluntary medical plans.

The choice between comprehensive and voluntary plans is not one-size-fits-all. Some may prefer the extensive coverage of comprehensive plans, while others prefer voluntary plans that address specific healthcare needs. By offering both comprehensive and voluntary medical plans, our goal is to provide a full suite of options that can be tailored to each individual's unique circumstances.

	Comprehensive Medical Plans	Voluntary Medical Plans
Coverage	Comprehensive plans offer a wide range of medical services, including wellness exams, doctor visits, lab & x-ray, urgent care, emergency room, hospital stays, prescription drugs, preventive care, and often, specialty services.	Voluntary plans offer a limited scope of coverage and are typically focused on specific types of care, such as wellness exams, doctor visits, urgent care, lab & x-ray, accident, critical illness and prescription drugs.
Cost	These plans typically have higher monthly premiums but lower out-of-pocket costs when you need medical care. They are designed for individuals or families who anticipate regular medical expenses or want the security of extensive coverage.	Voluntary plans usually have lower monthly premiums, but they require the insured individual to pay a higher share of costs when using healthcare services. They are often selected based on individual needs or preferences.
Mandatory or Optional	Comprehensive plans are often required by franchisees and may cover essential health benefits mandated by law.	These plans are not typically mandatory and are often offered as optional add-ons in franchisee-sponsored benefits packages.

Carrier Partners:

Medical MEC Plan

We offer multiple low-cost Minimum Essential Coverage (MEC) plans focused on cost containment, usable daily benefits, and ACA compliance. Through our plans, affordable options are available for employees to choose from that best meet their needs.

PPO Benefit Summary	WellCare	KeyCare	VitalCare
Preventive/Wellness	Covered 100%	Covered 100%	Covered 100%
Primary Care Visits	-	$25 copay	$25 copay
Specialist Visits	-	-	$25 copay
Urgent Care	-	-	$50 copay
Labs	-	-	$50 copay
X-Rays	-	-	$50 copay
Prescription Drugs	Discount Only	Tier 1: $15 copay Tier 2: $30 copay Tier 3: $50 copay Tier 4: $75 copay	Tier 1: $15 copay Tier 2: $30 copay Tier 3: $50 copay Tier 4: $75 copay
Behavioral Health	-	Covered 100%	Covered 100%
Telehealth	Covered 100%	Covered 100%	Covered 100%
PPO Network *	PHCS - Preventive Services Only	PHCS - Specific Services	PHCS - Specific Services

SBMA

Plan Features

- Covers 100% of wellness and preventive services
- Simple copays with no deductibles
- No medical underwriting
- National provider network
- 24/7/365 Telehealth access at no additional cost
- No employer participation or contribution required
- No minimum employee enrollment required
- Same exclusive rates nationwide
- COBRA services are included

*To locate participating doctors and facilities, visit providersearch.multiplan.com and select the network associated to the plan you are interested in.

The plans outlined are compliant with Employer Penalty "A" as outlined by ACA. They also satisfy the individual mandate penalty in applicable states.

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.

Medical MV Plan

SBMA helps franchisees offer benefits to all employees and avoid penalties.

General Information	Advantage MV	Premium MV	Max MV
Annual Deductible	$1,500 / $3,000	$0 / $0	$0 / $0
Primary Care Visits	$9,100 / $18,200	$9,100 / $18,200	$9,100 / 18,200
PPO Network*	PHCS Practitioner and Ancillary	PHCS Practitioner and Ancillary	PHCS Practitioner and Ancillary
Physician Services			
Preventive/Wellness	Covered 100%	Covered 100%	Covered 100%
Primary Care Visits *(PCP)*	$15 copay	$15 copay	$15 copay
Specialist Visits	$15 copay	$15 copay	$15 copay
Urgent Care	$50 copay	$50 copay	$50 copay
Diagnostic Services			
X-Ray and Lab Services	$50 copay	$50 copay	$50 copay
Advanced Imaging *(MRI, CT and PET)*	$350 copay *(limit 1 per year)*	$350 copay *(limit 2 per year)*	$350 copay *(limit 3 per year)*
Hospital Services *(Subject to Referenced Based Pricing)*			
Inpatient Hospital Services	$500 copay after deductible *(limit 5 days per year)*	$500 copay *(limit 7 days per year)*	$500 copay *(limit 14 days per year)*
Outpatient Surgery	$250 copay after deductible *(limit 1 per year)*	$350 copay *(limit 1 per year)*	$350 copay *(limit 2 per year)*
Emergency Room Services	$500 copay *(limit 1 per year)*	$500 copay *(limit 1 per year)*	$500 copay *(limit 1 per year)*
Additional Services			
Ambulance	$500 copay *(limit 1 per year)*	$500 copay *(limit 1 per year)*	$500 copay *(limit 2 per year)*
Physical/Speech/ Occupational Therapy	$50 copay *(limit 8 combined per year)*	$50 copay *(limit 12 combined per year)*	$50 copay *(limit 12 combined per year)*
Home Health Care	$50 copay *(limit 10 per year)*	$75 copay *(limit 8 per year)*	$50 copay *(limit 20 per year)*
Prescription Drug Coverage			
Generic	$10 copay	$10 copay	$10 copay
Preferred Brand	Discount Only	$50 copay	$50 copay
Non-Preferred Brand	Discount Only	$75 copay	$75 copay
Specialty	Discount Only	Discount Only	Discount Only

Plan Features

- ACA compliant plans meet Actuarial Value standards, and avoid Penalties A & B
- Ensures affordability standards when employer pays above 9.96% of employee income
- Provides substantial benefits for both in- and out-patient hospitalization with increasing benefit at each level
- Offers provider reimbursement using a percentage of Medicare coverage as the reference point
- Able to be offered alongside MEC Plans

*To locate participating doctors and facilities, visit providersearch.multiplan.com and select PHCS Practitioner and Ancillary.

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