In addition to your Accident & Sickness Indemnity Program, your NCE membership contains value added discount benefits.
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Welcome!
Your Partners for health care savings

NCE’s GapAfford Plus program is a great way for individuals and families to save money on out-of-pocket medical expenses, whether or not they have health insurance.

Your savings start from the first dollar, with no limits. Our cost savings program gives employees/members access to the same pre-negotiated lowered rates similar to what insurance companies receive.

The GapAfford Program is ideal for people:
• With High Deductible health insurance plans
• With no health insurance
• Who are under-insured
• Who cannot get health insurance due to pre-existing conditions
• Whose plans don't cover, or cap benefits on, certain procedures
• Who are in their eligibility waiting period
• Who are on COBRA

Everyone is approved! No medical exam required!

Commonly Asked Questions
Who is included under a household program?
All members of the household are included, regardless of age, including students away at college.

Is this an insurance plan?
No. The program is a reduced fee-for-service program. It is not insurance.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

There are no:
• Deductibles
• Pre-existing condition limitations
• Medical exams
• Claim forms
• Limitation on usage
• Age restrictions

I have insurance; can I still enroll in the program?
Yes. You may enroll in the program as long as the provider will accept both. You should consult your participating provider prior to beginning the treatment in order to verify that they can coordinate the two and provide you with additional savings.

This is not insurance. This 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 or the DMPO will pay for any services received. You may contact the Discount Medical Plan Organization at Access One Consumer Health 84 Villa Rd. Greenville SC 29615 www.AccessOnedmpo.com. This program is not available in Alaska, Connecticut, Montana, Rhode Island, Utah, Vermont and Washington.
Dental

Utilizing 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 196,000 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 waiting periods and no age restrictions
• No pre-existing condition exclusions \(^1\)
• No benefit maximum
• No paperwork hassles or claim forms to file
• Cosmetic dentistry included
• Orthodontia always included
• Can be use in addition to dental insurance or enhance existing dental insurance
• Vision discounts included

\(^1\) Except work already in progress

Sample dental care savings

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Select regional average cost by Aetna(^2)</th>
<th>Average cost with Dentachoice</th>
<th>Your total savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Cleaning</td>
<td>$107</td>
<td>$59</td>
<td>$48</td>
</tr>
<tr>
<td>Child Cleaning</td>
<td>$77</td>
<td>$42</td>
<td>$35</td>
</tr>
<tr>
<td>Periodic Oral Exam</td>
<td>$56</td>
<td>$30</td>
<td>$26</td>
</tr>
<tr>
<td>Four Bitewing X-rays</td>
<td>$68</td>
<td>$36</td>
<td>$32</td>
</tr>
<tr>
<td>Composite White Filling Single Surface</td>
<td>$170</td>
<td>$90</td>
<td>$80</td>
</tr>
<tr>
<td>Crown Porcelain Fused to High Noble Metal</td>
<td>$1,167</td>
<td>$757</td>
<td>$410</td>
</tr>
<tr>
<td>Complete Upper Denture</td>
<td>$1,190</td>
<td>$901</td>
<td>$289</td>
</tr>
<tr>
<td>Molar Root Canal Excluding Final Restoration</td>
<td>$1,085</td>
<td>$746</td>
<td>$339</td>
</tr>
<tr>
<td>Extraction Single Tooth</td>
<td>$184</td>
<td>$83</td>
<td>$101</td>
</tr>
<tr>
<td>Comprehensive Ortho Treatment - Adolescent</td>
<td>$5,546</td>
<td>$3,508</td>
<td>$2,038</td>
</tr>
</tbody>
</table>

Disclaimer: Prices can change without notice. \(^2\) Actual costs and savings vary by provider and geographic area.

The Dentachoice Dental and Vision Program provides access to the Aetna Dental Access® network. This network is offered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Dentachoice Dental and Vision Program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of National Benefit Builders, Inc. (NBBI). Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.
This program is not available in Alaska, Connecticut, Montana, Rhode Island, Utah, Vermont and Washington.

The OUTLOOK Vision network has 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.
- Savings on contact lenses (excluding disposibles) at participating retail locations.
- 10% to 30% discounts on medical eye exams and surgical procedures, such as PRK and LASIK (where available and approved).

### Sample vision care savings

<table>
<thead>
<tr>
<th>Location</th>
<th>Item</th>
<th>Retail $</th>
<th>Member price $</th>
<th>Savings - %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exact Eye Care Kearney, NE</td>
<td>Frame Single Vision w/ Polycarbonate</td>
<td>$129.00</td>
<td>$90.30</td>
<td>$38.70 – 30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$297.00</td>
<td>$207.90</td>
<td>$89.10 – 30%</td>
</tr>
<tr>
<td>LensCrafters Mesa, AZ</td>
<td>Frame Single Vision w/ Photo Flextint</td>
<td>$149.95</td>
<td>$104.96</td>
<td>$44.99 – 30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$225.00</td>
<td>$157.58</td>
<td>$67.50 – 30%</td>
</tr>
<tr>
<td>JC Penney Michigan</td>
<td>Frame Single Vision w/ Polycarbonate &amp; AR Contact Lenses</td>
<td>$229.95</td>
<td>$149.47</td>
<td>$79.98 – 35%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$208.00</td>
<td>$100.00</td>
<td>$108.00 – 52%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$90.00</td>
<td>$72.00</td>
<td>$18.00 – 20%</td>
</tr>
<tr>
<td>Pearle Vision National City, CA</td>
<td>Frame Single Vision w/ Scratch Coat</td>
<td>$59.95</td>
<td>$30.00</td>
<td>$29.95 – 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$109.00</td>
<td>$55.00</td>
<td>$54.00 – 50%</td>
</tr>
<tr>
<td>EyeMaster Henderson, NV</td>
<td>Frame Single Vision w/ Polycarbonate</td>
<td>$99.95</td>
<td>$69.96</td>
<td>$29.99 – 30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$149.98</td>
<td>$104.99</td>
<td>$44.99 – 30%</td>
</tr>
</tbody>
</table>

Disclaimer: Prices can change without notice. Actual costs and savings vary by provider and geographic area.

### Some participating vision care providers

- Pearle Vision
- Sears Optical
- J.C. Penney Optical
- Target Optical
- LensCrafters
- Sterling Optical
- Vista Optical
- Eyeglasses.com
- TLC Laser Vision Centers
- Visionworks
- Bard Optical
- Budget Opticals of America
- Cohen’s Fashion Optical
- Clear Vision Laser Centers
- Doctors Valuvison
- Duling Optical
- Empire Vision
- Eye DRX
- Eyes First Vision Center
- EyeMasters
- H. Rubin
- Hour Eyes
- Ideal Optical Shopko
- Nationwide Vision Center
- Site for Sore Eyes
- Stein’s Optical
- Texas State Optical
- Thomas Opticians
- Uhlemann Optical
- Vision World

In addition to these chains, there are thousands of vision centers that participate in our program.
Pharmacy

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

Highlights
• Card is pre-activated and never expires. Use the card immediately.
• Covers entire household, with no exclusions.
• Personal information is never collected from the card user.

Save an average of 55% on generic drugs and 15% on brand-name drugs at over 80% of pharmacies in the country.

• Use our free ADC 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.

For information on how to access the discount prescription mail-order program, please call: 855-287-2728.

Over 80% of all pharmacies in the US and its territories accept the free ADC discount prescription card, including:

and many more!
USA Pet Meds
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.

How It Works
Present the free USA Pet Meds discount drug card along with your pet’s prescription to receive a discount.

- The card is pre-activated and never expires.
- Use it over and over.
- The card can be used for all household pets and livestock animals.

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. Ask your vet for a written prescription when drugs for your pet are required. Call 1-855-MY-PET-RX (855-697-3879) and mention the ID number listed on the card.

USA Pet Meds discount drug cards are accepted at over 80% of pharmacies nationwide!

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

Highlights
- No waiting periods
- Every pet qualifies
- Card is pre-activated
- No sign-up or personal info required
- Card never expires
- Average prescription savings:
  55% on Generic
  15% on Brand-Name

THIS PROGRAM IS NOT INSURANCE. IT IS A DISCOUNT PROGRAM.
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.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

Physical Therapy & Rehabilitation

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

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com
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.

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 Computed Tomography (CT) scans.

- Priority appointment scheduling
- Unique scheduling services to assist members with selection and scheduling of appointments
- Coast-to-coast call centers operating 8:00am-8:30pm EST, with multilingual staff
- Significant savings compared to traditional PPO fee schedules (an average of 60% savings)
- Quality care and service at no additional costs

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com
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.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

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Save 20% to 50% off Manufacturers Suggested Retail Pricing.

Receive customized care and, if needed, purchase brand-name hearing aids at substantial savings.

A referral will be coordinated with a provider best suited to your needs including assistance to schedule an appointment or provide all the information you will need to call at your convenience.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com
Chiropractic Savings Program

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

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

Vitamins & Supplements

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

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com
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.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com

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.

Customer Service: 877-361-3544
To access your program and to locate providers, go to: www.NceGapAfford.com
As a member of GapAfford Plus you are a participant in a Discount Medical Plan Organization provided by Access One Consumer Health. Below are the terms and conditions of your participation. This agreement is between you and Access One Consumer Health.

The effective date of your enrollment is shown on the Member ID and shall continue from month to month until Access One Consumer Health is notified of your cancellation.

DISCLOSURES:

• The plan is not insurance;
• The plan provides discounts at certain healthcare providers for medical services;
• The plan does not make payments directly to the providers of medical services;
• The plan member is obligated to pay for all healthcare services but will receive a discount from healthcare providers who have contracted with the discount plan organization;
• The name and address of the licensed discount medical plan organization: Access One Consumer Health, 84 Villa Road, Greenville, SC 29615; 800-896-1962; www.AccessOnedmpo.com. You may find a list of participating providers at: www.NceGapAfford.com or you may call: 877-361-3544. You will be able to apply plan discounts to all participating providers of each participating network.

You will receive discounts at participating chiropractors, medical equipment & supplies, rehabilitation services & diagnostic imaging centers ranging from 5% to 40%, prepaid Labs discounts of 5% to 70%, hearing services discounts of 5% to 20% and participating pharmacies provide discounts of 5% to 40%.

The discounts for participating dentists range from 5-50% off standard billed charges and average 20%. The vision services (including lenses and frames) are available at participating providers at discounts of 5% to 50% with an average of 25%.

The Member Agreement (GAPMPA-P/0211), Member Guide (GAPGUIDE-P/0612x) and Member ID Card (GAPID-P/0211) represent the entire Agreement between you and GapAfford and Access One Consumer Health.

You will be billed at the time services are provided by the participating provider who will apply the applicable discounts to that bill. In no instance can GapAfford or Access One Consumer Health make payments directly to a provider on your behalf.

Your participation in the plan will continue from month to month upon payment of your monthly dues and shall cease upon (i) your failure to make the monthly payment; or (ii) notification in writing (USPS, email or facsimile) of your desire to cancel.

You may cancel your membership in the discount medical plan organization within thirty (30) days after the effective date of your participation or receipt of your ID card, whichever is later, and receive a full refund. After the first thirty (30) days, you may cancel participation at any time and if you have pre-paid any membership fees, the prepayment will be refunded on a pro-rata basis for the unused months. Notification must be received at least five (5) business days in advance of the next billing cycle for you not to be charged for that billing cycle.

Participation in the program may be terminated if you fail to make a payment when due.

This plan includes you and your dependent children at no charge. You are not required to list your dependents to participate in the plan. You may add children by calling Access One Consumer Health at 800-896-1962.

If you have a complaint regarding the plan you may go to: www.AccessOnedmpo.com or call 800-896-1962. You may also write to Access One Consumer Health 84 Villa Rd. Greenville, SC 29615. The complaint will be addressed and you will receive a response within 15 days.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan.

This Agreement and its Benefit Descriptions represent the entire agreement between you, GapAfford and Access One Consumer Health and supersedes all other prior representations, statements, or written agreements between you and GapAfford or Access One Consumer Health. Neither GapAfford nor Access One Consumer Health has liability for providing or guaranteeing service or any liability for the quality of services rendered.

Note: Keep a copy of the Member Agreement for your records.