



Dear Member,

Welcome to Emergency Management Alliance powered by Planstin. As a part of your membership with EMA, you have selected the following health plan administered by Planstin: **Basic MEC 3 RBP Plan.** You can find your physical ID cards attached to this letter.

#### PREVENTIVE CARE

The plan provides 100% coverage for most preventive services as outlined by the Affordable Care Act and shown on [healthcare.gov](http://healthcare.gov). Preventive services are required to be in-network with PHCS.

#### OFFICE VISITS

In addition to preventive services, the plan offers three visits to a primary care provider, which can be used to treat an injury or illness. These visits have a copay dependent on whether the provider is in or out-of-network.

#### *Visit Copays*

In-network	\$20/visit
Out-of-network	\$50/visit

#### NETWORK

Plan provides access to the PHCS/Multiplan national PPO network of doctors. You can search for a provider at [www.multiplan.com](http://www.multiplan.com) or call 800-922-4362.

#### OUT-OF-NETWORK RATES

Out-of-network rates are capped at 150% of Medicare rates or usual, customary, and reasonable (UCR) rates for services that do not have a Medicare rate.

#### TELEMEDICINE

Plan includes membership to Teladoc, the leading telemedicine provider in the USA. With Teladoc, you have access to a licensed physician 24/7/365. General medicine visits have a \$0 copay. Specialist visits cost members \$95.

Visit [helpdesk.planstin.com](http://helpdesk.planstin.com) to view your full plan outline and summary of benefits and coverage by searching the plan(s) listed on your ID card. Please reach out to Planstin for any questions on your Basic MEC 3 RBP Plan. We are here Monday-Friday 7am-6pm MST at 888-920-7526. For all other questions, including billing and membership questions, please reach out to Emergency Management Alliance at 877-697-0026.

We look forward to working with you and making sure you receive the best care possible.