



**ALLEGRA ASSOCIATION
U.S. ONLY PLAN - STARTING AT \$99
MEDICAL BENEFITS SUMMARY FOR 2021**



**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 compliant 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 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. **Unlimited 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. **Unlimited 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 (Up to 4)	\$289	

Medical Benefits	Member Pays
Preventive Care 1 Annual Exam Per Year	40% Coinsurance No Co-Pay or Deductible
TeleMedicine (TelaDoc) Unlimited 24/7 Access to Doctors	Unlimited Access for the Entire Family at No Charge
Primary Care (PCP) Office Visits Unlimited Visits	40% Coinsurance, No Deductible \$35 Copay
Specialty Care Routine Office Visit (Cardiology, OBGYN, Dermatology, etc.) Unlimited Visits	40% Coinsurance, No Deductible \$75 Copay
Routine X-Ray and Labs (HOSPITAL FACILITIES EXCLUDED) Unlimited Visits	40% Coinsurance, No Deductible \$75 Copay
Advanced Imaging (MRI, CT, Pet Scan, Ultrasounds) (HOSPITAL FACILITIES EXCLUDED) Unlimited Visits	40% Coinsurance, No Deductible \$150 Copay
Urgent Care Unlimited Visits	40% Coinsurance, No Deductible \$100 Copay
Emergency Room	Not Covered

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

	Prescription Drug Benefits (30-90 day Supply, Home Delivery)
Generic - Tier I	\$2 Co-Pay with No Deductible
Preferred Brand - Tier II	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max, Per Drug
Non-Preferred Brand - Tier III	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max, Per Drug
Specialty Drugs - Tier IV	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max, Per Drug

*\$500 Annual deductible per year applies to Tier II, III, and IV.

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



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