



New Medical Plan from Pinnacle is More Affordable



Want a low cost medical plan? Pinnacle has added another medical plan option. You might not be aware that the IRS tax penalty for individuals not carrying health insurance has been eliminated for 2019. You won't be pressured to go out and buy health insurance. However, larger employers still have an obligation to offer health insurance or they could face employer penalties. And, of course, having insurance helps protect you in the event you have medical issues next year.

Pinnacle's new plan is called the Apex MEC. MEC stands for Minimum Essential Coverage. This is the minimum amount of benefits that a large employer must offer to comply with the Affordable Care Act (ACA) Part A. The new Pinnacle offering has several great advantages for our clients of any size. It has no minimum number of employees required for participation. It has no minimum amount that the employer must pay towards the premiums. The monthly premiums are incredibly low as compared to Major Medical Health Insurance plans.

At the lowest cost level, the Apex MEC covers all preventative services required under ACA at 100% with no deductible or copayment required. It also covers one primary care office visit per year, has a discount card for Rx, has access to doctor discounts in a PPO network, and includes a free Teledoc service where you can have access to a doctor by phone 24/7 365 days a year. The Apex MEC has 3 upgrade options available which add other benefits.

Offering an affordable medical plan can help you with your recruiting and retention! Contact Nikki Burke at (210) 344-2088 or nikkiburke@pinnaclepeo.com for more information.