



National Congress of Employers

Supporting America's **Independent Workforce**



What is an Association?

- Organizations serving **collective interests**
- Provides access to **various services**
- Focuses on **health insurance plans**



How Associations Work

- Negotiates **group rates**
- Leverages **collective power**
- Offers **better terms**
- Acts as **intermediary**
- Manages **enrollment process**
- Provides **member support**



About NCE

- Supporting **56.7M** independent workers
- Founded in **1996** by industry leaders
- Led by **attorneys & former politicians**
- Focuses on **policy advocacy**
- Provides **valuable resources**
- Empowers **professional success**
- Supports **all circumstances or means**



NCE & Plan Relationship

- Must be **working**
- Join **NCE Association**
- Access to **plan benefits**
- **Health benefits** included



GapAfford Plus Benefits

- Savings from **first dollar**
- **Pre-negotiated** rates
- **No deductibles**
- **No medical** exams
- **No claim** forms
- **No usage** limits
- **No age** restrictions
- **No pre-existing** conditions



First Health Network Benefits

Network Savings

- **Re-priced** claims
- **Non-covered** benefit savings
- **Exhausted** yearly benefits
- **Reduced** out-of-pocket costs
- Use any **network provider**

Medical Facilities

- **Inpatient** hospitals
- **Outpatient** hospitals
- **Surgical** centers
- **Clinics** & specialty centers

Healthcare Providers

- **Physicians** & specialists
- **Laboratories**
- **Imaging** centers
- Available in **all 50** states

Healthcare Savings Programs

Prescription Benefits

- Average **15%** brand savings
- Average **55%** generic savings
- **All FDA** approved drugs
- **Lifestyle** drugs included
- **No limits** on prescriptions
- **National** pharmacy network
- **Family** coverage
- **No forms** to fill

Dental Access®

- **132,000+** locations
- **15-50%** savings per visit
- **Cleanings** & x-rays
- **Fillings** & bridges
- **Root canals** & crowns
- **Cosmetic** & orthodontia
- **No** benefit maximum
- **No** pre-existing exclusions

Vision Care

- **10,000+** locations
- **10-50%** eyewear savings
- **10-30%** exam savings
- **Medical** eye exams
- **Surgical** procedures
- **PRK/LASIK** discounts
- **Ophthalmologists**
- **Optometrists**

Additional Member Benefits

Chiropractic Care

- **Free** initial consult
- **50%** diagnostic savings
- **X-rays** included
- **30%** treatment savings
- **12,000+** chiropractors
- **Unlimited** treatments

Laboratory Program

- **Affordable** testing
- **Wide array** of tests
- **Browse** online
- **PHR** system access
- **Monitor** overall health
- **Not in NY, NJ, RI**

Additional Services

- **Medical bill** negotiations
- **Patient** advocacy
- **No minimum** bill required
- **Pet Rx** prescriptions
- **75% retail** on vitamins & supplements

Thank You!

Continue to be great!

