

BRMS MEC Services

BRMS is focused exclusively on providing easy-to-use, fully compliant services to employers of all sizes.

MEC

PPACA forces medium and large businesses to offer insurance coverage to all full time employees or face steep penalties. V.B.A.S. MEC program offers a creative solutions for employers to offer an affordable benefit plan while avoiding most of the major penalties.

MEC Fast Facts

- MEC = Minimum Essential Coverage
- Benefit & Risk Management Services' MEC plan is a self-funded plan with aggregate re-insurance
- Minimum Essential Coverage will cover 100% of the 63 CMS listed preventative services.
- An employer that offers a MEC plan can prevent being taxed \$2,000 for each employee
- All employees enrolled in a MEC plan will avoid the penalty tax of 2.5% of adjusted household income or \$695 per adult plus \$347.50 per child up to \$2085 per household, whichever is greater.
- Covers all preventative services required by ACA including office visits, immunizations and well-woman visits
- V.B.A.S. will provide all plan administration and support

What does MEC Cover?

- 26 Covered Preventative Services for Children including:
 - Immunizations
 - Mental Health Screenings
 - Medical History
 - Etc.
- 15 Covered Preventative Services for Adults including:
 - Diet Counseling
 - HIV Screening
 - Immunization Vaccines
 - Etc.
- 22 Covered Preventative Services for Woman, Including Pregnant Women including:
 - Breast Cancer Screenings
 - Contraception
 - Well-woman Visits
 - Etc.

