**MERP Coverage for Executives**

**Executive Physicals and Medical Plan Gaps**

Medical Executive Expense Reimbursement Plan (MERP)--For Groups with 2+ Executive Lives

Must have regular Medical Insurance covering your Executives (must have 2+ participating)

This MERP is fully insured by a top rated major US insurance company.

Coverage in 44 States but not available in the states of CT, KS, NH, NM, MT, VT, and WA

* You pick which Executive and their family you wish to cover
* The premiums are tax deductible as a business expense as Section 105(h) expenses
* The benefits used by the Executives are tax-free under Section 213(d) and 105(h)
* Reimbursements via Direct Deposit to Executives or use Special Debit Card

Reimbursements for Deductibles, Co-Pays, Co-Insurance, other medical expenses

Reimbursements for annual Physical, EKG, and Wellness Tests

International Travel and Medical Emergency Coverage

Access to Specialists and Experts

Choose any Physician or Facility for your care

Choose each year from three Coverage Levels:

 1. Platinum (lowest),

 2. Diamond (medium),

 3. Diamond+ (Groups of 15+)

Covered Services are:

 A. Medical Care including Out-of-Network balance bills--$5,000 to $10,000 annually

 B. Dental Care including Crowns, Bridges, Orthodontia--$4,000 to $10,000 annually

 C. Vision--LASIK, contact lenses, prescription sunglasses, designer wear. $1,000 to $10,000 annually

 D. Mental--Counseling, therapy and substance abuse treatments-- $2,000 to $10,000 annually

 E. Drugs--Co-Pays, Name Brand, Life-Style (Viagra, Cialis, etc.)--$2,500 to $10,000 annually

 F. Medical Equipment- Sleep Apnea, pillows, wigs, hearing aids, durable equipment. $2,000 to $10,000 annually

G. Wellness Treatments–Massage, Rolfing, Acupuncture, Chiropractic, Thyroid. $1,000 to $10,000 annually

 H. Executive Physicals--Top-to-toe Physicals/EKG for Executive and spouse--$2,000 to $10,000 each annually

 I. Annual Family Maximum Coverage Amount: $50,000 to $100,000

Risk-Free Quote/More Information: Contact LegaLees (Rob Thurston), hrcgpartners@gmail.com. (801) 787-0416 (legal document, SPD, communication materials provided for free)