



# ATLAS HEALTH PLANS

Powered By Tall Tree Administrators



[www.fmabenefits.com](http://www.fmabenefits.com)



# Association Benefits

National Combined Benefit Association is a not-for-profit, members only association. Membership offers access to the Atlas Health Plans plus other lifestyle related benefits and discounts on everyday services and needs.

Your NCBA Membership includes the following services:

## GLAM

Whether you are traveling for fun or business, saving money has never been easier. Hotel and restaurant discounts, theme park discounts, and other attractions are available to NCBA members that you will love.

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## My Notification Services

Receiving the exact care that you need in an emergency is vital. If paramedics and other first responders are called, during an emergency, they will be able to access information on the NCBA members and dependents within a matter of seconds. This includes emergency contacts and medical details, such as medical conditions and medications.

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## Air Ambulance - Accident Medical Expense Benefit

We hope that accidents never happen to us, but financial help to pay for expensive Air Ambulance transportation is a little peace of mind. All covered members of NCBA will receive up to the Maximum Amount per occurrence per Covered Person of \$7,000 for air ambulance transportation of the accidently injured to the closest local facility available.

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## Travel Assistance

Your Guide to Safe Travel, emergencies happen, but help is now available. An unexpected illness, toothache or forgotten medication can ruin a trip. With travel assistance services from TBD, help is only a phone call away. When you are traveling 100 miles or more away from home (some plans may limit trips to a maximum of 90 consecutive days), you have access to travel medical, personal and security assistance services up to a combined single limit maximum for all services of \$500,000. Another great benefit brought to you from NCBA!

Medical Assistance Services include:

- Emergency Medical Payment
  - Medical Search and Referral
  - Replacement of Medication and Eyeglasses
  - Medical Monitoring
  - Visit by Family Member or Friend
  - Dependent Children Assistance
  - Traveling Companion Assistance
  - Emergency Evacuation/Medically Necessary Repatriation
  - Repatriation of Mortal Remains
  - Trip Interruption
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## Emotional Support Animal Certification

Members are eligible to receive a 25% discount through one of the nation's leading all-in-one solutions for approving emotional support animals for housing and psychiatric service animals for travel, we've got you – and your pet covered. You don't have to do a thing!

Our contracted doctors specialize in mental and emotional health and will determine if you qualify. Up to 95% of people who apply with this service get approved!



## Atlas Health Plans

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

\* Pre-Authorization Required

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 physician-created 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.

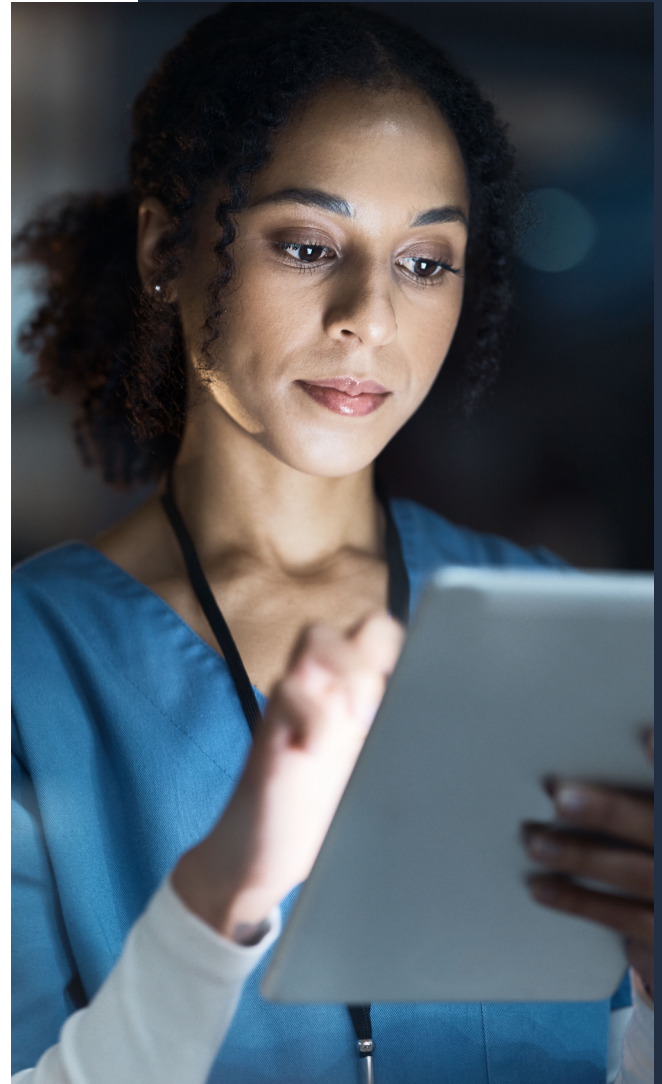
**Up to 3 consultations per individual per year from a master-level clinician.**

# PATIENT CONCIERGE PARTNER

With your Atlas Health Plan, members have access to an amazing, simple-to-use mobile app. This app provides multiple 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 non-emergency 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 Negotiation<sup>2</sup>

- Schedule - Connects member with an expert medical bill negotiator.
- 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.

***Navigating healthcare with a push of a button...  
Download the PointHealthTech mobile app today!***

**DISCLAIMER:**

<sup>1</sup>Healthcare Navigation estimates are only estimates of procedures.

<sup>2</sup>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 thousand dollars (individual medical bills less than three hundred fifty dollars will not be negotiated). As a best-efforts service, our discounts or negotiation service cannot be guaranteed or promised to members.