

# 2025 California Individual Mandate Penalty

**Starting in 2020, California residents must either:**

- Have qualifying health insurance coverage, or
- Pay a penalty when filing a state tax return, or
- Get an exemption from the requirement to have coverage.

**Employee Penalty:**

The penalty for not having coverage the entire year will be at least \$900 per adult and \$450 per dependent child under 18 in the household when you file your 2024 state income tax return in 2025. A family of four that goes uninsured for the whole year would face a penalty of at least \$2,700.

**All Apex MEC Plans satisfy the CA Individual Mandate.**



# Benefit Plan Design

Your employer is providing a benefit package that can help you get well and stay well.



Minimum Essential Coverage (MEC)  
covers preventive health services and  
health screenings for adults, women and children.  
Also includes:

Physician Visits & Diagnostic Testing

Prescription Drug Benefits

24/7 Telemedicine - Multilingual

Behavioral Health - Multilingual



Group Limited Indemnity (GLI)  
pays a fixed benefit amount for  
a set number of days per year.

Hospitalizations

Surgeries/Anesthesia

Emergency Room Visits

Outpatient Benefits



Eligibility • Member Cards • MEC Claims Adjudication  
For information:  
[www.loomisco.com](http://www.loomisco.com) • 877-959-9952

# Covered Services



## PREVENTIVE/WEALTHNESS BENEFITS\*

MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit [www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html) for benefits.

## Teladoc - TELEMEDICINE 24/7 (Multilingual)<sup>2</sup>

## Clever Health - BEHAVIORAL HEALTH SERVICES (Multilingual)<sup>2</sup>

## PHCS - PPO NETWORK SERVICES<sup>2</sup>

Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)

## Citizens Rx - PRESCRIPTION BENEFITS<sup>2</sup>

Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred



## LIMITED INDEMNITY BENEFITS Hospital Indemnity Benefits

### Hospital Confinement

For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)  
Note: Maternity benefit is payable as any other illness for both mother and child

### Hospital Intensive Care Unit

For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)

### Hospital Admission

Lump sum benefit for a hospital admission, due to sickness or injury  
Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU

## Surgery/Anesthesia Benefits

### Inpatient Surgery

For inpatient surgery in hospital due to sickness or injury

### Outpatient Surgery

For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury

### Anesthesia

For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist (payable with inpatient and outpatient major surgeries only)

## Emergency Room Benefits

### Emergency Room for Sickness

For treatment in an ER due to sickness

### Emergency Room for Injury

For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)

## Outpatient Benefits

### Outpatient Diagnostic Lab

For lab test, ordered by a physician

### Outpatient Diagnostic X-ray

For X-ray, ordered by a physician

### Outpatient Major Diagnostic Testing

For major diagnostic testing, ordered by a physician

## MONTHLY PREMIUMS PAID BY EMPLOYEE

Employee only

Employee & Spouse only

Employee & Children only

Family

## MEC PLUS & GLOBE LIFE GLI<sup>1</sup>

**Covered at 100%**

**FREE & Unlimited**

**FREE & Unlimited**

**\$20 Copay** - 3 visits PPY

**Network Discount**

**\$50 Copay** - 3 visits PPY

**See Globe Life GLI  
Benefits Below**

**\$1 Copay**  
**10% Coinsurance**  
**20% Coinsurance**

## GLI Underwritten by Globe Life

**\$600 per day** - 10 days PPY

**\$1,000 per day** - 10 days PPY

**\$1,000 per day** - 1 day PPY

**\$500 per day** - 1 day PPY

**\$250 per day** - 2 days PPY

**\$300 per day** - 1 day PPY

**\$50 per day** - 2 days PPY

**\$200 per day** - 2 days PPY

**\$50 per day** - 3 days PPY

**\$100 per day** - 1 day PPY

**\$300 per day** - 1 day PPY

**\$138.00**

**\$259.00**

**\$245.00**

**\$386.00**

PPY: Per Plan Year

\* The Apex MEC plans are PPACA compliant; they are offered by Apex Management Group and administered by Loomis. Globe Life does not underwrite the MEC plans or the non-insurance benefits.

<sup>1</sup> GLI plans are not PPACA compliant and do not satisfy any PPACA penalties.

<sup>2</sup> Non-insurance benefits are included with Apex MEC plans.

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Rider forms: GBLI, GBLIC, GBLITLR, GBLIABR, GBLIADR, GBLIAER, GBLIALR, GBLIASR, GBLIDR, GBLIVR, GBLICIR, GBLITDR. Benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Globe Life Group Benefits. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Globe Life Group Benefits uses the services of third party administrators.

# Your Coverage Network

Your coverage includes the following benefits -  
learn more about when and how to use them.



**24/7 Multilingual Telemedicine**  
Free & Unlimited for member & family  
[teladoc.com](https://teladoc.com) • 800-835-2362

## When to Use Telemedicine Services

Teladoc's board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. Contact Teladoc from the comfort of your home.



**Prescription Drug Benefits**  
National, local, on-line pharmacies available  
[citizensrx.com](https://citizensrx.com) • 877-532-7912

## To Find an In-Network Pharmacy or Buy Prescription Drugs Online

Citizens Rx is a full-service prescription benefit manager with a retail network of 67,000 pharmacies nationwide. Citizens Rx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions.



**Multilingual Behavioral Health**  
Free & Unlimited for member  
[cleverhealth.ai/apex](https://cleverhealth.ai/apex)

## Connect with Behavioral Health Specialists via Mobile App

A better, more clever way to support mental wellness. Download the app today.



**Healthcare Decision Assistance**  
Provides current, unbiased, and accurate  
information from medical experts  
[medexpert.com](https://medexpert.com)  
800-999-1999



**Identity Theft Protection**  
Consumer ID Theft Program  
[northpointidtheft.com/apex](https://northpointidtheft.com/apex)  
800-562-3918

# To Use Your Free MEC Preventive Physician Office Visit

1. Locate a network provider using the instructions below.
2. Confirm that the provider is participating in the MEC program when you make your appointment.
3. **Request all preventive services you require when making the initial appointment.**
4. Present your ID card when you receive covered preventive services.

(Your provider will bill Loomis for the cost of your care.)

NOTE: MEC services are only free when delivered by a doctor or other provider in your plan's network.

There are 3 sets of preventive services - for adults, women and children. Refer to your plan documents to confirm the MEC services you are eligible to receive. *(Globe Life does not underwrite the MEC plans or the non-insurance benefits.)*

## Locating Your Network Provider



PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit: **multiplan.com** and follow the directions for your selected plan.

Click "**Find a Provider**" in the top right corner

Find a Provider

Click "**PHCS Limited Benefit Plan**" in the listing

### Choose a network

#### PHCS Network

- ☐ PHCS Extended PPO
- ☒ PHCS Limited Benefit Plan
- ☐ PHCS Practitioner & Ancillary
- ☐ PHCS Preventive Services Only
- ☐ PHCS Specific Services
- ☐ PHCS Healthy Directions

Click "**Select and Search**" in the bottom right corner

Select and Search >

Enter type of provider (urgent care, primary care, etc...) in search box

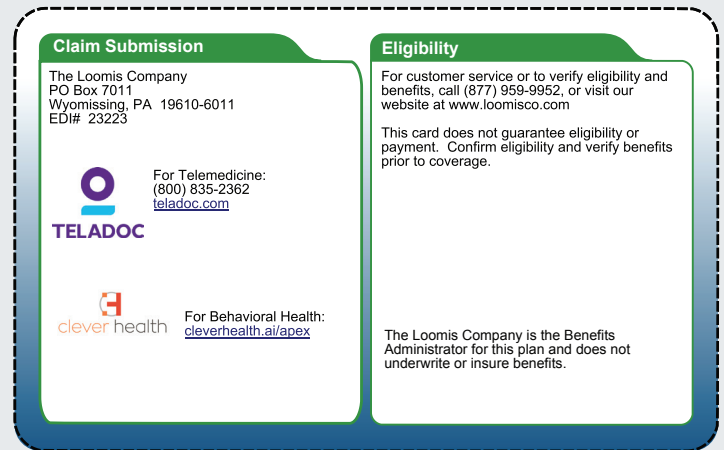
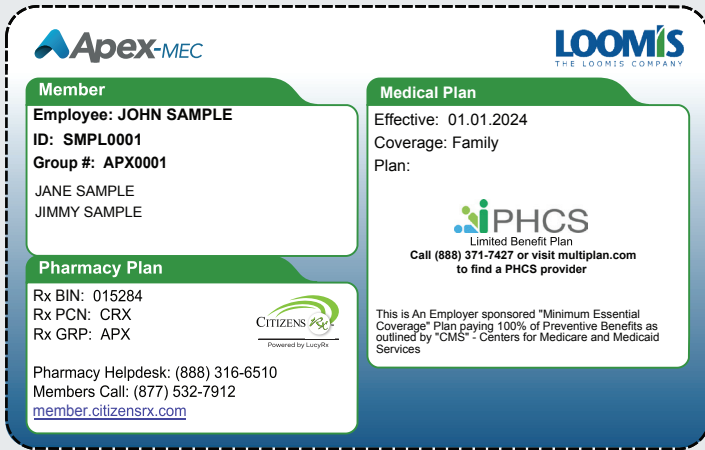
Search by name, specialty, facility type, NPI # or license #

Enter City/County & State or Zip and click Search

Search >

# One ID Card for All Benefits

Loomis will send your ID card to your home. Call the Customer Service number first with any questions. After you enroll, you may use the information on the ID card for help with eligibility, benefit and claim questions.



## Filing a Claim

When you go to a provider, present your ID card to show you have coverage. At that time, you can also assign benefits to the provider, authorizing them to submit the claim on your behalf.

*NOTE: You should make sure all your claims are filed with BOTH plan administrators (see back of ID card).*

### For MEC Claims:

To receive the services included with the MEC plan, you must use a network provider who will file the claim.

### For GLI Claims:

If you assign benefits to the provider:

- Provider submits the claim to the address on your ID card.
- Claim is processed and payment is sent to the provider.

If you do not assign benefits to the provider:

- You request an itemized bill from the provider.
- You submit the itemized bill to the address on your member card, or via email at [GlobeClaims@loomisco.com](mailto:GlobeClaims@loomisco.com) (no claim form required).
- Claim is processed and payment is sent to you.
- You pay the provider.

# Your MEC plan is PPACA Compliant

The list below summarizes some but not all services.  
Please reference the US Preventive Services Task Force website for the entire list.  
[www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html)

## Covered preventive services for all adults (ages 18 and older)

1. Abdominal aortic aneurysm one-time screening for men of specific ages who have ever smoked
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use)
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza) Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users

## Covered preventive services for pregnant women or women who may become pregnant

1. Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
2. Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers." Learn more about contraceptive coverage.
3. Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
4. Folic acid supplements for women who may become pregnant
5. Hepatitis B screening for pregnant women at their first prenatal visit
6. Maternal depression screening for mothers at well-baby visits
7. Preeclampsia prevention and screening for pregnant women with high blood pressure
8. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
9. Syphilis screening
10. Expanded tobacco intervention and counseling for pregnant tobacco users
11. Urinary tract or other infection screening

## Other covered preventive services for women

1. Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
2. Breast cancer genetic test counseling (BRCA) for women at higher risk
3. Breast cancer mammography screenings
  - Every 2 years for women 50 and over
  - As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
4. Breast cancer chemoprevention counseling for women at higher risk
5. Cervical cancer screening
  - Pap test (also called a Pap smear) for women age 21 to 65
6. Chlamydia infection screening for younger women and other women at higher risk
7. Domestic and interpersonal violence screening and counseling for all women
8. Gonorrhea screening for all women at higher risk
9. Urinary incontinence screening for women yearly
10. Well-woman visits to get recommended services for all women

## Covered preventive services for children

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
4. Bilirubin concentration screening
5. Blood pressure screening for children
6. Blood screening for newborns
7. Depression screening for adolescents beginning routinely at age 12
8. Developmental screening for children under age 3
9. Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders
10. Fluoride supplements for children without fluoride in their water source
11. Fluoride varnish for all infants and children as soon as teeth are present
12. Gonorrhea preventive medication for the eyes of all newborns
13. Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
14. Height, weight and body mass index (BMI) measurements taken regularly for all children
15. Hematocrit or hemoglobin screening for all children
16. Hemoglobinopathies or sickle cell screening for newborns
17. Hepatitis B screening for adolescents at higher risk
18. Hypothyroidism screening for newborns
19. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
20. Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, tetanus, and pertussis (DTaP), Haemophilus influenza type b, Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Inactivated Poliovirus, Influenza (flu shot), Measles, Meningococcal, Mumps, Pneumococcal, Rubella, Rotavirus
21. Lead screening for children at risk of exposure
22. Obesity screening and counseling
23. Oral health risk assessment for young children from 6 months to 6 years
24. Phenylketonuria (PKU) screening for newborns
25. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
26. Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
27. Vision screening for all children
28. Well-baby and well-child visits

# Set Up a Teladoc Account



## Getting Started with Teladoc®



Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

### SET UP YOUR ACCOUNT

It's quick and easy online. Visit the Teladoc website at [Teladoc.com](http://Teladoc.com), click "Set up account" and provide the required information. You can also call Teladoc for assistance over the phone.

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

**Online:** Log into [Teladoc.com](http://Teladoc.com) and click "My Medical History".

**Mobile app:** Log into your account and complete the "My Health Record" section. Visit [Teladoc.com/mobile](http://Teladoc.com/mobile) to download the app.

**Call Teladoc:** Teladoc can help you complete your medical history over the phone.

## Talk to a doctor anytime for FREE



[Teladoc.com](http://Teladoc.com)



[Facebook.com/Teladoc](https://www.facebook.com/Teladoc)



1-800-835-2362



[Teladoc.com/mobile](http://Teladoc.com/mobile)

Download  
the app:





## Mental health support happens here

easy as...

**1**

**Download** the clever health app by scanning the QR code below.

**2**

**Enter** your mobile phone number then create your clever story.  
**Select** "clever connections", then "get care".

**3**

**Complete** the prompted onboarding screens.  
**Schedule** an appointment or **request** to connect immediately.

### Common feelings:

- Feeling overwhelmed
- Need to vent
- Career challenges
- Feeling isolated
- Financial difficulties
- LGBTQIA+ community
- Parenting
- Fearing vulnerability

### Why use clever connections?

Service is available 24/7  
Connect one-on-one with a clever connector  
Anonymous conversations  
Discuss real-world challenges  
Be connected to emergency resources immediately, if necessary  
Access helpful resources and programs  
Receive proactive check-ins



### Confidential therapy on your terms

 [cleverhealth.ai/apex](https://cleverhealth.ai/apex)

 Download the app

# Consumer ID Theft Program



## Providing protection for consumers digital life.

Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

### Program Overview

The program is deployed on an embedded basis and cannot be sold as an "opt-in". Enrolled consumers must reside in the United States in order to be eligible. Composite rate per household.

### Identity Restoration

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

### Lost Wallet Assistance

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

### Up to \$1M Identity Theft Insurance

This Consumer ID Theft Program provides up to \$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

### Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to \$100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

### Credit Monitoring Powered by Experian®

You'll have access to a suite of tools powered by Experian® to alert you to suspicious activity involving identity fraud. These tools include access to your Experian® Credit Report, Experian® VantageScore®, Credit Monitoring and Alerts and Dark Web Monitoring.

### About NorthPoint / Experian®

The program is deployed in collaboration with Experian®, one of the world's largest & most respected consumer services companies. NorthPoint, a majority veteran owned entity, is entirely focused on delivering unique cyber insurance products through its proprietary platforms.

For additional information, please call 800-562-3918 or visit: <https://northpointidtheft.com/apex/>

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.



Powered by  experian.



# MedExpert



## New Services Available

MedExpert provides you access to current, accurate, & unbiased information from professionals recognized as experts in their field. There's no cost to you.

## When to call MedExpert

- Assistance locating a primary care provider
- Questions & assistance surrounding preventative screening
- Coordinating and scheduling lab work

## MedExpert assists your healthcare team

MedExpert uses information published around the world daily to answer your questions & support your healthcare needs.

With one toll-free call, you can be connected with a MedExpert doctor. We can help you learn about the latest available treatments, research and help coordinate all services that can improve the quality of your life.

To contact MedExpert please call **1-800-999-1999 • 7am to 7pm PST, M-F**

## Who is MedExpert?

MedExpert is a U.S. company that uses on-staff doctors to help answer your health care questions. This program is completely confidential and is being offered at no additional cost to you. MedExpert DOES NOT replace your doctor—it is a program that lets you take your health care a step further. We encourage you to discuss your MedExpert call and any information you received with your doctor.

## What can MedExpert do for me?

MedExpert uses research and individuals who are recognized as experts in their field to answer your medical questions over the phone. Examples of questions you might ask are: *Is this treatment right for me?* and *Can I take these drugs together?*

MedExpert can also help you:

- Identify how the best in the world would treat your medical condition
- Explain your treatment options and test results
- Understand what your medications are doing and review warnings about taking multiple medications
- Expedite your physician wait lists
- Transfer your medical records
- Consider whether a surgery is medically necessary
- Explain your medical bill
- Identify and connect you with support groups and other community programs that may enrich your life
- Coordinate your physicians

## Will I speak to a live person? Where are they located?

Yes, when you call MedExpert, your call will be answered by a Medical Information Coordinator. Based on the nature of your call, you will have the opportunity to speak with a MedExpert doctor. All MedExpert personnel are located in the United States, mostly in California.

## What communication can I expect from MedExpert?

In cooperation with your Apex MEC Plan, you may receive communication about the program. MedExpert may also make occasional phone calls to help you get started with the program. MedExpert strives to provide excellent, fast followup to your questions. You will get courteous, professional help when you call. If you do not want to be contacted by MedExpert, you can let them know by calling their toll-free phone number.