

Atlas Health Plans

Powered By Tall Tree Administrators



www.FMABenefits.com

Association Benefits



The National Combined Benefit Association is an exclusive, not-for-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 on the upcoming pages!

Auto Care Services

Mechanics Hotline

My Auto Expert™ is a mechanic hotline that connects you with ASE Certified Automotive Technicians. Our expert, unbiased, and independent technicians offer general and emergency advice on-demand. My Auto Expert™ Technicians can validate the diagnosis and recommended repairs, ensure charges are at fair market price, help to identify potential issues afflicting the automobile, and they are able to direct you to the nearest affiliate of their nationwide network, providing a minimum 12-Month/12,000-Mile Nationwide Parts & Labor Warranty on qualifying repairs or services.

My Auto Expert™ provides:

- Shop Locator Service Second Opinion
- Repair Cost Estimator Mechanical Diagnosis
- Technical Assistance

Auto Care Savings Plan

From tires and tire service to routine maintenance such as oil changes and check-ups, to vehicle repairs like brakes, this plan saves members up to 15% on nearly all vehicle needs. With over 2,300 participating Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations, the auto care savings plan provides savings on trusted brands at locations nationwide.

Auto Service, Tires and Wheels

Members are eligible for discounts at all Tire Kingdom®, NTB – National Tire and Battery® and Merchant's Tire and Auto Centers® and at participating Big O Tires store locations. Discounts include: \$10 discount off any oil change, 10% off all tires, 10% off wheels, 10% off mechanical service and Free flat repair and/or free rotation on original equipment wheels.



Health & Wellness

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.

SpaWeek Discount

Members will receive a 15% discount on SpaWeek gift certificates.

Online Health Manager

Members can take assessments to identify the targeted risk areas and find solutions for living a healthier lifestyle. Members will also receive newsletters, multimedia information, articles, tracking capabilities and calendars so they can track their lifestyle easier.

Nurse Hotline with Health Information Library

When members have an urgent (non-emergency) medical situation and need professional advice, they may call the nurse assistance line toll- free 24/7. A registered nurse will talk with them about their symptoms and recommend an appropriate course of action. The nurse hotline handles after-hour medical calls for hospitals and physicians throughout the world, and now members have access to the same medical guidance. Members have access to a comprehensive health information library of over 2,400 health-related topics.

Diabetic supplies

Save 10% to 50% on diabetic testing supplies and get a free fully audible blood glucose meter with your first order. With the convenient online, pre-paid program, you receive discounted diabetic testing supplies shipped directly to your home.

Services include:

- 1 Free shipping on diabetic supply packages
- 1 Tracking information updates via email or text
- 1 Annual testing program or purchase-as-needed options available
- 1 No prescription required for OTC testing supplies
- 100% satisfaction guaranteed, or you get your money back



Finance & Legal

Family Legal Plan (CLC)

Members and their eligible dependents have access to a panel of independent professional law firms that will provide them with free and discounted services including: traffic ticket defense, name change, simple will w/ minor's trust, Chapter 7 bankruptcy, non-support (spouse/child), simple divorce, regular incorporation and residential real estate closing. Members are also guaranteed low hourly rates, discounted contingency fee percentages and low fixed fees.

Financial Counseling, Tools & Resources

Members will receive confidential, objective guidance from experienced, accredited financial counselors (unlimited access).

Tax Hotline

Members will receive unlimited advice on federal taxation via toll-free phone call/fax/email, free tax return preparation for basic tax forms 1040EZ, 1040A and 1040, savings on the preparation of numerous tax schedules, advice regarding an IRS audit or notification, tax planning and review of prior year's tax return. All tax and financial advice is backed by a \$1 million liability policy.

Pet Services

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!

Lost Pet Notification and Information Storage

Your pet is like a family member, and with that comes all their paperwork from the day you bring them home to countless vet visits, insurance documents, and everything else. Wouldn't it be great if you could store all this information in one place and quickly track your pet down if they got lost? That's now a reality!

Pet-Centric Online Savings

Offers access to help animal lovers save money at pet-centric online and retail businesses.

- Savings at over 50 retail online stores!
- Discounts Up to 40% Off
- Membership-Only Coupon Codes
- Online and Retail participating Businesses
- Wide Variety of Pet Supply Categories
- Email Notifications on New and Highlighted Deals

Pet Insurance

Members receive access to pet insurance options available in preparation of your furry family members has an illness or accident. Options are simple and straightforward so you can stress less and focus on what matters most: the health of your pet.





Atlas Health Plans

	Primary Care	Hospital \$1,000	Hospital \$2,000	Complete Health	Enhanced Health	Supreme Health
Deductible: Individual/Family		\$0		\$5,000/\$10,000 (\$100,000 Annual Maximum Benefit)		\$0
Out-of-Pocket Max Individual/Family		N/A		\$5,000/\$10,000	\$8,550/\$17,100	\$5,000/\$10,000

Plan Benefits							
PPO Network Access	PHCS Practitioner & Ancillary with Referral Required	PHCS Practitioner & Ancillary Facilities		PHCS Practitioner & Ancillary Facilities at RBP			
Preventive & Wellness	Not Covered	Covered at \$100 per Visit, Limit 1		Paid at 100%			
24/7/365 Telemedicine	Unlimited Consultations, \$0 Copay	No Benefit		Unlimited Consultations, \$0 Copay			
Virtual Behavioral Health	Limit 3 Consultations, \$0 Copay			Limit 3 Consultations, \$0 Copay			
Primary Care In-Office Visit <i>(Exam or Consultations)</i>	\$25 Copay, Telemedicine Referral Required Limit 6 Visits			\$25 Copay Limit 8 Visits Combined with SPC		\$15 Copay Limit 10 Visits Combined with SPC	
Specialist In-Office Visit <i>(Exam or Consultations)</i>	\$50 Copay Telemedicine Referral Required Limit 2 Visits			\$50 Copay Limit 8 Visits Combined with PCP		\$25 Copay Limit 10 Visits Combined with PCP	
Urgent Care In-Office Visit <i>(Exam or Consultations)</i>	\$50 Copay, Telemedicine Referral Required Limit 4 Visits			\$50 Copay Limit 2 Visits		\$35 Copay Limit 3 Visits	
Diagnostic Services Basic Laboratory In-Office <i>(related to office visit, LabCorp, etc)</i>	No Benefit	\$50 Benefit Limit 2 Visits	\$50 Benefit Limit 3 Visits	\$50 Copay - Limit 3 Visits, Combined with Radiology			
Diagnostic Services Basic Radiology (X-Rays) In-Office <i>(related to office visit, LabCorp, etc)</i>		\$150 Benefit Limit 2 Visits	\$150 Benefit Limit 3 Visits	\$50 Copay - Limit 3 Visits, Combined with Laboratory			
Diagnostic Services Major In-Office <i>(CT, MRI, PET)*</i>		\$300 Benefit Limit 1 Visit	\$300 Benefit Limit 2 Visits	\$350 Copay Limit 1 Visit		\$350 Copay Limit 2 Visits	
Outpatient Services: Limited to Mental & Behavioral Health and Substance Abuse		No Benefit			\$350 Copay Limit 2 Visits Combined with Outpatient Hospital and Chemical Dependency		
Emergency Room Services		\$250 Benefit Limit 1 Visit	\$250 Benefit Limit 2 Visits	\$1,500 Copay, waived if admitted	\$350 Copay, Limit 1 Visit		
Inpatient Hospitalization* ^D		\$1,000 Benefit per Admission, \$1000/Day for up to 10 Days per year	\$1,000 Benefit per admission, \$2000/Day for up to 10 Days per year	\$5,000 Deductible, then 100% of Allowed Amount	\$350 Copay/ Admission Limit to 5 Days & 2 Surgeries		\$350 Copay/ Admission Limit to 7 Days & 3 Surgeries
Inpatient Surgery* ^D		\$1,500 per Surgery for up to 2 per Year	\$2,500 per Surgery for up to 2 per Year				

	Primary Care	Hospital \$1,000	Hospital \$2,000	Complete Health	Enhanced Health	Supreme Health
Outpatient Hospital or Free-Standing Facility Services and Surgery* ^D	No Benefit	\$500 per Day, Limit 2 Days	\$1,000 per Day, Limit 2 Days	\$5,000 Deductible, then 100% of Allowed Amount	\$350 Copay/ Admission Limit 1	\$350 Copay/ Admission Limit 2
Treatment for Chemical Abuse & Dependency* ^D		No Benefit			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* ^D					\$25 Copay - Limit 10 Visits	
Maternity Care* ⁺					No Benefit	Copay: Global Professional Services: \$350 Childbirth/ Delivery: \$350
Patient Advocacy		Healthcare Navigation, Search & Compare Pricing Tool, and Medical Bill Negotiation over \$1,000 Medical Events				

Prescriptions

Preventive Rx Benefit	Retail Pharmacy Savings Card	Tier 1: \$0 Copay ACA Generics Only			
Non-Preventive Rx Benefit	Retail Pharmacy Savings Card Preferred Tier 1 Generics \$5 Co-pay	No Benefit	Retail Pharmacy Savings Card Preferred Tier 1 Generics \$5 Co-pay		

This is an illustration only. Please see Plan Document for details.

*^D Prior Authorization Required

* Hospital \$1,000, Hospital \$2,000, Enhanced Health and Supreme Health Plans have a 12/12 Pre-existing for Facility charges.

** Supreme Plan has a 10-month wait for Maternity.

** Pre-existing for Complete Health is based on the following sliding scale.

Months 1-12 - No coverage

Months 13-24 - Limited to \$15,000 maximum.

Months 25-36 - Limited to \$30,000 maximum.

COVID Related Hospitalizations

Months 1-12 - Limited to \$15,000 maximum.



Rates

Retail Rates Per Month Based on Eldest Member

Primary Care

Ages 18–64

Employee	\$99.00
Employee + Spouse	\$169.00
Employee + Children	\$169.00
Employee + Family	\$245.00

Hospital \$1,000[^]

Ages 18–64

Employee	\$100.00
Employee + Spouse	\$160.00
Employee + Children	\$160.00
Employee + Family	\$230.00

[^] Enrollment in Primary Care required for Hospital Indemnity Plans.

Hospital \$2,000[^]

Ages 18–64

Employee	\$150.00
Employee + Spouse	\$240.00
Employee + Children	\$240.00
Employee + Family	\$345.00

[^] Enrollment in Primary Care required for Hospital Indemnity Plans.

Complete Health

	Ages 18–29	Ages 30–39	Ages 40–49	Ages 50–59	Ages 60–64
Employee	\$233.00	\$243.00	\$255.00	\$275.00	\$375.00
Employee + Spouse	\$401.40	\$437.40	\$459.00	\$495.00	\$675.00
Employee + Children	\$401.40	\$437.40	\$459.00	\$495.00	\$675.00
Employee + Family	\$557.50	\$607.50	\$637.50	\$687.50	\$937.50

Enhanced Health^{*}

	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

Supreme Health^{**}

	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 Navigation¹

- **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 Negotiation²

- **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.

DISCLAIMER:

¹ Healthcare Navigation estimates are only estimates of procedures.

² 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.



**Navigating healthcare
with a push of a button...**

**Download the PointHealthTech
mobile app today!**

Contact Information

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