



MEDICAL DISCOUNT PROGRAM

PREMIER PLATINUM PLUS

Group 4073
061617 AO-NCEBFL.715

THIS PROGRAM IS NOT INSURANCE.
IT IS A DISCOUNT PROGRAM

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This Program is NOT INSURANCE. IT IS A DISCOUNT PROGRAM.

YOUR PARTNERS FOR HEALTH CARE SAVINGS

PREMIER PLATINUM PLUS DISCOUNT MEDICAL PROGRAM

We have contracted with several providers to create the NCE Premier Platinum Plus Discount Medical Program. We are confident that this program will assist you with your medical needs, as well as every day savings.

The NCE Premier Platinum Plus Program consists of three components:

MULTIPLAN VALUE POINT NETWORK DISCOUNT

Choose a doctor or hospital in the provider network, which has over 400,000 practitioner locations, 1,100 hospitals and approximately 50,000 ancillary facilities nationwide, providing you average national savings of 39% on medical services.

NCE DENTACHOICE PROGRAM

Receive savings on dental care expenses that range from 15-50% per visit, on average, at over 213,000 provider locations nationwide utilizing the Aetna Dental Access network. The discount dental program has no exclusions for pre-existing conditions, no benefit maximum, no waiting period, and requires no referrals to see a specialist. Dentachoice also enables you to receive discounts at over 10,000 vision providers on frames, lenses, contact lenses and surgical procedures, such as LASIK, where approved.

This is not insurance. This program does not meet the requirements of the PPACA. You must pay for services at the time they are rendered. If you use a participating dentist, you will receive a discount. Neither Aetna, NBBJ or the DMPO will pay for any services received. You may contact the Discount Medical Plan Organization at Access One Consumer Health 84 Villa Rd. Greenville SC 29615 www.AccessOnedmpo.com. This program is not available in Alaska, Connecticut, Montana, Rhode Island, Utah and Washington.

LIFESTYLE BENEFITS SAVINGS PROGRAM

Receive savings on dental care expenses that range from 15-50% per visit, on average, at over 213,000 provider locations nationwide utilizing the Aetna Dental Access network. The discount dental program has no exclusions for pre-existing conditions, no benefit maximum, no waiting period, and requires no referrals to see a specialist. Dentchoice also enables you to receive discounts at over 10,000 vision providers on frames, lenses, contact lenses and surgical procedures, such as LASIK, where approved.



NO Deductibles



NO Pre-Existing
Condition Limitations



NO Limitation
on Usage



NO Claim
Forms



NO Medical
Exams



NO Age
Restrictions



(855) 212-2303

Access your program and locate
providers at www.ncepremierplus.com

VALUEPOINT BY MULTIPLAN

THE MULTIPLAN DIFFERENCE

Founded in 1980, MultiPlan is the industry's most comprehensive provider of healthcare cost management solutions focused around Choice, Savings, and Quality.



39% NATIONAL
AVERAGE
SAVINGS

This program is not available in Alaska, Connecticut, Montana, Rhode Island, Utah, Vermont and Washington.

BEFORE YOUR APPOINTMENT

It is your responsibility to confirm your providers continued participation with ValuePoint. Be sure to identify yourself as a ValuePoint by MultiPlan member when you make your appointment and present your ID card upon arrival. The ValuePoint logo on your ID card tells both you and your provider that a discount applies. ValuePoint is not an insurance plan. It is your responsibility to pay in full at the time of service or establish a payment schedule with your provider.

If you are currently seeing a doctor or other healthcare professional who does not participate in the ValuePoint discount card program, you may nominate him or her using our online form located in the Patient's section of www.multiplan.com. It takes only a few minutes to complete the form, and once submitted we will contact your nominee to determine whether the provider is interested in joining. If so, we will follow up to recruit the provider.



CHOICE

Broad access to more than 1,100 hospitals, 50,000 ancillary facilities and 425,000 practitioner locations.



SAVINGS

Negotiated discounts that result in significant cost savings for you when you pay in full at the time of service.



QUALITY

Broad access to more than 1,100 hospitals, 50,000 ancillary facilities and 425,000 practitioner locations.

A ValuePoint logo on your program ID card tells both you and your provider that a discount applies, and your out-of-pocket costs are reduced by the discounted amount.



FIND A VALUEPOINT PROVIDER

To find the provider of your choice, search online at www.multiplan.com.

DENTAL

UTILIZING THE AETNA DENTAL ACCESS NETWORK

As a member of the Premier Platinum Plus Discount Medical Program, you and your family have access to a national network of over 213,000 available dental practice locations through one of the largest dental discount networks in America, the Aetna Dental Access Network. Participating dental locations provide savings that range from 15-50% per visit, on average, on dental services including cleanings, x-rays, fillings, root canals, crowns, bridge and orthodontia.

ADVANTAGES OF THIS DISCOUNT PROGRAM:

- ✓ No waiting periods and no age restrictions
- ✓ No pre-existing condition exclusions*
- ✓ No benefit maximum
- ✓ No paperwork hassles or claim form to file
- ✓ Cosmetic dentistry included
- ✓ Orthodontia always included
- ✓ Can be used to enhance existing dental insurance
- ✓ *Except work already in progress

The Dentachoice Dental and Vision program provides access to the Aetna Dental Access network. This network is offered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Dentachoice Dental and Vision Program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of National Benefit Builders, Inc. (NBB) Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

SAMPLE DENTAL CARE MEMBER SAVINGS

PROCEDURE	AETNA	DENTACHOICE	MEMBERS
Periodic oral exam	\$68	\$34	\$34
Comprehensive oral exam	\$106	\$50	\$56
X-Ray, Intraoral- Complete Series Including Bitewing	\$162	\$86	\$76
Cleaning (Prophylaxis) – Adult	\$121	\$67	\$54
Cleaning (Prophylaxis) – Child	\$89	\$50	\$39
Filling – 1 Surface Resin (White) Filing, Front (Anterior) Tooth	\$195	\$101	\$94
Crown – Porcelain Fused to High Noble Metal (i.e. gold)	\$1,273	\$755	\$518
Root Canal Molar, Excluding Final Restoration	\$1,189	\$846	\$343
Extraction of erupted tooth or exposed root – includes local anesthesia and suturing if needed	\$214	\$98	\$116
Comprehensive Orthodontic Treatment Child	\$5,954	\$3,588	\$2,366

Disclaimer: Prices can change without notice. The select regional average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost care tool as of September 2017.



(855) 212-2303

Access your program and locate providers at www.ncepremierplus.com

VISION

The OUTLOOK Vision provider panel includes ophthalmologists, optometrists, independent optical centers and national chain locations.

THE VISION PROGRAM PROVIDES:

Savings of 10% to 50% on most prescription eyeglasses, frames and lenses, through a national network of over 10,000 independent and chain vision optical centers.

Savings on contact lenses (excluding disposables) at participating retail locations.

10% to 30% discounts on medical eye exams and surgical procedures such as PRK and LASIK (where available and approved.)



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SOME PARTICIPATING VISION CARE PROVIDERS:

Pearle Vision	Budget Opticals of America	H. Rubin
Sears Optical	Cohen's Fashion Optical	Hour Eyes
J.C. Penney Optical	Clear Vision Laser Centers	Ideal Optical Shopko
Target Optical	Doctors Valuvision	Nationwide Vision Center
Lenscrafters	Duling Optical	Site for Sore Eyes
Sterling Optical	Empire Vision	Stein's Optical
Vista Optical	Eye DRX	Texas State Optical
Eyeglasses.com	Eyes First Vision Center	Thomas Opticians
TLC Laser Vision Centers	EyeMasters	Uhlemann Optical
Visionworks		Vision World
Bard Optical		

SAMPLE VISION CARE SAVINGS

LOCATION	ITEM	RETAIL	MEMBERS	SAVINGS
Exact Eye Care Kearney, NE	Frame	\$129.00	\$90.30	\$38.70 – 30%
	Single Vision w/ Polycarbonate	\$297.00	\$207.90	\$89.10 – 30%
Lens Crafters Mesa, AZ	Frame	\$149.95	\$104.96	\$44.99 – 30%
	Single Vision	\$225.00	\$157.58	\$67.50 – 30%
	Photo Flex Tint			
JC Penney Michigan	Frame Single Vision	\$229.95	\$149.47	\$79.98 – 35%
	w/ Polycarbonate & AR Contact Lenses	\$208.00	\$100.00	\$108.00 – 52%
		\$90.00	\$55.00	\$54.00 – 50%
Pearle Vision National City, CA	Frame Single Vision	\$59.95	\$30.00	\$29.95 – 50%
	w/ Scratch coat	\$109.00	\$55.00	\$54.00 – 50%
EyeMaster Henderson, NV	Frame Single Vision	\$99.95	\$69.96	\$29.99 – 30%
	w/ Scratch Coat	\$149.98	\$104.99	\$44.99 – 30%

DISCLAIMER: Prices can change without notice. Actual costs and savings vary by provider and geographic area.

PHARMACY:

HIGHLIGHTS:

- ✓ Card is pre-activated and never expires
- ✓ Use the card immediately
- ✓ Covers entire household, with no exclusions
- ✓ Personal information is never collected from the

Save an average of 55% on generic drugs and 15% on brand-name drugs at over 80% of pharmacies in the country.

All FDA approved drugs are discounted with the card. Even lifestyle drugs can be obtained at greatly reduced rates. The pharmacy network is national in scope. There is no limit on the number of prescriptions filled. No forms to fill out. You do not have to activate the card. The card can be used over and over.



PRICE YOUR MEDS

To price your medications, go to www.medaffordglobal.com/nce4073

BRAND NAME MAIL ORDER

To place your order or refill call (855) 633-7977.

Save 40-80% on your brand name medications through our international mail order program. Ordering your discount brand-name medications is convenient, easy, and secure.

Visit www.medaffordglobal.com/nce4073 to price your medications and call (855) 633-7977 to place your order or refill. Your medications will ship directly to you.

Over 80% of all pharmacies in the US and its territories accept the free discount prescription card, including: Rite Aid, Kmart, Costco, Stop & Shop, Wegmans, Walmart, Target, Walgreens, CVS/pharmacy, ShopRite

Simply present your member ID card to the pharmacist, along with your prescription to receive the discounts.

Walgreens

ShopRite®

Walmart 

Wegmans

 TARGET®

 COSTCO®


kmart.



Stop&Shop®

 RITE
AID

CVS/pharmacy®

BENEFITS



ALTERNATIVE MEDICINE

Save an average of 15% at over 8,000 trained, qualified, and fully credentialed providers nationwide including acupuncture, massage and other integrated wellness therapies.



PHYSICAL THERAPY AND REHABILITATION

Save an average of 20% at over 1,200 offices with 4,000 rehabilitation and physical therapy providers in 23 states.



24/7 NURSE HELP LINE

Have 24/7 access to a registered nurse (RN) to answer questions on family health issues. Services in over 100 languages are included with medical information.

THIS PROGRAM IS NOT PROVIDED BY ACCESSONE CONSUMER HEALTH DMPO.



CHIROPRACTIC SAVINGS PROGRAM

This program offers a free initial consultation, up to 50% savings on diagnostic services and x-rays (if necessary), and unlimited treatments at up to 12,000 chiropractors.



LABORATORY SAVINGS PROGRAM

The Laboratory Savings Program offers an efficient, affordable, and confidential solution to medical laboratory testing. Members are able to browse a wide array of medical laboratory tests, become informed on both tests and diseases, and have the ability to purchase the medical lab test directly on the website. MyMedLab's online solution is centralized around the PHR (Personal Health Record) system and allows the member to see specific test results and monitor their overall health.

NOT AVAILABLE IN NY, NJ, OR RI. THIS PROGRAM IS NOT PROVIDED BY ACCESSONE CONSUMER HEALTH DMPO.



IMAGING SAVINGS PROGRAM

Our network providers can save members an average of 60% off of the usual cost for advanced radiology testing, such as Magnetic Resonance Imaging (MRI) and Computed Tomography (CT) scans.

- ✓ Priority appointment scheduling.
- ✓ Unique scheduling services to assist members with selection and scheduling of appointments.
- ✓ Coast-to-coast call centers operating 8:00 am – 8:30pm EST, with multi-lingual staff.
- ✓ Significant savings compared to traditional PPO fee schedules (an average of 60% savings).



(855) 212-2303

Access your program and locate providers at www.ncepremierplus.com

LIFESTYLES



ACCESS SAVINGS ON EVERYDAY THINGS IN LIFE

Consumers are always looking to save money on things they do in their daily lives and throughout the year. Through the various categories of our Lifestyle Savings Program, members and their families can save hundreds of dollars. Get special member savings and offers on the following items: Health Savings, Entertainment, Travel Savings, Shopping Savings, Vehicle Savings, and more!



TRAVEL DISCOUNTS

Save up to 15% on your next hotel stay. Choose your date, book, and save! Save up to 30% on tours, cruises, airlines, and car rentals, etc.



VEHICLE DISCOUNTS

Get up to 25% off on car rentals at Hertz, Budget, and Avis. Save \$5.00 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the United States.



(855) 212-2303

Access your program and locate providers at www.ncepremierplus.com



HEARING SAVINGS PROGRAM

Receive customized care and, if needed, purchase brand-name hearing aids at substantial savings. Save 20% to 50% off Manufacturers Suggested Retail Pricing:

- ✓ Hearing tests
- ✓ Hearing aids
- ✓ Batteries and supplies
- ✓ Hearing aid-compatible phones
- ✓ Ear protection
- ✓ Musician ear plugs
- ✓ Assistive listening and alerting devices
- ✓ Wireless TV amplification systems
- ✓ Hearing aid cleaning and care



LIFESTYLES



VEHICLE DISCOUNTS

Get up to 25% off on car rentals at Hertz, Budget, and Avis. Save \$5.00 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the United States.



MOVIE TICKETS

Save up to 40% on movie tickets. All tickets \$7.50* and are accepted at major theatre chains such as Loews, United Artist, AMC, and others. (*Price includes a \$0.50 shipping and handling fee. Surcharges at ticket counters may apply in certain areas when redeeming tickets.)





RESTAURANTS

Restaurant.com offers a national directory of more than 15,000 restaurants and a number of exclusive online merchants. You can search restaurants by state, city, neighborhood, zip code, and cuisine type to find the perfect restaurant and gift certificates for savings.



MEDICAL SUPPLIES AND EQUIPMENT

Save from 20% to 50% off your medical supply needs. Items include a broad selection of ambulatory aids and bathroom safety items such as wheelchairs, scooters, hospital beds, and much more.



FLOWERS

Save from 20% to 50% off your medical supply needs. Items include a broad selection of ambulatory aids and bathroom safety items such as wheelchairs, scooters, hospital beds, and much more.



VITAMINS

Members can save up to 75% off retail pricing on a huge selection of natural products including vitamins, supplements, and more.



(855) 212-2303

Access your program and locate providers at www.ncepremierplus.com

HEALTH DISCOUNT PROGRAM MEMBER AGREEMENT

As a member of Premier Platinum Plus Discount Medical Program you are a participant in a Discount Medical Plan Organization provided by Access One Consumer health. Below are the terms and conditions of your participation. This agreement is between you and Access One Consumer Health.

The effective date of your enrollment is shown on the Member ID and shall continue from month to month until Access One Consumer Health is notified of your cancellation. La. R.S. 22:1260.7D(1)(d) - The mode of payment of any processing fees and periodic charges and procedure for changing the mode of payment.

DISCLOSURES:

The plan is not insurance.

The plan provides discounts at certain healthcare providers for medical services.

The plan does not make payments directly to the providers of the medical services.

The plan member is obligated to pay for all healthcare services but will receive a discount from healthcare providers who have contracted with the discount plan organization.

The name and address of the licensed discount medical plan organization: Access One Consumer Health, 84 Villa Road, Greenville, SC 29615; 800-896-1962; www.AccessOnedmpo.com.

You may find a list of participating providers at www.ncepremierplus.com or you may call: 855-212-2303. You will be able to apply plan discounts to all providers of each participating network.

You will receive discounts at participating chiropractors, medical equipment & supplies, rehabilitation services & diagnostic imaging centers ranging from 5% to 40%, prepaid Labs discounts of 5% to 70%, hearing services discounts of 5% to 20% and participating pharmacies provide discounts of 5% to 40%.

The discounts for participating dentists range from 15-50% per visit off standard billed charges. The vision services (including lenses and frames) are available at participating providers at discounts of 5% to 50% with an average of 25%. The medical services discounts average 39%. Consumer Health make payments directly to a provider on your behalf.

The Member Agreement (AO-NCEBNPA.715) and Member ID Card

(AO-NCEBID.715) represent the entire agreement between you and Access One Consumer Health.

You will be billed at the time services are provided by the participating provider who will apply the applicable discounts to that bill. In no instance, can Access One Consumer Health make payments directly to a provider on your behalf.

Your participation in the plan will continue from month to month upon payment of your monthly dues and shall cease upon (i) your failure to make the monthly payment, or (ii) notification in writing (USPS, email or facsimile) of your desire to cancel.

You may cancel your membership in the discount medical plan organization within thirty (30) days after the effective date of your participation or receipt of your ID card, whichever is later, and receive a full refund. After the first thirty (30) days, you may cancel participation at any time and if you have prepaid any membership fees, the prepayment will be refunded on a pro-rata basis for the unused months. Notification must be received at least five (5) business days in advance of the next billing cycle for you not to be charged for that billing cycle.

Participation in the program may be terminated if you fail to make a payment when due.

This plan includes you and your dependent children at no charge. You are not required to list your dependents to participate in the plan. You may add children by calling Access One Consumer Health at 800-896-1962.

If you have a complaint regarding the plan you may go to: www.AccessOnedmpo.com or call 1-800-896-1962. You may also write to Access One Consumer Health 84 Villa Rd. Greenville, SC 29615. The complaint will be addressed and you will receive a response within 15 days.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health plan under the Affordable Care Act. This is not a Medicare prescription drug plan.

This Agreement and its Benefit Descriptions represent the entire agreement between you and Access One Consumer Health and supersedes all other prior representations, statements, or written agreements between you and Access One Consumer Health. Access One Consumer Health does not have liability for the quality of services rendered.

Note: Keep a copy of the Member Agreement for your records.



A series of horizontal lines for writing, arranged in a vertical column. The lines are evenly spaced and extend across the width of the page.

