

HAH Holdings, LLC dba Help at Home

Preventive Coverage Plan

PREVENTIVE CARE PLAN – MEC ONLY	
PREVENTIVE COVERAGE Coverage Satisfies the Individual Mandate as defined in the Affordable Care Act	Covers 100% of eligible preventive service costs when performed in-network
Understanding Preventive Care Preventive care is the first step in knowing how healthy you are. The goal is to “prevent” a serious health condition by detecting problems early on. Preventive care includes screenings, tests, medicines and counseling performed or prescribed by your doctor or other health care provider to test for conditions which may develop even when you don’t have signs or symptoms of an injury or illness. Your provider is able to deliver treatment which can prevent you from getting sick and by counseling you on beneficial lifestyle changes or offering prophylactic treatment.	
Why is Preventive Care Important? • Detection of health conditions early, when they are more easily treatable • Identification of potential risks to your future health • Provide adults with immunizations for illnesses such as influenza and pneumonia, as well as booster shots and required immunizations for children	
PRESCRIPTION DRUG COVERAGE* Under PPACA, certain medications and prescription drugs that prevent illness and disease are covered at no-cost as long as services are rendered by a physician who participates in the plan’s network. In order for these medications to be covered at 100% under the PanaBridge Advantage Plan, a prescription is required from your physician, including over-the-counter (OTC) drugs. Drugs may be subject to quantity limitations. For the chart of categories of pharmaceuticals available to you at no cost, please visit www.panamericanbenefitsenrollment.com to review your Benefit Guide and Summary of Benefits. As lists may change, please note that in order to determine which specific drugs or brands are covered under your prescription Benefits, you will need to contact RxEDO at 1-888-879-7336 or go online to rxedo.com for more information. In addition to preventive drug coverage, your plan also provides discounts on certain medications, which can typically save members between 10% - 79% off the pharmacy’s usual and customary fee and 10% to 60% savings on diabetic supplies. The RxEDO pharmacy network includes over 68,000 total participating retail pharmacy locations nationwide; all major chains are included as well as 20,000+ independent pharmacies. <i>For a complete list of preventive care covered services please refer to this website - https://uspreventiveservicestaskforce.org/uspstf/home</i> For questions or drug look-up go to www.rxedo.com or call 1-888-879-7336 Prescription drug benefits are administered by RxEDO.	
FIRSTHEALTH PPO PROVIDER NETWORK* Your plan includes access to the First Health Network, which is more than a PPO Network, it is a full service Managed Care Organization offering savings opportunities on a national, directly contracted basis. It provides access to more than 5,000 Hospitals and 550,000 Physicians and health care professionals nationwide.  Preventive services are only covered under the preventive care plan when performed by an in-network provider. To locate in-network Physicians or Hospitals call 1-888-561-5759 or visit www.providerlocator.com/palichf to search online. <i>PPO Provider services are provided by Competitive Health, Inc.</i>	
MEMBER SERVICES AND MEMBER ADVOCACY We make healthcare work for our members, no more hassle or frustration. Members have easy access to the Pan-American teams of Member Services and Advocacy Service Representatives. For timely answers to benefit questions, both teams are accessible via telephone: Monday through Friday, 7:30 AM – 6:00 PM, Central Time, 1-800-999-5382 . Bilingual (English – Spanish) services are available	
THE PREVENTIVE CARE PLAN OFFERED DOES MEET THE INDIVIDUAL RESPONSIBILITY REQUIREMENT UNDER THE AFFORDABLE CARE ACT AS IT PROVIDES MINIMUM ESSENTIAL COVERAGE.	

**Not an insurance product. Not a Pan-American Life product.*

Summary of Benefits and Coverage

This summary has been designed to provide you with an overview of your benefits. Your plan documents and a complete benefit guide with comprehensive information about your benefits are available online at www.panamericanbenefitsenrollment.com enter your group ID **SE719**, or you may call our Member Services at 1-800-999-5382. Preventive Care plan is offered under a self-funded plan maintained by the plan sponsor. Claims are administered by Pan-American Life Insurance Company.

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