



ALLEGRA ASSOCIATION
 U.S. ONLY PLAN - STARTING AT \$99
 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 Health Care.

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



TELEMEDICINE

Free 24/7 Access to doctors. Get care from anywhere you are. Family Members included at no additional cost and no claim cost on all visits. **Unlimited Visits Per Year.**

PREVENTIVE CARE

It's easier to stay healthy with regular preventive care. Preventive care includes any routine in-network checkup, Pap smear, flu shot, basic eye and hearing exams. **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 Year.**

SPECIALISTS (ROUTINE)

Specialist services are available with NO referral required from the member's Primary Care Provider. **3 Visits Per Year**

ROUTINE X-RAY & LABS

In-Network Labs include all major (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 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 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 year**

PRESCRIPTION DRUG COVERAGE

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


Allegra Association - 60/40 US Only Plan - \$99

Plan Pays 60% / Member Pays 40%

Tier	Rates	In-Network Only First Health Network, PPO
Member Only	\$99	
Member + SP	\$150	
Member + Child	\$160	
Family	\$289	

Medical Benefits	Member Pays
Preventive Care 1 Annual Exam Per Calendar Year	No Co-Pay or Deductible 40% Coinsurance
TeleMedicine (TelaDoc) Unlimited 24/7 Access to Doctors NEW	Unlimited Access for the Entire Family at No Charge
Primary Care (PCP) Office Visits Unlimited Visits	\$35 Copay 40% Coinsurance, No Deductible
Specialty Care Routine Office Visit (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

In Patient and Out Patient Hospital Care	Member Pays
Inpatient Hospitalization	Not Covered
Outpatient Hospitalization	Not Covered

 OPTUMRx®	Prescription Drug Benefits (30-90 day Supply, Home Delivery)
Generic - Tier I	\$10 Co-Pay
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, and IV.

Licensed by the Texas Department of Insurance (#13765936), as well as multiple other states.



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