

ATR International 2025 Summary of Benefits

Medical Insurance -MEC Blue Plan

Carrier: Allied Allied Effective: 1/1/2025

Phone: 800-764-0832

MEC Blue Plan - The MEC Blue Plan provides 100% coverage for a variety of preventive care services and additional medical benefits without charging you a copayment or coinsurance. MEC Blue Plan benefits are reimbursed at a flat transparent rate. Specifically, the MEC Plan will reimburse Covered Expenses using the same reimbursement rates as the Federal government under Medicare fee schedules. If a Covered Expense does not have a corresponding Medicare Reimbursement Rate, the MEC Plan reserves the right to process that claim at 25% of billed charges, or at the Reasonable and/or Usual and Customary benefit level, whichever is lower. Covered Expenses are covered at specified levels "without" Preferred Provider Networks that adjust and discount benefit payments. You are eligible to receive care from any licensed medical provider.

Services available under this plan include:

- Prescription drug coverage (12 prescriptions per year)
- Physician's office visits (4 visits per year)
- X-ray and laboratory services (3 visits per year)
- Emergency room care (3 visits per year)
- Routine immunizations
- Designated health screenings for adults & children
- Comprehensive coverage for women's preventive care

Please refer to your MEC Blue Schedule of Benefits for a complete listing of all covered services.

Important Note- You may be responsible for any charges for services that are billed to you that are over the rates paid by The MEC Blue Plan using the federal government's Medicare Fee Schedules.

Employee Contributions	MEC Blue
Employee Only	\$10.79
Employee + Spouse	\$42.63
Employee + Child	\$44.67
Family	\$63.87

Pharmacy Benefit Manager

Carrier: CVS Caremark Phone: 877-860-6415

Your Plan also includes a Pharmacy Benefit Manager to manage all of your prescriptions drug needs. To locate a participating pharmacy in your area or to price out the cost of prescription medications, contact CVS Caremark at the phone number above, or the website listed on your ID Card.

Network	None
Deductible	\$0
Co Insurance	100%
Physician Services Well Adult / Child Care Physician Office Visit- Max. 4 visits per year Specialist (combination per person per year) X-Rays / Lab Diagnostics- Max. 3 visits per year	100% of Medicare Rate 100% of Medicare Rate 100% of Medicare Rate 100% of Medicare Rate
Emergency Room Services- Max. 3 visits per year	100% of Medicare Rate
Prescription Drug Services - Limited to a combined maximum of 12 prescriptions for retail drugs. Retail (Generic / Brand / Non-Pref Brand) Mail Order	\$5/ Not Covered/ Not Covered Not Covered
Lifetime Maximum	Unlimited

Online Member Portal- www.alliedbenefit.com

Carrier: Allied Benefit Systems Allied

Phone: 800-288-2078

Your online member account allows easy access to view your Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC). Through your online account, you can also view your Personal Health Record, which provides you with a complete record of all your health care activity under this plan; get answers to medical questions, and information on procedures and conditions via Allied's knowledge database, and receive wellness reminders for tests and annual exams.

Telemedicine

Carrier: Teladoc

Phone: 1-800-TELADOC (835-2362) TELADOC

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TelaDoc is an affordable solution to the challenge of healthcare access. We provide you and your family with round-the-clock access to U.S based licensed physicians for telephone consultations. Regardless of your location, you can connect with a doctor in real-time for treatment or diagnosis of common conditions.