



NAPAA BENEFITS PROGRAM

This program provides the National Association of Professional Allstate Agents a comprehensive and affordable healthcare solution designed to meet all the compliance requirements of ACA. By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage healthcare costs while still maximizing benefits for their employees.



HealthyChoice Healthy100 HealthyValue HealthyConsumer

Deductible	\$1,000	\$3,500	\$6,850	\$3,000 or \$6,500
Lifestyle Deductible	Credit up to \$500			
Co-insurance	80/20	None	50/50 None	None
Office Visits Copay	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 ¹ / \$50 ¹
Hospital ER Visits ²	\$250 Copay	\$250 Copay	\$250 Copay	Deductible / Co-insurance
Urgent Care Visits ³	\$50 Copay	\$50 Copay	\$50 Copay	Deductible / Co-insurance
Rx Drug Benefits Copay	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80 ¹
Allergy Treatment	\$25 Copay	\$25 Copay	\$25 Copay	Deductible / Co-insurance
Diabetic Testing Supplies	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance
Telemedicine Consult	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Lab Testing	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance



For questions about the program or to receive a proposal, contact:

Randy House at:
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SAMPLE MEDICAL RATES

Each client group will go through underwriting. Premiums may be higher or lower based on underwriting results.

PLAN OPTION	HealthyChoice 1000	Healthy100 3500	HealthyValue 6850	HealthyConsumer 3000	HealthyConsumer 6500
Employee Only	\$424.25	\$365.28	\$318.19	\$343.64	\$292.31
Employee / Spouse	\$912.14	\$785.35	\$684.10	\$738.83	\$628.46
Employee / Child(ren)	\$827.29	\$712.29	\$620.47	\$670.10	\$570.00
Family	\$1,260.02	\$1,084.88	\$945.02	\$1,020.62	\$868.16

¹ After deductible is met. ²After Copay then 100% to \$500 per visit, then Deductible/Co-insurance. ³Hospital ER Facility Charge Only, after Copay then Deductible/Co-insurance. Copay is waived if admitted. * Groups of 4-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose up to four plans. ** Groups must have at least 2 enrolled employees to be eligible for the NAPAA program. Eligibility for all plans is 30 hours, governed by ACA. Plans are underwritten by our re-insurance partners and utilize various provider networks throughout the country. Contact your Lifestyle Sales Representative for more details.