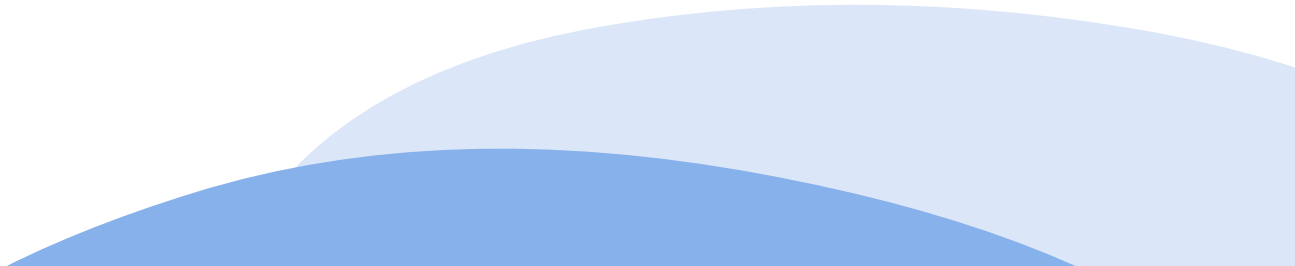


Health Choice Premium Review

Understanding the details and benefits of the **Health Choice Premium Plan**

Health Choice Premium Overview

- Offered through **National Congress of Employers (NCE)**
 - **Hospital Confinement Benefits** for various situations
 - **Doctor's Office Visit Benefits** and support tools
 - **Emergency Room Benefits** through tiered plans
 - **Surgery and Anesthesia Benefits** support
- 

Key Features and Benefits

Hospital Confinement Benefits

Doctor's Office Visit Benefits

Emergency Room Benefits

Surgery and Anesthesia Benefits (varies by plan)

Critical Illness Benefit through NCE



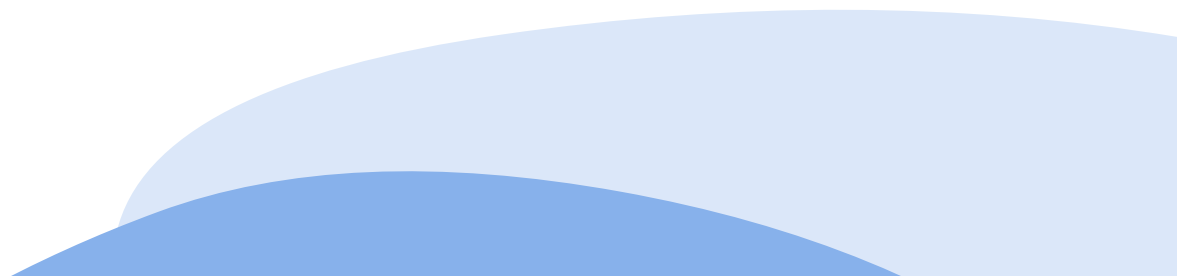
Cost Management Tools

GapAfford Plus (GAP)

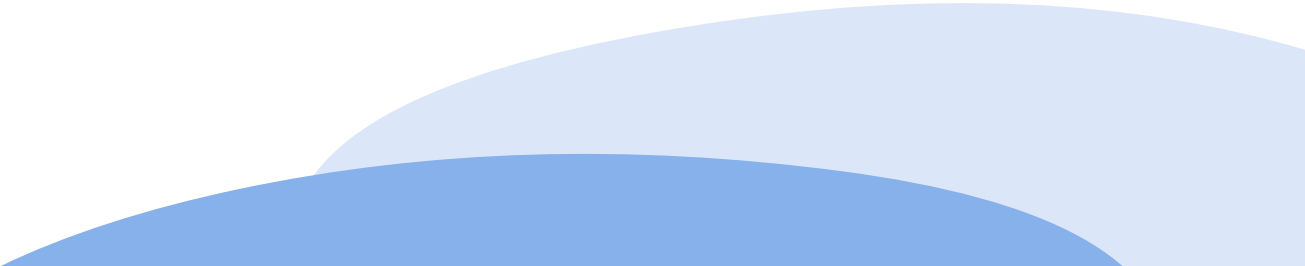
Prescription Discounts System

Dental Access Support


How GapAfford Plus Works

1. Enroll through **NCE**
 2. Receive pre-negotiated rates
 3. Access prescription discounts
 4. Receive Dental Access (**GAP**)
 5. Utilize vision and alternative medicine savings
 6. **Manage out-of-pocket expenses**
- 

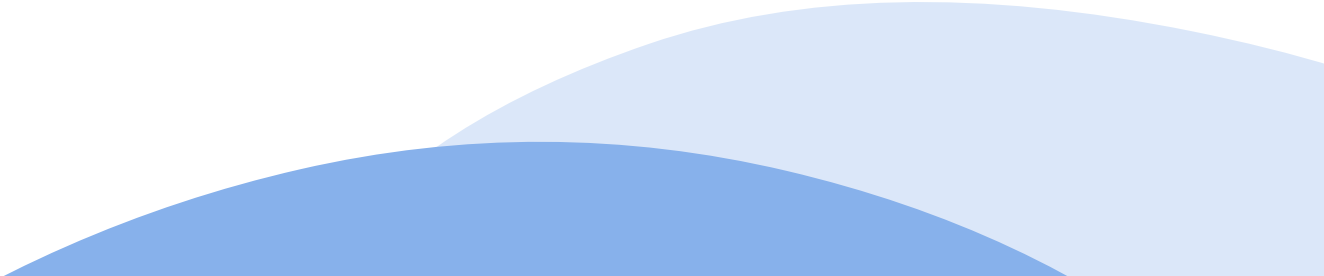
Preventive Care and Wellness

- **Prescription Discounts** Services
 - **Dental Access** Programs
 - **Aetna Dental Access Network** provides dental savings
- 

Telehealth Services

- **24/7 Health Information Line**
 - **Nurse Help Line**
 - **Medical Bill Negotiations** available
 - **Access to health information** to care
- 

Advocacy and Support Services

- **Comprehensive** healthcare advocacy
 - **Claims submission** assistance
 - **Membership benefits** options
 - **Customer service** support
- 

Plan 100 (1/2)

Hospital Confinement Benefits

- \$100 per day
- Maximum 30 days

Doctor's Office Visit Benefits

- \$50 per visit
- Maximum 3 days

Emergency Room Benefits

- \$50 per visit
- Maximum 1 day



Plan 100 (2/2)

Surgery and Anesthesia Benefits

- Varies by procedure

Mental Health Benefits

- Outpatient only



Comparing the Plans

[illegible]

Definitions and Limitations

Pre-existing Conditions

- Not covered for 12 months
- Exceptions for newborns/adopted children

Dental and Cosmetic Surgeries

- Excluded unless reconstructive

Injuries from Illegal Activities

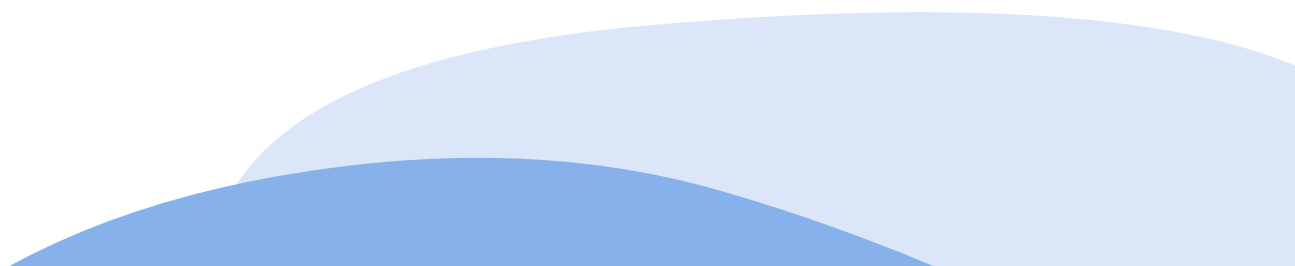
- Not covered

Waiting Periods

- 30-day for sickness benefits



Key Takeaways and Reminders

- **Hospital Confinement** benefits
 - **Doctor's Office Visit** included
 - **Emergency Room** benefits
 - **Pre-existing condition limitation** required
- 

Thank You!

Continue to be great!

