



ALLEGRA ASSOCIATION 60 / 40 U.S FAMILY PLAN - \$125 MEDICAL BENEFITS SUMMARY



LEARN ABOUT YOUR HEALTH COVERAGE

Five Points Health Benefit Plans, LLC Healthcare is in network with The Aetna/First Health Network to provide the largest PPO network in the nation and Puerto Rico with more than 1,000,000 healthcare professionals and 6,000 facilities. We provide not only unmatched quality but also the most affordable healthcare in our nation.

We also provide OptumRx which is the largest and the most prestigious pharmacy benefits program in the nation. OptumRx is used by Harvard University and United Healthcare.

Our goal is to provide ACA compliant plans and to create customizable plans to meet your budget.



PLAN HIGHLIGHTS



PREVENTIVE CARE

It's easier to stay healthy with regular preventive care, covered at 60/40.

1 Annual Exam Per Calendar Year.



PRIMARY CARE VISITS

Primary Care services is the core of Five Points Benefit Plans, and is considered the key for you to becoming and staying healthy.

Unlimited Visits Per Calendar Year.



SPECIALISTS (ROUTINE)

Specialist services are available with NO referral required from the member's Primary Care Provider.

3 Visits Per Calendar Year.



ROUTINE X-RAY & LABS

In-Network Labs include all major lab facilities (such as QUEST, LAB CORP, CPL) and most other labs. Your coverage includes lab tests to ensure the medical care you need.

Unlimited Visits Per Calendar Year.



ADVANCED IMAGING

Imaging is available at the nearest In-Network Diagnostic Facility, Urgent Care, and your provider's office. Ultrasounds, CT Scans or MRIs, PET, Mammogram.

3 Visits Per Calendar Year.



URGENT CARE

Services are covered at the nearest In-Network Urgent Care center for treatment of an injury or illness. Urgent Care handles medical situations that can't wait or are more complex than what your Primary Care Physician normally performs.

Unlimited Visits Per Calendar Year.




PRESCRIPTION DRUG COVERAGE

The OPTUMRx Pharmacy Benefit Plan delivers in both brand name and generic drugs.

Allegra Association – 60/40 US Only Plan - \$125

Plan Pays 60% / Member Pays 40%

Tier	Rates	In-Network Only First Health Network, PPO
Member Only	\$125	
Member + SP	\$220	
Member + Child	\$215	
Family	\$375	
Medical Benefits		Member Pays
Preventive Care 1 Annual Exam Per Calendar Year		No Copay or Deductible 40% Coinsurance
Primary Care (PCP) Office Visits Unlimited Visits		\$35 Copay 40% Coinsurance, No Deductible
Specialty Care Routine Office Visits (Cardiology, OBGYN, Dermatology, etc.) 3 Visits		\$75 Copay 40% Coinsurance, No Deductible
Routine X-Ray and Labs (HOSPITAL FACILITIES EXCLUDED) Unlimited Visits		\$75 Copay 40% Coinsurance, No Deductible
Advanced Imaging (MRI, CT, PET Scan, Ultrasounds) (HOSPITAL FACILITIES EXCLUDED) 3 Visits		\$150 Copay 40% Coinsurance, No Deductible
Urgent Care Unlimited Visits		\$100 Copay 40% Coinsurance, No Deductible
Emergency Room		Not Covered
Inpatient and Outpatient Hospital Care		Member Pays
Inpatient Hospitalization		Not Covered
Outpatient Hospitalization		Not Covered
		Prescription Drug Benefits (30-90 Day Supply, Home Delivery)
Generic – Tier I		\$10 Copay
Preferred Brand – Tier II		40% Coinsurance Up to \$300 Per Month Max, Per Drug
Non – Preferred Brand – Tier III		40% Coinsurance Up to \$300 Per Month Max, Per Drug
Specialty Drugs – Tier IV		40% Coinsurance Up to \$300 Per Month Max, Per Drug

\$500 Annual deductible per year applies to Tier I, II, III, IV.
Member pays 40% of the allowed negotiated discount rate.



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