

7 Key Features



1. ACA Compliant

Designed by ERISA and tax attorneys specifically to allow employers to comply with the voluminous requirements of the ACA.



2. Penalty Proof

By properly implementing WellMEC, an employer can become "penalty proof" that is completely immune to the "A Tax," the "B Tax," and all of the other penalties and fines that companies are subject to under the ACA.



3. Cost-Effective

The most cost-effective ACA compliant solution available. For a net expense of less than \$100 per employee per month, any qualifying company can completely satisfy its requirements under the Affordable Care Act.



4. Flexible

WellMEC is also flexible. Although reducing cost and avoiding penalties are the main considerations for some companies, others choose to offer richer benefit packages to their employees. WellMEC allows each company to determine if and how much it wants to spend over and above the \$100 monthly minimum, and which benefits to offer. WellMEC also allows employers to fund health reimbursement arrangements (HRAs), and let employees decide for themselves how to spend their available benefit dollars. Under ACA, conventional health insurance plans can no longer legally provide this flexibility.



5. Easily Implemented

Human resource departments already had too much to do before the ACA became law, and a solution that requires employer's to incur extra work is no solution at all.



That's why we developed proprietary evaluation, proposal, and enrollment software that makes getting started with WellMEC as easy as hitting "Send." And each function in the WellMEC system is provided by well-established, best-in-class providers who get it right the first time.



6. Patent-Protected

Although we have made WellMEC as simple as possible for employers to understand and use, its underlying structure is unique and quite complex.



As soon as we developed it in early 2013, we filed for patent protection with the US Patent and Trademark Office. Although other plans in the marketplace claim to offer low-cost ACA solutions, we are not aware of any that are fully compliant without infringing on the WellMEC patent. Our parent company is taking legal action against any plans that infringe on WellMEC, and will continue to offer guidance to state and federal regulators regarding compliance issues with competing plans.



7. Guaranteed

The only ACA solution that comes with an absolute guarantee. If you ever receive a penalty due to a defect in the WellMEC plan design, WellMEC will pay your fine for you. Period.



WellMEC™ is Exclusively Licensed to Providence Insurance Partners, LLC

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100% compliant with the Patient Protection and Affordable Care Act

WellMEC fulfills the two basic requirements of the Patient Protection and Affordable Care Act.



Minimum Essential Coverage



All companies with more than 50 full-time employees must provide coverage for certain types of wellness and preventative care, at no cost to their employees. This is called "Minimum Essential Coverage," – the "MEC" in WellMEC.

We are able to provide all of these essential benefits at an average net cost to the employer of about \$100 per employee per month!

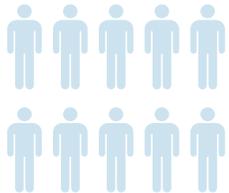


Minimum Value Plan



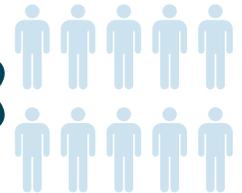
The second ACA requirement is that employers must offer - but are not required to pay the entire cost of - a "Minimum Value Plan," or "MVP". MVPs provide most of the benefits that people generally associate with health insurance, such as doctor visits, hospitalization and prescription drugs.

To be ACA-compliant, an MVP must meet certain specific criteria. "WellMEC Plus" is a separate plan that does exactly that.



Companies using both WellMEC plans achieve:

100%
ACA COMPLIANCE



What happens if a company fails to provide an ACA-compliant plan with more than 50 employees?



The "A Tax," is a \$2,000 per employee per year penalty which will be assessed against any company that fails to offer an ACA-compliant plan to at least 70% of its full-time employees.



The "B Tax" is a \$3,000 per employee per year penalty it is assessed whenever a company fails to offer a compliant plan and one of its full-time employees instead receives a subsidized plan through a government exchange.

