

EBA Essential Plans 2019

EBA Essential Plans provide affordable coverage that meets the requirements under the Affordable Care Act, which avoids members from paying the “Individual Mandate” penalty. This plan provides 100% coverage when utilizing a First Health Network provider and 0% coverage when utilizing an out-of-network provider.

MEC Plus				MEC Premium Plus		
	Age 18-44	Age 45-59	Age 60+	Age 18-44	Age 44-59	Age 60+
PRIMARY	\$125	\$135	\$150	\$170	\$190	\$205
SPOUSE	\$105	\$115	\$125	\$150	\$160	\$180
PER CHILD UP TO 18	-	\$80	-	-	\$105	-

Benefits Coverage	MEC Plus	MEC Premium Plus
Deductible and Maximum Out of Pocket	Not Applicable	Not Applicable
Wellness and Preventive Care (Including Pediatric and OBGYN)	Covered at No Charge	Covered at No Charge
Primary Doctor & Pediatric-sick visits	\$25 co-pay – 5 Visits per Year	\$25 co-pay – Unlimited Visits
Specialist Doctor	\$35 co-pay – 1 Visit per Year	\$35 co-pay – 5 Visits per Year
Laboratory Services and Imaging	Preventive Care only included	Preventive Care only included
X-Rays	Preventive Care only included	Preventive Care only included
Urgent Care	\$50 co-pay – 2 Visits per Year	\$50 co-pay – 3 Visits per Year
Emergency Room Admission	Not Included	\$250 co-pay – 1 Visit per Year
Outpatient Surgery, Hospice, Skilled Nurse	Not Included	Not Included
In Patient Surgery/Services	Not Included	Not Included
Maternity Pre/Post Natal Consultation	Not Included	\$25 co-pay – 3 Visits
Mental Health, Substance Abuse Consultation	Not Included	\$25 co-pay – 1st 3 visits
RX	Discount for Generics	Discount for Generics

* There will be an additional \$30.00 due with the initial payment for application fee

* Rates are the same for male and female



First Health Network

Members have access to the First Health Network, which provides savings on Physician and Hospital services. By visiting a First Health provider you can reduce your out-of-pocket expenses.

- Over 490,000 provider locations across the country
- Network providers submit claims for you to simplify the claim process
- To locate a provider online, visit www.FirstHealthLBP.com

