



5M Program Highlights

Overview

- 81 preventive care services covered at 100% through an in-network provider
- Protects employers from the \$2,500 and \$3,750 excise tax penalties (2019 numbers)
- Provides “substantial” inpatient and physician benefits therefore complying with the ACA regulations
- Low cost to employees
- Benefit structures provide truly meaningful benefits to participants
- Provides a variety of price points to fit various family budgets
- Features new creative risk taking techniques
- All at a surprisingly affordable cost to employers

MEC Plans

- Includes RealTimeTelemed, a telemedicine benefit that provides 24/7/365 access to a network of board-certified doctors available via mobile app, with \$0 copay

MVP

- Features **no** participation requirements for the MVP
- Quoted price for the MVP is firm up front regardless of enrollment results
- The MVP is a “standard” plan so it is easier to prove that it meets minimum value
- Incorporates personal benefit counseling for MVP participants

The Keysolution 5M Program is the intelligent way to effectively balance the excise tax exposure for employers, benefits, and the cost of those benefits.

