



CONSUMER DISCOUNT BENEFITS	
Category	Products/Services

Pharmacy	Prescription Drugs Discount
Life Insurance Benefit	\$5,000 life insurance benefit for primary member
Vision Care	Optometry, laser vision correction, mail order products
Dental Care	General and cosmetic dentistry, orthodontics, specialty care
Alternative Care	Chiropractic, acupuncture, massage therapy, naturopathy
Wellness	Weight management, smoking cessation, fitness equipment
Long-term Care Services	Nursing and assisted living facilities, home health care, hospice/respite, homemaker and personal care.
Hearing	Hearing Aids
Infertility Treatment	Reproductive endocrinology, IVF

www.nce.optumhealthallies.com

For more information on benefits or to enroll, please contact your insurance agent. Membership enrollment is available online 24/7.

Terms and Conditions



Association Eligibility

NCE dues paying members between ages 18 and 64 (if applying as a couple, both you and your spouse must be under 65) and dependent children under the age of 19.

Members not eligible for Medicare.

Insurance Eligibility

Member's unmarried dependent children with proof of full time student status between the ages of 19 and 26.

Members not in full-time service of the Armed Forces (military).

Members that are legal residents of United States.

Members not receiving disability benefits or Worker's Compensation.

Provisions

Persons who **enter** this plan presenting a Certificate of Creditable Coverage will receive credit toward this plan's pre-existing conditions limitation. **(For all states)**

There is no coverage for a pre-existing condition for a continuous period of 12 months following the effective date of coverage under the Policy. Pre-existing condition means a condition (whether physical or mental), regardless of the cause of the condition for which medical advice, diagnosis, care or treatment was recommended or received from a physician within a 6-month period preceding the effective date of coverage of the Covered Person.

The AMLI Limited Benefits Medical is a group insurance benefit program. The group insurance benefits vary depending on the plan selected. These benefits are provided under a group insurance policy underwritten by the American Medical and Life Insurance Company and are subject to the company's underwriting guidelines, exclusions, limitations, terms and conditions of coverage as set forth in the insurance policy and certificate issued which includes a pre-existing limitation and other restrictions. The insurance is not basic health insurance or major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. This is a limited medical plan that provides for limitations to the coverage for each benefit. The limitations are disclosed in the certificate of coverage which is a part of the applicant kits made available at the time of enrollment

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Certain provisions of the plans may vary by state.

There is a 30 day free look period.

Effective Dates

Effective dates are available on either the 1st or 15th of each month.

For more information or to enroll, please contact your insurance agent.