
AveNew Total Health Program – Frequently Asked Questions (FAQs)

1. What is the AveNew Total Health Program?

AveNew Total Health is the company's overall health benefits structure. It includes:

- A Minimum Essential Coverage (MEC) health plan
- HealthCues
- MyEssential Care
- A Minimum Value Plan (MVP) option

Together, these offerings allow the company to meet Affordable Care Act (ACA) requirements while giving employees options based on their needs and budgets.

The structure works as follows:

- HealthCues and MyEssential Care provide virtual care and cash benefits to support employees and their families
- The MEC plan satisfies ACA Minimum Essential Coverage requirements
- The MVP plan satisfies ACA Minimum Value standards and affordability requirements

Employees may choose the level of coverage that best fits their situation.

2. Why is the company offering this structure?

This structure is designed to:

- Provide affordable access to care
- Reduce unintended coverage gaps
- Offer financial protection for employees and their families
- Ensure ACA compliance and avoid employer penalties

3. Has this program actually helped employees and their families?

Yes. Recently, a participating employee sadly passed away after a short battle with cancer. Because the employee was enrolled in the AveNew Total Health program, his family received:

- Term life insurance: \$10,000
- Cancer indemnity benefit: \$10,000
- Two emergency room visits: \$900
- Two hospital admissions: \$1,000
- Five in-hospital days: \$2,000

Total paid to the family: \$23,900

These payments were made directly to the family to help cover expenses during a very difficult time.

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4. Why am I automatically enrolled in HealthCues, MyEssential Care, and the MEC plan?

Under the Affordable Care Act, large employers must offer Minimum Essential Coverage to at least 95 percent of eligible full-time employees or risk significant employer penalties. To ensure compliance and avoid administrative gaps, the company automatically enrolls eligible employees in the MEC plan.

Employees are also automatically enrolled in HealthCues and because:

- There is zero net cost to the program – in fact, every participating employee has an increase in take home pay (the average is \$45-125 per month, depending on your rate of pay)
- Employees who participate in HealthCues have access to the MEC plan and the “MyEssential Care” cash benefits at zero net cost
- HealthCues provides valuable additional benefits such as unlimited virtual care, mental health services, access to more than 200 medications for zero cost, and more.

Because there is no net cost for qualifying employees, the company chose to offer the combined program broadly to ensure employees have access to these benefits.

5. How do I qualify for HealthCues?

HealthCues is a pre-tax IRS-qualified supplemental medical program — designed to turn your tax savings into real healthcare benefits, without taking money out of your pocket.

So if you pay enough in federal income taxes, those tax savings cover the cost of your benefits — so you qualify to receive the full HealthCues program at no net cost to you.

If you pay little or no federal taxes through your paycheck, then unfortunately you won't qualify, since there aren't enough tax savings to fund the program.

6. What if I don't qualify for, or opt out of, HealthCues?

Your MEC plan benefits will continue; however, you will be deducted \$6.92 per week for the cost of the plan.

You may opt out of the MEC plan To opt out of the MEC plan, employees must sign a waiver.

[Click here for MEC waiver.](#)

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7. Am I required to keep these coverages?

No. Participation is voluntary. You may opt out at any time.

- To opt out of HealthCues and MyEssential Care (they are a bundle), call (800) 214-6464
- To opt out of the MEC plan, employees must sign a waiver. [Click here for waiver.](#)
 - Please note that if you decline MEC coverage, you must complete a waiver each year as part of the employer's compliance documentation process.

8. Why do I have to complete a waiver for MEC every year?

Federal law requires employers to document that coverage was offered. The annual waiver confirms that:

- Coverage was made available to you
- You voluntarily chose to decline it

This protects both the employer and the employee.

9. What is the MEC plan and what does it cover?

The MEC plan (provided by CBS) includes:

- Three primary care or urgent care visits per year (\$15 copay, in network)
- Preventive care, screenings, and immunizations covered at 100 percent (no copay)
- Access to primary care physicians in family practice, internal medicine, pediatrics, OB/GYN, and general medicine

A MEC plan satisfies ACA Minimum Essential Coverage requirements. It is not comprehensive major medical coverage.

10. Is the MEC plan major medical coverage?

The MEC plan is not major medical coverage.

The MVP plan is ACA-compliant major medical coverage that meets Minimum Value standards and affordability requirements.

Employees who prefer comprehensive major medical coverage may:

- Elect the MVP plan during the open enrollment window
- Explore Covered California
- Seek other marketplace options

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11. What happens if I opt out?

If you opt out of MEC:

- You will not have employer-sponsored MEC coverage
- You must complete a waiver
- You are responsible for securing your own health coverage

In California, most residents are required to maintain health coverage or may face a state tax penalty. That responsibility applies to the individual.

12. What is the Minimum Value Plan (MVP)?

The MVP is a more comprehensive medical plan available to employees who wish to enroll in major medical coverage.

The MVP:

- Meets ACA Minimum Value standards (covers at least 60 percent of the total allowed cost of benefits)
- Is considered affordable under ACA guidelines for eligible employees
- Provides broader medical coverage than a MEC plan

Employees who want full major medical coverage may elect the MVP plan when eligible.

13. What is HealthCues?

HealthCues is a ZERO NET COST preventative health plan that provides:

- 200+ common medications at zero copay
- Unlimited virtual primary care for you and your family
- Unlimited virtual urgent care
- Unlimited virtual mental health care

These services are designed to make care accessible and convenient.

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14. What is MyEssential Care?

MyEssential Care provides cash benefits and financial protection, including cash payments for:

- Accidents and critical illnesses
- Ambulance benefits
- Hospital admission benefits
- Daily hospital confinement benefits
- Cancer indemnity benefits
- Term life insurance

These benefits are paid directly to the employee or your family and may be used for medical or non-medical expenses.

15. How much does the program cost?

For employees who qualify for HealthCues, the entire program, which includes HealthCues, MyEssential Care, and the MEC plan has zero net cost.

For employees who do not qualify for HealthCues or who opt out the MEC plan costs \$6.92 per week.

Employees who elect the MVP plan will have separate premium costs based on the coverage selected.

16. What does “zero net cost” mean?

- Like all IRS-qualified medical programs, the HealthCues premium is paid “pre-tax,” thereby reducing your payroll taxes.
- As a qualified preventative health program, HealthCues pays you a “claim payment” for participating the program – which can be as simple as receiving a newsletter with information helping you on your health journey.
- Between the payroll tax savings and the claim payment, there is zero net cost to the program – you get the HealthCues benefits, MyEssential Care, and MEC plan benefits for free.

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17. How do I use my benefits?

✓ HealthCues

- **What it is:** This program gives you easy access to care and support for you and your family. It includes health screenings and optional DNA testing, \$0 copay virtual doctor visits, mental health support, and even a virtual vet for your pets. You also receive over 200 common medications at no cost, discounts on many others, and confidential support services such as nutrition coaching, chronic condition help, credit counseling, and workplace guidance.
- **Benefit Details:** www.healthyavenew.com/health-cues
- **How to access:** All benefits for you and your family (including free medications) are accessible through the HealthCues app. Just follow these steps:
 - 1) **DOWNLOAD:** Download the free HealthCues App in the Google Play or Apple App store.
 - 2) **VERIFY:** Enter your last name, date of birth, and zip code to verify your account.
 - 3) **REGISTER:** Add your preferred email address and register your account.
 - 4) **COMPLETE:** Please complete the Personal Health Assessment within the first month of registration – just 5-7 minutes to a healthier you!

✓ MyEssential Care

- **What it is:** This benefit pays you cash if you have an accident, serious illness, or hospital stay. The money is sent directly to you. You can use it however you need, whether that is paying medical bills, covering rent, arranging childcare, or handling everyday expenses.
- **Benefit Details:** www.healthyavenew.com/accident-illness
- **How to Access:** If you have an accident or illness, take the following steps to access your benefits:
 - 1) **LOG ON:** Set up your account by going to: www.sydneyadministrators.com
 - 2) **SIGN UP:** Select “Login” under Member Portal. Click on the “Sign-up now” link and complete the requested information.
 - 3) **CHECK EMAIL:** Once complete, you will receive confirmation that your account is active.
 - 4) **USE BENEFITS!**

✓ Minimum Essential Care (MEC)

- **What it is:** The MEC plan provides basic health coverage to help you stay on top of preventive care like routine checkups, screenings, and immunizations. Preventive services are covered at 100% when you use in-network providers.
- **Benefit Details:** www.healthyavenew.com/mec-plan
- **How to Access:**
 - 1) Participating employees will receive an email with a digital ID card.
 - 2) If you did not receive a card please call (888) 820-5687.
 - 3) Find your network provider here: <https://providerlocator.firsthealth.com/2003>

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18. Can someone explain this to us directly?

Absolutely. AveNew Solutions Insurance Services is available to:

- Conduct in-person meetings
- Host virtual Q&A sessions
- Provide bilingual materials
- Answer individual employee questions

The goal is clarity so employees can make informed decisions about their coverage.

Please contact Laiza in HR to arrange for a direct conversation.

Resources

HealthCues

- (800) 214-6464
- HealthSupport@elysian.com

MyEssential Care by Federal Life

- (866) 578-5789, extension 4
- cs@sydneytpa.com
- Set Up Your Account
 - 1) Log on to: www.sydneyadministrators.com
 - 2) Select “Login” under Member Portal. Click on the “Sign-up now” link and complete the requested information.
 - 3) Once complete, you will receive confirmation that your account is active.
Access customer support online in your account portal

MEC Plan by Concierge

- (888) 820-5687, extension 1
- Customer Service: cs@ctpa.com
- Claims: claims@ctpa.com
- Eligibility: eligibility@ctpa.com

AveNew Total Health by AveNew Insurance Services

- Call or text (213) 908-1098
- benefits@avenew.org