



NCE ELITE CARE



CHUBB®

NCE MEMBERSHIP

What is NCE?

NCE is the National Congress of Employers, a national association that represents America's small and medium sized businesses via net-working, advocacy, and information sharing. The NCE seeks to provide it's members with reliable services, resources, and benefits regardless of one's circumstances or means.

The NCE is committed to providing members with valuable benefits and superior customer service. Membership and insurance enrollment opportunities are offered to individuals and families.

Membership Packet and ID Cards

Once a successful payment has been processed with an application, members will instantly receive a Purchase Confirmation E-mail from NCE Member Services. The e-mail includes the NCE Membership Handbook, a sample certificate of insurance and additional information. Registration and login instructions for your individualized Member Services Portal will be received in a secondary e-mail. Pending Carrier approval of your application, your fulfillment packet will be placed in the mail by the carrier which will include the hard copy of the handbook and personalized Certificate of Insurance within 7-10 business days from enrollment.



NCE MEMBERSHIP

GapAfford Plus

The GapAfford Plus Program is a great way for individuals and families to save money on out-of-pocket medical expenses. Your savings start from the first dollar, with no limits. Our cost savings program gives members access to pre-negotiated, lowered rates.

There are no:

- Deductibles
- Pre-existing condition limitations
- Medical exams
- Claim forms
- Limitation on usage
- Age restrictions

Prescription Discount Benefits

Use our discount Rx card and save an average of 15% on brand-name and 55% on generic medications at participating pharmacies.

All FDA approved drugs are discounted with the card. Even lifestyle drugs can be obtained at greatly reduced rates.

- The pharmacy network is national in scope.
- Cards can be used for all family members. There is no limit on the number of prescriptions filled.
- No forms to fill out. You do not have to activate the card. The card can be used over and over. Simply present your member ID card to the pharmacist, along with your prescription to receive the discounts.

The Aetna Dental Access® Network

As a member of the GapAfford Plus program, you and your family have access to a national network of over 132,000 available dental practice locations through one of the largest dental discount networks in America, the Aetna Dental Access® Network. Participating dental locations provide savings that range from 15-50% per visit, on average, on dental services including cleanings, x-rays, fillings, root canals, crowns, bridges and orthodontia.

Advantages of this discount program:

- No pre-existing condition exclusions
- No benefit maximum
- Cosmetic dentistry included
- Orthodontia always included
- Can be used in addition to dental insurance or enhance existing dental insurance

The OUTLOOK Vision Network

We have contracted with over 10,000 eye care locations nationwide. The OUTLOOK Vision provider panel includes ophthalmologists, optometrists, independent optical centers and national chain locations.

The vision program provides:

- Savings of 10% to 50% on most prescription eyeglasses, frames, and lenses, through a national network of over 10,000 independent and chain vision optical centers.
- 10% to 30% discounts on medical eye exams and surgical procedures, such as PRK and LASIK (where available and approved).

Pet Rx

About 50% of the medications prescribed by your vet are actually the same medications prescribed to people, only in different dosages. You can fill these prescriptions at your neighborhood pharmacy. We have even made arrangements with a US FDA-approved specialty, mail-order pharmacy to fill those special medications and compounds not available at your local pharmacy.

Alternative Medicine

Save an average of 25% at over 8,000 trained, qualified, and fully credentialed providers nationwide including acupuncture, massage and other integrated wellness therapies.

Chiropractic Care

Program offers a free initial consultation and up to 50% savings on diagnostic services and x-rays (if necessary), and unlimited treatments at 30% savings from a national network of over 12,000 chiropractors.

Hearing Savings Program

Receive customized care and, if needed, purchase brand name hearing aids at substantial savings. Save 20% to 50% off Manufacturer's Suggested Retail Pricing.

Imaging Savings Program

Our network providers can save members an average of 60% off of the usual cost for advanced radiology testing, such as Magnetic Resonance Imaging (MRI) and Computerized Tomography (CT) scans.

Medical Bill Negotiations

Members can save on their existing medical bills. Patient advocates work on your behalf to protect your interests and save you money. No minimum bill requirement.

Medical Supplies and Equipment

Save from 20% to 50% off your medical supply needs. Items include a broad selection of ambulatory aids and bathroom safety items such as wheelchairs, scooters, hospital beds, and much more.

Laboratory Savings Program

The Laboratory Savings Program offers services offer an efficient, affordable, and confidential solution to medical laboratory testing. Members are able to browse a wide array of medical laboratory tests, become informed on both the tests and diseases, and have the ability to purchase the medical lab test directly on the website. MyMedLab's online solution is centralized around the PHR (Personal Health Record) system and allows the member to see specific test results and monitor their overall health. Not available in NY, NJ or RI.

Physical Therapy

Save an average of 20% at over 1,200 offices with 4,000 rehabilitation and physical therapy providers in 23 states.

Vitamins and Supplements

Members can save up to 75% off retail pricing on a huge selection of natural products including vitamins, supplements, and more.

24/7 Health Information Line

The Health Information Line provides you with access to a comprehensive library of health information that is available to you over the phone or online.

24/7 Nurse Help Line

Have 24/7 access to a registered nurse (RN) to answer questions on family health issues. Services in over 100 languages are included with medical information assistance.

* The benefits described on this page, GapAfford Plus, are not insurance and are not affiliated with CHUBB Insurance Company. The GapAfford Plus program does not meet the requirements of the PPACA. You must pay for services at the time they are rendered. If you use a participating dentist, you will receive a discount. Neither GapAfford Plus, Aetna, NBBI, nor the DMPO will pay for any services received. The GapAfford Plus program is not available in Alaska, Connecticut, Delaware, Montana, Rhode Island, Utah, Vermont and Washington.

NCE ELITE CARE

Accident & Sickness Indemnity Plan Benefits

Benefit Description		100	300	500	750	1000
In-Hospital Indemnity	30 days	\$100	\$300	\$500	\$750	\$1,000
Intensive Care Unit	5 days per hospitalization		\$300	\$500	\$750	\$1,000
Hospital Admission	1 max		\$300	\$500	\$750	\$1,000
Emergency Room	2 max	\$50	\$75	\$125	\$150	\$250
Physician Office Visit	3 max	\$50	\$50	\$50	\$75	\$100
In-Hospital Surgery	1 max		\$500	\$500	\$750	\$1,000
Outpatient Surgery	1 max		\$500	\$500	\$750	\$1,000
Anesthesia	per covered Surgical Procedure		\$125	\$125	\$250	\$375
Wellness Indemnity Benefit	1 max	\$50	\$50	\$100	\$100	\$100
Diagnostic X-Ray / Lab	1 max		\$25	\$75	\$100	\$150
AD&D		\$10,000	\$10,000	\$50,000	\$75,000	\$100,000

*California and Ohio residents do not have a wellness benefit

Underwritten by: Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies

NCE ELITE CARE BENEFITS

Included Accidental Death and Dismemberment Benefit

We will pay the applicable Benefit Amount, shown in Plan Benefits Chart, if an Accident results in a Loss covered under this policy and not otherwise excluded. The Accident must occur while a Covered Person is insured under this policy, while it is in force. The Loss must occur within one (1) year after the Accident.

Reduction of Benefit Amount For All Benefits Provided

If a Covered Person is age 65 or older on the date of a loss covered under this policy, the benefit otherwise payable will be reduced according to the following schedule:

Age on Date of Loss: Amount of Benefit Amount after Reduction:

- 65 50% of the Benefit Amount otherwise payable to the Covered Person
- 70 25% of the Benefit Amount otherwise payable to the Covered Person
- The Benefit Amount cannot be increased by the Insured Person after age sixty-five (65).



Accidental:	Percent of Loss of Life Benefit Amount
Loss of Life	100%
Loss of Speech and Loss of Hearing	100%
Loss of Speech and Loss of one of: Hand, Foot or Sight of an Eye	100%
Loss of Hearing and Loss of one of: Hand, Foot or Sight of an Eye	100%
Loss of Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of an Eye	100%
Loss of One Hand, Loss of One Foot or Loss of Sight of an Eye	50%
Loss of Speech or Loss of Hearing	50%
Loss of Thumb and Index Finger	25%

Monthly Membership

Rates do not include an association one-time, non-refundable enrollment fee, which is processed at the time of enrollment. Effective dates vary based on enrollment date. The initial premium draft, inclusive of the non-refundable, one-time enrollment fee, is processed the day of enrollment. Future drafts occur once a month, approximately every 30 days. Please make sure you have sufficient funds before you enroll.

ACCIDENT & SICKNESS INDEMNITY PLAN

This is a limited insurance policy. Policy # 9908-11-16 issued to National Congress of Employers Association, underwritten by Federal Insurance Company. Billings processed by Benefit Transact Solutions, LLC.

This is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to NCE. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

GENERAL EXCLUSIONS

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read this entire policy carefully.

Alcoholism and Drug or Substance Abuse

This insurance does not apply to alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.

Intoxication Exclusion Vehicular

This insurance does not apply to any Accident caused by or resulting from, directly or indirectly, the Covered Person being intoxicated, while operating a motorized vehicle at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.

Pre-existing Condition

This insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

Pregnancy

This insurance does not apply to normal pregnancy. Complications of Pregnancy are covered as any other Sickness.

Pregnancy of a Dependent Child

This insurance does not apply to pregnancy of a Dependent Child, unless required by law.

Service in the Armed Forces

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.

Suicide or Intentional Injury

This insurance does not apply to, and no benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

Voluntary Abortion

This insurance does not apply to voluntary abortion, except with respect to the Insured Person or his or her covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.

War

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

Well Baby Care

This insurance does not apply to routine newborn well baby care, including routine nursery charges.

Workers Compensation

This insurance does not cover Accident or Sickness arising out of and in the course of any occupation for compensation, wage or profit or which are payable under Occupational Disease Law, Workers Compensation or similar law, whether or not application for such benefits have been made.

* This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including but not limited to the payment of claims.

* "This policy provides Accident and Sickness Indemnity benefits.. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov.