



# NAPAA BENEFITS PROGRAM

This program provides the National Association of Professional Allstate Agents comprehensive and affordable solutions for healthcare designed to meet the requirements of the ACA.

	<b>Member Advantage 5000</b> <u>National Network</u>	<b>Member Silver 3000</b> <u>National Network</u>	<b>Member 1000</b> <u>National Network</u>	<b>Member 500</b> <u>NY and NJ Network</u>	<b>Member 350</b> <u>National Network</u>	<b>Member Platinum</b> <u>National Network</u>
<b>Referrals</b>	No Referrals Required	No Referrals Required	No Referrals Required	No Referrals Required	No Referrals Required	No Referrals Required
<b>Preventive Care</b>	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Deductible</b>	\$5,000	\$3,000	\$1,000	\$500	\$350	\$0
<b>Co-Insurance</b>	30% (After Ded.)	30% (After Ded.)	20% (After Ded.)	40% (After Ded.)	30% (After Ded.)	None
<b>Office Co-payments</b>	\$20 Primary ( <b>No</b> Ded). \$60 Specialist (After Ded).	\$40/\$60 ( <b>No</b> Ded.)	\$30/\$50 ( <b>No</b> Ded)	\$30/\$40 ( <b>No</b> Ded.)	\$25/\$35 ( <b>No</b> Ded.)	\$25/\$50 ( <b>No</b> Ded.)
Hospital (In-Patient)	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	\$250 Copay
<b>Emergency Room</b>	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	\$250 Copay
<b>X-Ray, Bloodwork</b>	Ded. + Coins.	No Charge	No Charge	Ded. + Coins.	Ded. + Coins.	\$20 Copay
<b>Urgent Care</b>	\$60 Copay ( <b>No</b> Ded.) <b>RX Subject to Deductible</b>	\$60 Copay ( <b>No</b> Ded.) <b>RX Not Subject to Ded.</b>	\$50 Copay ( <b>No</b> Ded.) <b>RX Not Subject to Ded.</b>	\$40 Copay ( <b>No</b> Ded.) <b>RX Not Subject to Ded.</b>	Ded. & Coins. <b>RX Not Subject to Ded.</b>	\$25 Copay <b>RX Not Subject to Ded.</b>
<b>Prescription Benefits</b>	Generic: 30% Brand Preferred: 30% Non-Preferred: 30%	Generic: \$25 Brand Preferred: \$50 Non-Preferred: \$75	Generic: \$25 Brand Preferred: \$50 Non-Preferred: \$75	Generic: \$25 Brand Preferred: \$50 Non-Preferred: \$75	Generic: \$20 Brand Preferred: \$40 Non-Preferred: \$60	Generic: \$10 Brand Preferred: \$30 Non-Preferred: \$55



For questions about the programs  
Or to receive more information,  
contact:

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<b>OVERALL COSTS</b>	<b>Member Advantage 5000</b>	<b>Member Silver 3000</b>	<b>Member 1000</b>	<b>Member 500</b>	<b>Member 350</b>	<b>Member Platinum</b>
<b>Employee</b>	\$505.00	\$594.00	\$899.00	\$695.00	\$750.00	\$936.00
<b>Emp/Child(ren)</b>	\$824.00	\$972.00	\$1,396.00	\$1,135.00	\$1,298.00	\$1,548.00
<b>Emp/Spouse</b>	\$936.00	\$1,111.00	\$1,734.00	\$1,295.00	\$1,415.00	\$1,787.00
<b>Family</b>	\$1,207.00	\$1,443.00	\$2,273.00	\$1,686.00	\$1,899.00	\$2,351.00