



COREVALUE *Medical*

COREVALUE Medical brings you the best aspects of a defined benefit medical program with benefits like these

- Preventive Care/ Wellness
- In-Patient Hospital Stays (Confinement)
- Maternity
- Doctor's Office Visits
- Lab and X-Ray
- Accidents
- Mental Health
- Surgery/ Anesthesia (Inpatient and Outpatient)
- Medical Discount Card
- Rx Discount Card

And one of the best features of the COREVALUE Medical plans... NO LIFETIME BENEFIT MAXIMUM!

NATIONAL CONGRESS OF EMPLOYERS BENEFITS	CoreValue 300	CoreValue 500	CoreValue 750	CoreValue 1000	CoreValue 1000 MAX
Prescription (Discount Rx)	✓	✓	✓	✓	✓
Prescription (4-Tiered Rx)	✓	✓	✓	✓	✓
Tiered Dental	✓	✓	✓	✓	✓
<u>Tiered Vision</u>	✓	✓	✓	✓	✓

Car Rental Savings	✓	✓	✓	✓	✓
Floral Savings	✓	✓	✓	✓	✓
Magazine Subscription Savings	✓	✓	✓	✓	✓
Hotel Savings	✓	✓	✓	✓	✓
Amusement Park Savings	✓	✓	✓	✓	✓
Movie Ticket Savings	✓	✓	✓	✓	✓
Vacation Resort Savings	✓	✓	✓	✓	✓
Member E-Shopping Online Savings	✓	✓	✓	✓	✓
Auto Maintenance Savings			✓	✓	✓
Moving and Storage Savings			✓	✓	✓
Gift Basket Savings			✓	✓	✓
Boca Java Savings			✓	✓	✓
Reebok Discounts			✓	✓	✓
We Care Credit Restoration Savings				✓	✓
Fitness				✓	✓
Diabetic Supply Savings				✓	✓
Medical Records Software				✓	✓
Holistic Care Discount				✓	✓

Which level is right for you? Check out the chart below to compare the benefits of each plan and choose your coverage!

AMERICAN MEDICAL AND LIFE INSURANCE CO. BENEFITS**	BENEFIT DESCRIPTION (Maximums stated are Annual)	CoreValue 300	CoreValue 500	CoreValue 750	CoreValue 1000	CoreValue 1000 MAX
Doctor's Office Visit: The carrier will pay the benefit shown if you incur charges for and require a doctor's visit due to injuries received in a covered accident or due to a covered illness.	Per Visit Maximum Visits	\$50 3	\$50 3	\$50 3	\$75 3	\$75 5
Preventive Care Test: The carrier will pay the benefit shown if you incur charges for and have one of the preventive care test listed in the policy's certificate schedule.	Per Test Maximum Visits	\$50 1	\$50 1	\$100 1	\$150 1	\$150 1
Diagnostic, X-Ray and Laboratory Tests: The carrier will pay the benefit shown if you incur charges for diagnostic, x-ray, and/or laboratory testing caused by a covered accident or illness.	Per Test Maximum Visits	N/A	\$50 2	\$50 3	\$75 3	\$75 5

<p>Hospital Confinement: The carrier will pay the benefit shown if you incur charges for and are confined in a hospital due to injuries received in a covered accident or due to a covered illness.</p>	<p>Per Day Maximum Days</p>	<p>\$300 30</p>	<p>\$500 30</p>	<p>\$750 30</p>	<p>\$1000 30</p>	<p>\$1000 30</p>
<p>ICU/CCU: The carrier will pay the benefit shown if you incur charges for and are confined to an intensive care/ critical care unit due to injuries received in a covered accident or due to a covered illness.</p>	<p>Per Day Maximum Days (In Addition to Hospital Confinement Days Allowance)</p>	<p>\$500 10</p>	<p>\$750 10</p>	<p>N/A</p>	<p>N/A</p>	<p>\$1000 5</p>
<p>Surgery and Anesthesia: The carrier will pay the benefit shown if you undergo a surgical procedure due to a covered accident or illness. The procedure must be performed by a physician and require anesthesia administered by a licensed anesthesiologist or certified registered nurse anesthetist (CRNA). Reimbursements are based on the Medicare/RBVS benefit schedule.</p>	<p>Surgery is a % of Surgery Benefit RBRVS* Annual Max, Not to Exceed the Amount of the Charge Incurred.</p>	<p>50% Unlimited</p>	<p>70% Unlimited</p>	<p>80% Unlimited</p>	<p>80% Unlimited</p>	<p>100% Unlimited</p>
	<p>Anesthesia is a % of Surgery</p>	<p>20%</p>	<p>20%</p>	<p>20%</p>	<p>20%</p>	<p>20%</p>

Accident (Unforeseen Incident): The carrier will pay the benefit shown if you incur charges due to injuries received in a covered accident.	Annual Deductible	\$100	\$100	\$100	\$100	\$100
	Coinsurance	80%	80%	80%	80%	80%
	Annual Maximum	\$1000	\$2500	\$2500	\$5000	\$5000
Inpatient Mental Health: The carrier will pay the benefit shown for each day of confinement if you are confined to a hospital or licensed institution to provide treatment for mental illness.	Per Day	\$300	\$500	\$375	\$500	\$500
	Maximum Days	60	60	60	60	60
Outpatient Mental Health: The carrier will pay the benefit shown if you receive treatment as a result of mental illness.	Per Visit	\$25	\$25	\$25	\$25	\$25
	Maximum Visits	10	10	10	10	10
Inpatient Substance Abuse: The carrier will pay the amount shown for each day of confinement, to a maximum shown, if you are confined to a hospital or licensed institution to provide treatment for substance abuse.	Per Day	\$300	\$500	\$375	\$500	\$500
	Maximum Days	60	60	60	60	60

Outpatient Substance Abuse: The carrier will pay the benefit shown if you receive treatment as a result of Substance Abuse to a maximum shown.	Per Day	\$25	\$25	\$25	\$25	\$25
	Maximum Days	10	10	10	10	20
MEMBER MONTHLY RATE***		\$146.31	\$190.09	\$201.39	\$242.10	\$282.72
MEMBER & SPOUSE MONTHLY RATE***		\$240.31	\$327.89	\$350.47	\$431.89	\$513.14
MEMBER & CHILDREN MONTHLY RATE***		\$221.51	\$300.32	\$320.66	\$393.93	\$467.04
FAMILY MONTHLY RATE***		\$306.11	\$424.34	\$454.83	\$564.74	\$674.42

**RBRVS is the methodology used by the Federal Government to determine benefits payable under Medicare.*

***The AMLI Limited Benefits Medical is a group insurance benefit program. The group insurance benefits vary depending on the plan selected. These benefits are provided under a group insurance policy underwritten by the American Medical and Life Insurance Company and are subject to the company's underwriting guidelines, exclusions, limitations, terms and conditions of coverage as set forth in the insurance policy and certificate issued which includes a pre-existing limitation and other restrictions. The insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.*

****Monthly rates inclusive of administration and association fees. Rates do no include a one time \$75 enrollment fee.*

Please Note: The limitations are disclosed in the certificate of coverage which is part of the applicant kits which are made available shortly after completion of enrollment. Should you wish to join the association and purchase a NCE benefits package that does not include the Limited Medical Benefits, please call 888-633-5084.

ELIGIBILITY

1. NCE dues paying members between ages 18 and 64 (if applying as a couple, both you and your spouse must be under 65) and dependent children under the age of 19.
2. Member's unmarried dependent children with proof of full time student status between the ages of 19 and 25.
3. Members not in full-time service of the Armed Forces (military).
4. Members not eligible for Medicare.
 5. Members that are legal residents of United States.
 6. Members not receiving disability benefits or Worker's Compensation.

MultiPlan

In Addition to our great defined benefit coverage, we also utilize America's largest PPO network, the MultiPlan network. By utilizing the MultiPlan PPO Network, you will enjoy significant savings for hospital and physician services. The MultiPlan Network is a national PPO network. It provides plan participants a choice of providers at discounted rates. Since 1980, MultiPlan has been making participating providers available to plan members with some 4,300 acute-care hospitals, 103,000 ancillary facilities, and 550,000 practitioners participating from all states. Finding a provider is simple! Just click the link below to search hospitals, physicians, and facilities.

National Congress of Employers

NCE is a national association dedicated to advocacy, education and offering accessible membership programs, some of which include limited medical insurance benefits and other membership features.

The NCE was established in 1996 to improve its member's quality of life through education to enhance their health, lifestyle, and overall well being.

NCE members join together in order to take advantage of "Group Buying". The NCE has offered members proven ways to save money on a variety of consumer goods and services. By putting the "Power in Large Numbers" philosophy into action, NCE uses the buying clout of its entire membership to negotiate the best price available for each individual member.

NCE has recently partnered with Insurance Brokers Network, Inc. (IBN) to offer the CoreValue Medical plans, a series of Consumer oriented limited medical benefit plans that include valuable NCE consumer and lifestyle discounts as well as discounted medical plans!

NCE members will have the option of taking advantage of the competitive plan benefits and rates of the CoreValue Medical plans.

We invite you to learn more about the association membership plan programs!

NCE Benefits Description

Consumer Discounts:

Auto Maintenance, Car Rental Savings, Floral Savings, Moving and Storage Savings, Magazine Subscription Savings, Hotel Savings, Amusement Park Savings, Medical Records Software, Movie Ticket Savings, Tradesman Referral, Vacation Resort Savings, Gift Basket Savings, Boca Java Savings, Member E Shop on-line shopping savings.

NCE Benefit Details:

4-Tiered Prescription Drugs

- This plan is accepted at over 50,000 participating pharmacies nationwide. Simply visit a participating pharmacy, present your membership card and pay the pharmacy directly. To access a list of pharmacies, go to [Pharmacy Search](#)
- Tier 1: Drugs at up to a \$10.00 maximum cost
- Tier 2: Drugs at up to a \$20.00 maximum cost
- Tier 3: Drugs at up to a \$50.00 maximum cost
- Tier 4: All other drugs are available for your benefit at negotiated rates

Tiered Dental Program by Dental Directory Services (DDS), A Multi-tiered dental fee-for-service program

- **Tier 1**
 - At select participating schedule (A) Tier 1 general practitioners across the country, you will receive a no-charge exam and x-rays in conjunction with a paid annual cleaning.
 - Visit [Dental Provider Search](#) to search for providers.
 - Participating providers abide by a fee schedule of fixed payments for most procedures.
 - Fixed-schedule procedure rate savings are 25%-60% on dental care as compared to the American Dental Association.
- **Tier 2**
 - In the event a schedule (A) Tier 1 provider is not available in a given area, a secondary provider is given to member that still provides 20%-60% discounts but does not provide a free exam.
- **Tier 3**
 - In the event a Tier 1 or Tier 2 provider is not available in your area, member will call customer service for assistance in accessing a Tier 3 provider which will provide them a discount.

Tiered Vision Program by Quality Vision Network (QVN)

- **Tier 1**
 - At select participating vision outlets, a no-charge eyeglass vision exam is available once annually for every family member.
 - Visit [Vision Provider Search](#) to search for providers.
 - Prescription must be filled by the provider performing the no-charge exam if glasses are required.
 - You will also receive discounted rates of 10%-50% on eyeglasses, non-prescription

sunglasses and contact lenses (excluding disposables) at participating independent and retail optical locations nationwide. Most frames, lenses and specialty items are available

- **Tier 2**
 - At participating independent and retail optical locations nationwide, you will receive a 10%-50% discount on eyeglasses, non-prescription sunglasses and contact lenses (excluding disposables). Most frames, lenses and specialty items are available.
- **Ophthalmology & LASIK Features**
 - Save 20%-60% on medical eye exams and surgical procedures including LASIK at participating ophthalmology locations.

Defined Benefit Health Insurance Plans

Guaranteed Issue To Individuals and Their Families Ages 18 to 64

Alternative Solutions for Consumers Who:

- Can't afford true major medical coverage
- Are having trouble obtaining major medical coverage due to health problems

Limited Medical Benefit Description

- Limited medical is a product that provides limited indemnity insurance based on scheduled benefits.
- Limited medical scheduled benefits are structured as a limited indemnity plan with dollar and visit limitations, but no coinsurance or deductibles.
- The products are designed to provide individuals and families with a low cost alternative to traditional health insurance, allowing them medical coverage in instances where it may not have been economically feasible to obtain.

Plan Highlights

- Guaranteed Issue to Individuals and Their Families
- Guaranteed Renewable
- Unlimited Surgical Benefits
- Stable Rates
- First Dollar Coverage (No Co-Pays)
- Portable
- Assignable Benefits
- No Lifetime Benefit Cap
- HIPAA Compliant
- Associated with MultiPlan
- Five Different Levels of Coverage

To view the COREVALUE Medical defined benefit plans brochure [click here](#).

The Limited Medical Plans are available in the following states: AL, AZ, DC, DE, FL, GA, HI, IL, LA, MI, MO, MS, NE, OH, OK, PA, RI, SC, TN, TX, WI, WV, WY

Carrier approval is currently pending in the following states: AR, IN, KY, MD, NC, ND, NV, UT