

Health Insurance Notice

# MRCI will offer a Minimum Essential Coverage (MEC) plan to eligible Full Time Employees and their dependent children.

# What is a MEC plan?

A MEC plan only includes coverage for preventive care services like immunizations and routine health screenings. A MEC plan **does not** cover prescriptions, injuries, illness, non-routine office visits, etc.

#### When can I enroll?

There are three times when you can enroll in the MEC plan:

- 1. Upon ACA Status determination based on your hours worked in a measurement period that determines you are a FT employee.
- 2. During open enrollment a time when anyone can enroll.
- 3. When you have a life qualifying event this includes things like the loss of coverage, divorce, marriage, birth of a child, death of a spouse.

You have 60 days after a life qualifying event to change your coverage.

## Will MRCI WorkSource help pay for my insurance?

MRCI does not contribute towards the cost of your MEC plan. You must pay 100% of the total cost of the MEC plan. The amount per month is listed below and will be deducted from your paycheck.

Employee Only: \$155.18

Employee + Child(ren): \$202.97

#### Can I cover my spouse?

Spouse coverage is not available. Only the employee and children are eligible.

## **Questions? Please contact:**

## Shannon Heitner at sheitner@mymrci.org