

# NCE Health Choice Silver Review

Understanding the details and benefits of the NCE Health Choice Silver Plan

### **NCE Health Choice Silver 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 higher tiers
- Surgery and Anesthesia support

## **Key Features and Benefits**

**Hospital Confinement Benefits** 

**Doctor's Office Visit Benefits** 

**Emergency Room Benefits** 

Surgery and Anesthesia Benefits (varies by plan)

Accidental Death and Critical Illness Benefits through NCE



## **Cost Management Tools**

**GapAfford Plus** (GAP)

**Prescription Discounts** System

**Dental and Vision Discounts** Support

### How GapAfford Plus Works

- 1. Enroll through NCE
- 2. Receive immediate savings on medical expenses
- 3. Access prescription discounts
- 4. Receive Membership Handbook and Insurance Certificate (GAP)
- 5. Utilize dental and vision discounts
- 6. Reduce out-of-pocket expenses

### **Preventive Care and Wellness**

- Basic Pathology and Radiology Services
- Advanced Studies Programs
- Aetna Dental Access Network provides dental service discounts

### **Telehealth Services**

- 24/7 Health Information Line
- Nurse Help Line
- Prescription Eyeglasses and Contact Lenses available
- Pet Rx Program to care

### **Advocacy and Support Services**

- Comprehensive healthcare advocacy
- Enrollment Assistance assistance
- Customer Service options
- Membership Support support

### Plan 100 (1/2)

#### **Hospital Confinement Benefits**

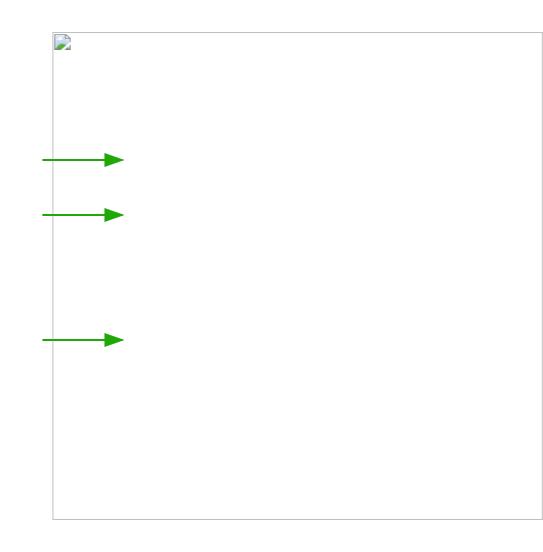
- \$100 per day
- Maximum 30 days
- Primary care visits
- Specialty care visits

#### **Emergency Room Benefits**

Up to \$200 per day

#### **Surgery and Anesthesia Benefits**

■ 50% coverage



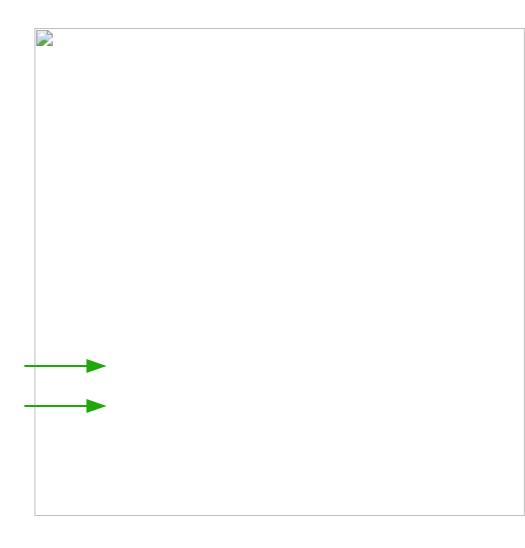
### Plan 100 (2/2)

#### **Mental Health Benefits**

- Inpatient up to \$500 per day
- Outpatient up to \$50 per day

#### **Supplemental Accident Benefits**

- Inpatient admission
- Emergency room visits



# **Comparing the Plans**

Feature	Plan 100	Plan 100A	Plan 200
Hospital Confinement	\$100/day	\$150/day	\$200/day
Doctor's Office Visits	\$50/day	\$75/day	\$100/day
Emergency Room	\$200/day	\$250/day	\$300/day
Surgery & Anesthesia	50%	75%	100%
Mental Health Inpatient	\$500/day	\$600/day	\$700/day

### **Definitions and Limitations**

#### **Medically Necessary**

- No coverage for non-necessary treatments
- Excludes maintenance therapies
- Excludes routine physicals

#### **Employment-Related Injuries**

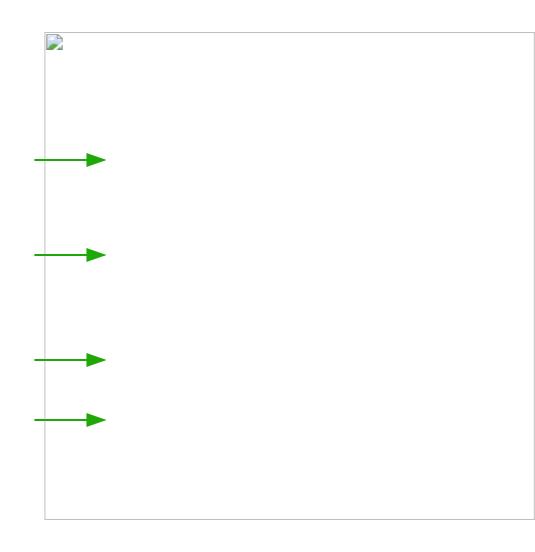
Excludes worker's compensation

#### **Non-Prescription Drugs**

Excludes vitamins and supplements

#### **Cosmetic Surgery**

Excludes elective procedures



## **Key Takeaways and Reminders**

- Hospital Confinement benefits
- Doctor's Office Visits included
- Emergency Room benefits
- Enrollment Confirmation required

# Thank You!

Continue to be great!

