

Schedule of Benefits



Apex Management Group

Advantage Plan

Membership in National Consumers Benefits Association (Included)



For member benefits, please visit:
www.ncbamembers.com

Preventive Benefits – Covers all mandated Preventive benefits required by PPACA

For a complete list of covered preventive care services, please visit: www.Healthcare.gov/center/regulations/prevention.html

21 Preventive Services for Adults

28 Preventive Services for Women

31 Preventive Services for Children

100% Coverage, No Copay for Mandated Preventive Care Services

PPO Network: PHCS



Primary Care Office Visit

\$20 Copay
(Max 3 visits per calendar year)

Specialists Office Visit

\$50 Copay
(Max 3 visits per calendar year)

Urgent Care

\$50 Copay
(Max 3 visits per calendar year)

Diagnostic X-Ray & Laboratory Services

\$50 Copay by Date of Service
(Max of 5 Services per calendar year)

*CT Scan or MRI

\$200 Copay
(Max 1 MRI or CT Scan per calendar year)

*** Note on Advantage Plan:** 3D MRIs are not covered. Enhanced imaging services, the use of a contrast material to enhance the MRI or CT Scan is not a covered service. The base MRI or CT Scan only are covered.

Prescription Drug Benefits - WelldyneRx®

Tier 1 – Low Cost Generics	\$1 Copay
Tier 2 - Generics	10% Coinsurance
Tier 3 - Preferred Brand	20% Coinsurance
Tier 4 – Non-Preferred Brand	40% Coinsurance
Tier 5 – Specialty, Generic and Preferred	10% Coinsurance (Plan pays 90% up to a max of \$150 per Rx)
Tier 6 – Non-Preferred Specialty	20 % Coinsurance (Plan pays 80% up to a max of \$250 per Rx)



Advantage Plan

- ✓ Free Preventive Care
- ✓ Primary Care
- ✓ Specialists
- ✓ Urgent Care
- ✓ Lab Work
- ✓ Imaging
- ✓ Prescription Drugs starting with a **\$1 Copay**

For additional information.

Please contact:

David Shull

Apex Management Group

Ph: 814-737-9052

dshull@apexmanagementgroup.com

Advantage Plan Q & A

Q: Is this an insurance plan?

A: No, the Advantage Plan is not an insurance product, but a self-funded plan sponsored by the National Consumers Benefits Association (NCBA) in which it's members are eligible to participate.

Q: How do I obtain information on my membership benefits?

A: You will receive a membership booklet along with an ID card in the mail. You can also go online to the NCBA website; www.ncbamembers.com, register, then login in and you can access your benefits. If you have additional questions, you can call the toll-free number in your member booklet, on your ID card or online.

Q: Will I receive an ID Card?

A: Yes, an ID card and welcome kit will be sent to your home address. This usually takes a few days after your requested effective date.

Q: I need an affordable, yet comprehensive plan for my family, one that will address my day-to-day health care needs, will the Advantage Plan help me?

A: Yes, it will address the bulk of your day-to-day health care by frequency. The most common health care needs are for Preventive Care, Primary Care, Specialists, Urgent Care, Laboratory, Imaging and Prescription Drugs. By frequency, this accounts for almost 90% of health care service provided and the Advantage Plan provides benefits with small copayments and 100% coverage for those services.

Q: It covers prescriptions, can you tell me a little more?

A: The Advantage Plan provides a 6 tier prescription drug benefit with an emphasis on Generic Medications. **Tier 1: Low Cost Generic is only a \$1 Copay.** Tier 2: Generics, 10% coinsurance. Our Pharmacy Benefit Manager, WelldyneRx has a substantial discount off of the retail level, often 50% or more. As an example, if a Generic medication was \$60 retail cost, WelldyneRx often has a discount of 50% or more. So the \$60 Prescription could be reduced to \$30 and your coinsurance for that Generic medication would be \$3.00 There are also benefits for Brand and Non-Preferred Brand medications as well as limited coverage for Specialty Drugs.

Q: Is there an annual or monthly max on prescriptions?

A: Please see the benefit grid. There are no monthly or annual maximum on Tiers 1 through 4 Tiers 5 and 6 are limited to a maximum amount per prescription.

Q: Does the plan cover Preventive Care Services?

A: Yes, the plan provides 100% benefits, no copays and no deductibles for the following Preventive Care services:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care services for Children

Q: Is there a network of doctors or physicians:

A: Yes, the plan accesses one of the largest physicians network in the country: Preferred Health Care Services (PHCS) with over 900,000 physicians nationwide. There is no coverage for out-of-network services.

Q: What if I need catastrophic coverage?

A: The HDHP/Basic MEC plan can be paired with Sedera Health – Medical Cost Sharing to provide a complete, comprehensive and affordable healthcare solution for you and your family. By pairing the HDHP/Basic MEC plan with Sedera Health, members may save up to 50% of what they could purchase a plan for on the Marketplace.