



## About Apex

### Who is Apex?

- **Apex is the preventative care component of the Chamber Healthcare Program.** The Apex plans are not an insurance product, but a self-funded plan sponsored by the Small Association Leadership Alliance (SALA) in which its members are eligible to participate. The Apex plans qualify as Minimum Essential Coverage (MEC) plans for preventative care coverage.
  - A MEC plan must cover 100% of the Centers for Medicare & Medicaid (CMS) listed preventative and wellness benefits. This coverage is the minimum the law allows for and has absolutely no sick coverage. A MEC plan is the coverage that large employers may be required to offer to avoid the “non-offering employer” penalty (Penalty A) under the ACA requirements.
  - [Click here](#) to view a complete list of covered preventative care services.
  - Starting with the 2019 plan year (for which you’ll file taxes in April 2020), the individual mandate penalty no longer applies. ([Source](#))

### Apex Plans:

- There are two Apex products you can choose:
- The Apex Advantage plan that provides the Minimum Essential Coverage, offers a prescription plan, and a co-pay structure for limited visits to specialists.
- The Apex HDHP (High Deductible High Premium) Plan that provides the Minimum Essential Coverage at a lower monthly cost but does not include a prescription plan or coverage for specialists. The Apex HDHP plan does allow for the addition of a Health Savings Account (HSA).

### The Apex Network:

- Apex providers are in the PHCS network. [Click here](#) to see step-by-step provider search instructions.
- If you do not see your doctor or provider: Bear with us! The SALA can assist you in working with all your local providers to ensure you have access to a wide variety of options.
  - Anyone can nominate a local provider to be part of the network. To nominate a provider, please visit: <https://www.multiplan.com/nominate/nominate.cfm?type=patient>

**For Apex member services and question on benefits, claims, ID cards etc.: 866-826-5317**