## ATLAS HEALTH PLANS

**Powered By Tall Tree Administrators** 







## **Association Benefits**



The National Combined Benefit Association is an exclusive, notfor-profit association that caters only to its members. At NCBA, our primary goal is to provide members with ample opportunities to save money while enjoying more experiences. We constantly strive to bring members a wide range of benefits, including access to the Atlas Health Plans, as well as various discounts on everyday services and needs.

**Discover the incredible benefits offered through the NCBA Association!** 

### **Auto Care Services**

- Mechanics Hotline
- Auto Care Savings Plan
- Auto Service, Tires and Wheels

## **Health & Wellness**

- My Notification Services
- SpaWeek Discount
- Online Health Manager
- Nurse Hotline
- America's Pharmacy Savings

### **Finance & Legal**

- Family Legal Plan
- Financial Counseling, Tools & Resources
- Tax Hotline

## **Pet Services**

- Emotional Support Animal Certification
- Lost Pet Notification and Information Storage
- Pet-Centric Online Savings
- Pet Insurance











#### **Atlas Health Plans**

	Primary Care	Basic Health	Enhanced Health	Supreme Health
Deductible:	\$0	\$0	\$0	\$0
Individual / Family Out of Pocket Maximum:				
Individual / Family	NA	NA	\$8,550 / \$17,100	\$5,000 / \$10,000
		PLAN BENEFITS		DUCC Dus stitismen (
PPO Network Access	PHCS Practitioner & Ancillary with Referral	PHCS Practitioner & Ancillary	PHCS Practitioner & Ancillary Facilities at RBP	PHCS Practitioner & Ancillary Facilities at RBP
Preventive & Wellness	Not Covered	100%, \$0 Copay for ACA Services as Mandated by ACA for Adults, Women & Children.		
24/7/365 Telemedicine	Unlimited Consultations, \$0 Copay			
Virtual Behavioral Health	Limit 3 Consultations, \$0 Copay			
Primary Care In-Office Visit	\$25 Copay, Telecare Referral Required	\$35 Copay	\$25 Copay Limit 8 visits Combined with SPC	\$15 Copay Limit 10 visits Combined with SPC
Specialist In-Office Visit	Not Covered	\$75 Copay	\$50 Copay Limit 8 Visits Combined with PCP	\$25 Copay Limit 10 Visits Combined with PCP
Urgent Care In-Office Visit	\$50 Copay, Telecare Referral Required	\$85 Copay	\$50 Copay Limit 2 Visits	\$35 Copay Limit 3 Visits
Laboratory Services - Basic	\$150 Copay/Panel Tested \$50 Copay - Limit 3, Combined with R		mbined with Radiology	
Radiology Services - Minor		\$65 Copay/Image Billed	\$50 Copay - Limit 3, Co	mbined with Laboratory
CT/MRI/MRA/PET Scans <sup>*</sup>		\$600 Copay/Image Billed, Limit 3	\$350 Copay Limit 1	\$350 Copay Limit 2
Outpatient Services: Limited to Mental & Behavioral Health and Substance Abuse		Refer to Specialist In-Office Visit	Refer to Outpatient Hospital, or Free-Standing Facility Services and Surgery	
Emergency Room Services		Covered Not Covered	\$350 Copay	, Limit 1 Visit
Hospital Inpatient Room & Board Per Admission (includes Mental & Behavioral Health or Substance Abuse) <sup>*</sup>			See Outpatient Hospital, or Free-Standing Facility Services and Surgery	
Inpatient Hospitalization & Inpatient Surgery*	Net Coursed		\$350 Copay/Admission Limit to 5 Days & 2 Surgeries	\$350 Copay/Admission Limit to 7 Days & 3 Surgeries
Outpatient Hospital or Free-Standing Facility Services and Surgery	Not Covered		\$350 Copay/Admission Limit 1	\$350 Copay/Admission Limit 2
Treatment for Chemical Abuse & Dependency <sup>*</sup>			Outpatient: \$25 Copay/Day Inpatient: \$350 Copay/ Admission Both limited to 5 days	Outpatient: \$25 Copay/Day Inpatient: \$350 Copay/ Admission Both limited to 7 days
Home Health Care*			\$25 Copay - Limit 10 visits	
Maternity Care			No Benefit	Copay: Professional Services: \$350 Childbirth/Delivery: \$350
Patient Advocacy		Healthcare Navigation, High Cost Prescription Search, Medical Bill Negotiation (Medical Event OOP over \$1,000)		
		PRESCRIPTIONS		
Preventive Rx Benefit	Retail Pharamacy	100%, \$0 Copay for ACA Compliant Covered Generic Prescriptions		
Non-Preventive Rx Benefit	Savings Card Retail Pharamacy Savings Card		Tier 1 : \$0 Copay Tier 2: \$10 Copay, drugs up to \$25 Tier 3: \$30 Copay, drugs up to \$50 Tier 4: \$50 Copay, drugs up to \$75	

RETAIL RATES PER MONTH					
	Primary Care	Basic Health			
Employee Ages	Ages 18-64				
Employee	\$119.00	\$235.34			
Employee + Spouse	\$169.00	\$383.08			
Employee + Children	\$169.00	\$338.59			
Employee + Family	\$245.00	\$499.35			

RETAIL RATES PER MONTH					
	Enhanced Health				
Employee Ages	Ages 18-39	Ages 40-64			
Employee	\$399.00	\$467.00			
Employee + Spouse	\$723.00	\$789.00			
Employee + Children	\$673.00	\$727.00			
Employee + Family	\$993.00	\$1,081.00			

RETAIL RATES PER MONTH					
	Supreme Health				
Employee Ages	Ages 18-39	Ages 40-64			
Employee	\$525.00	\$579.00			
Employee + Spouse	\$838.00	\$890.00			
Employee + Children	\$799.00	\$865.00			
Employee + Family	\$1,146.00	\$1,255.00			

# **Rx Resources**

With ValuScript, members save money on prescription medicine at over 65,000 retail pharmacies when medications are needed for maintenance, acute, or long-term needs.

Low-Cost prescriptions may be filled at a local retail pharmacy, or through mail order.

High-cost maintenance, brand, or specialty medications may be accessed through a Prescription Search service. An Advocate will assist with locating up to five (5) providers that offer high-cost medications at discounted, out-of-pocket costs to members. The medications\* may be available through manufacturer coupons, prescription discounts, mail-in order rebates, and local discount types of savings.



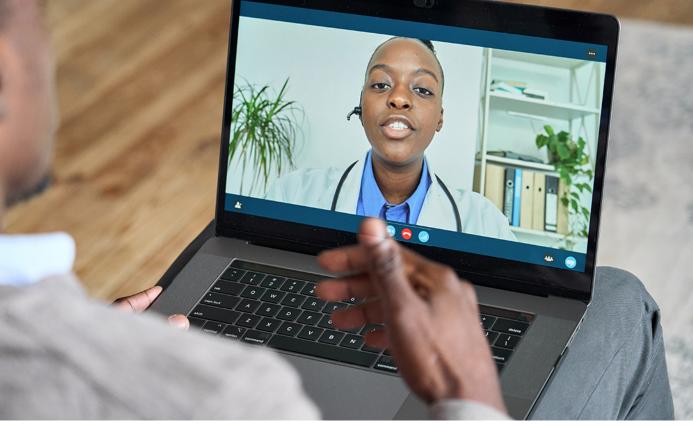
#### DISCLAIMER:

This service is a best-efforts service and no guaranteed pricing. It does not factor any health plan prescription coverage. Point Health does not provide any payments on medications or durable medical equipment obtained at a retail or mail-order pharmacy.

\*Depending on the prescription type, availability, and brand name or generic we will also help search for resources to help keep the cost low while prescribed. \*No guarantee for free or discount access to all medications.



# Virtual Care Resources



## Acute Care Consultations

Save time and money with immediate access to licensed medical care for you and your family - anytime, anywhere!

#### Why many people choose telemedicine?

- Easy to sign in to see a doctor through your secure telehealth patient portal
- 24 hours, 7 days a week
- Secure access to immediate care physiciancreated treatment plans
- No more waiting rooms

## Behavioral Health Consultations

24/7 Virtual Care brings confidential access from master-level clinicians directly to you by virtual behavioral health consultations. Clinicians specialize in helping with emotional issues or concerns.

- Services are available by a phone call, smartphone app, or webcam when you need care for acute conditions.
- Up to 3 consultations per individual per year from a master-level clinician.

## **HEALTH CONCIERGE** & ADVOCACY



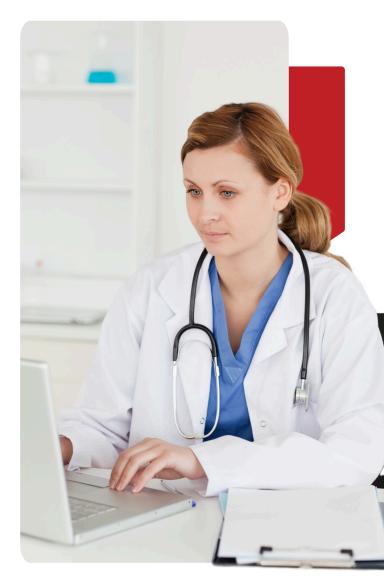
With your Atlas Health Plan, members have access to amazing, simple-to-use services that will help support bringing healthcare back into the hands of the patient.

### Healthcare Navigation<sup>1</sup>

- **Search**—Search for the hospitals, prescriptions, surgery centers, and medical facilities for nonemergency procedures that fit your needs.
- Compare—Compare estimated costs of outpatient procedures.
- Transfer—Patient advocates will help get medical records transferred to new providers.
- Schedule—Patient advocates assist with scheduling appointments on behalf of the members.

### Medical Bill Navigation<sup>2</sup>

- Review Negotiator reviews bills for discrepancies and inaccuracies.
- **Negotiate** Negotiators are armed with data, a history of successful negotiations, and savvy.
- Communicate— Members are kept informed throughout the process.



#### **DISCLAIMER:**

- Healthcare Navigation estimates are only estimates of procedures. Medical bills must have been incurred while active on the health plan that includes this service within the 50 U.S. states. Services eligible for medical events with cumulative out-of-pocket expenses that are equal to or greater than one hundred dollars. As a best-efforts service, our discounts or negotiation service cannot be guaranteed or We are a third-party advocacy company that your plan utilizes to assist its members with surprise bills. We work
- between the plan, claims department, and provider to ensure that claims are processed correctly according to your benefits as well as try and get you the lowest possible out-of-pocket amount.