



OPTIONS PLUS

NCJAR



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WELCOME

Welcome to your benefits program through Options Plus. As an Association member, you have multiple plan designs to choose from. You can view your options and enroll at:

NCJAR.OptionsPlusPlan.com

BENEFIT SPOTLIGHT: OUR FAVORITES

DENTAL

Smile brighter with big savings at over 238,000 available dental practice locations nationwide.

- In most instances, save 15% to 50% per visit
- Save on dental services such as cleanings, X-rays, crowns, root canals and fillings
- Save on orthodontics and periodontics, too!

Locate a provider, show your card with the **Aetna Dental Access®** logo and pay the discounted price at checkout

VISION

Savings are available at over 20,000 vision providers nationwide. You save 10% to 60% on glasses, contacts, laser surgery, exams and even designer eyewear. Additional discounts include prescription eyewear, frames, lenses, tints, coatings and UV protection, contact lenses, and LASIK.

TELEMEDICINE

24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options and prescription if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician.

WHY WE LOVE IT

1

Spouse and Dependents are included at no extra charge.

2

Easy to use APP and online portal to locate providers, get your questions answered, and access your ID card.

3

No waiting periods and access to a selection of great networks!

4

SAVE BIG for you and your family!

PROUD PARTNER WITH





MEMBER PROCESS

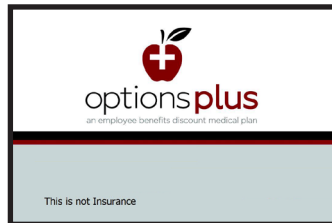
1 ENROLL IN OPTIONS PLUS PLAN

www.NCJAR.OptionsPlusPlan.com

2 RECEIVE CARD AND BOOKLET

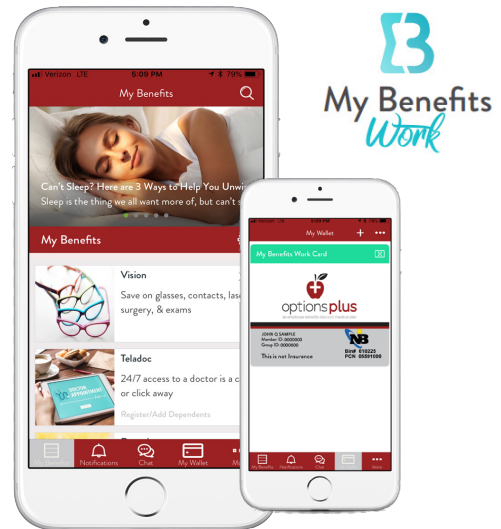


Will arrive by mail in 7-10 business days.

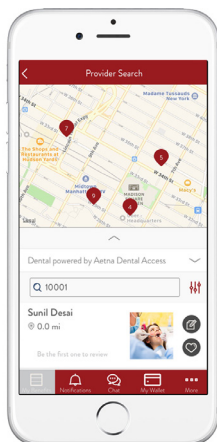


This plan is NOT insurance.

3 DOWNLOAD THE MY BENEFITS WORK APP



4 LOCATE PROVIDERS



Search By:

Zip Code

Provider Name

Current Location

5 BRING YOUR CARD AND SAVE!



Pay discounted rate at the time of service.



Member Experience

quality benefits made easy...

Every member of the Options Plus program will receive a member booklet and ID card. Member booklets provide the end user with a comprehensive kit to begin saving. Each benefit is explained in detail including a benefit overview, phone numbers and more.

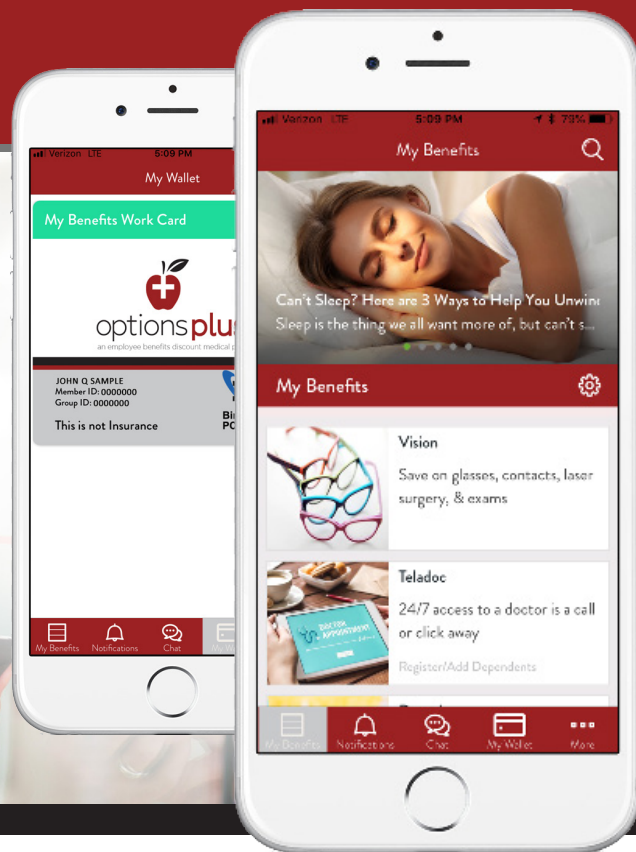
The Options Plus member ID card lists all the member benefits in one place. The member simply shows their card at the time of service and receives the discounted rate. Providers need only to turn the card over to which network applies to their services. All cards have dedicated customer service numbers for each benefit. The member can also contact our main customer service number for help.

Customer Service is open 6 Days a week
Monday - Friday 7am to 7pm | Central
Saturday 8am to 5 pm | Central



- + Member Booklet
- + ID Card
- + Online Portal
- + Customer Service Number

GET THE APP



YOUR BENEFITS ARE JUST A TAP AWAY

My Benefits Work™, the mobile app and member portal for your benefit program, puts all your benefits in the palm of your hand.

EASY ACCESS

All of your benefits are accessible from the dashboard. Tap a benefit to see a brief description of how it works, and buttons will direct you to get started.

VIEW BENEFIT CARDS IN MY WALLET

Store and view all your benefit cards in one place with My Wallet. Easily add your insurance cards with a quick picture, and change the order of cards to fit your preferences. When you need to access a phone number or present the card to a provider, just tap the card and flip it to the front or back.

CHAT WITH BEN



BEN, the Benefit Expert Navigator, is available 24/7 to guide your benefit experience. Ask him to add a dependent, update your profile, and direct you to your benefits.

DEPENDENTS HAVE ACCESS, TOO!

Add your spouse and legal dependents to your account and they'll be able to use your benefit program, too. BEN can help you add and edit their information, or you can do it yourself under the "More" tab of the app.

Dependents 18 and older can create their own unique logins under your account. Invite them to create a profile and they'll receive an email to get started.



Get Started with My Benefits Work today:

1. Download the My Benefits Work app on the App Store or Google™ play
2. Use your Member ID and Group ID to register
3. Enjoy your benefits!





Customer Service

Options Plus maintains a fully-functional call center. To meet the varying needs of our members, the call center maintains a full-time, trained staff of Service Advocates, including Spanish-speaking Service Advocates, supervisors and a Service Experience Coach. Our workforce is available to handle a wide variety of inquiries.

Monday to Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm

Members are welcome to leave a voice message after hours and calls are returned by a designated Service Advocate within 24 business hours. Additionally, members can access benefit information and provider listings by downloading our app **My Benefits Work** and creating an account.

Quality management includes scoring of representative calls along with coaching that includes review of the recorded calls. Each Service Advocate receives two scored calls each week. Performance is discussed with the Service Advocate during bi-monthly coaching sessions. All team members are expected to maintain a 90% average on scored calls.

Process Step	Standard Time	Standard Quality Frequency	Process Definition
Calls Answered	3 seconds	99%	The time it takes our automated phone system to answer the call.
Inbound Call Handling	30 seconds	80%	Average time for a Member Service Representative to answer the call.
Problem Resolution	Less than 72 hours	99%	Amount of time to resolve a problem and call the member back to communicate the outcome.
Call Backs	Next business day	99%	Average time to return calls when phones are in "night mode."
Registration	3-5 business days	100%	Turnaround time to process application and mail the Fulfillment Kit.

Daily Monitoring

Inbound and outbound calls are evaluated for call quality and member satisfaction on a daily basis. Each Service Advocate is required to meet the assigned criteria specific to information provided, service skills and call documentation. Although the average talk-time is two and a half minutes, our Service Advocates are encouraged to assist the member until all their questions have been answered.

Skill Training

Our Loyalty Team Supervisor facilitates weekly meetings to educate and update our Service Advocates on benefits, clients and overall procedure adherence to further develop customer service skills, proper phone techniques and to promote a team oriented environment.

State-of-the-art Telephone Response System

Our phone system answers 99% of incoming calls within 3 seconds. Additionally, the system captures and monitors the number of incoming calls, abandoned calls, average hold time and the percentage of calls answered within our assigned service levels. Daily telephone reports are also closely monitored and analyzed by senior staff to recognize call trends and staffing needs.

Personalized Attention

Each member receives flexible support dependent on their situation. We take ownership of each call and encourage Service Advocates to take every appropriate step necessary to satisfy the member's request.



Testimonials

I paid \$80 for each tooth extraction with Options Plus at my dentist. Without this **dental** plan, I would have paid \$275 per tooth! With three teeth needing extractions, I saved \$585! This was a huge help for my family.

- Jason, NJ

Savings
\$585

Savings
\$50

I had the best experience with my **telemedicine** benefit. It was so quick and easy. I requested a consult and in 3 minutes, a US Board Certified physician called me back. Right from home, I spoke with the doctor and he called in a script to my pharmacy. Within no time at all, I had my prescription and never had to leave the house. Additionally, I saved \$50 because I didn't have to pay the copay to my doctor!

- Olivia, NY

I had no idea how expensive owning a pet could be! I got the Options Plus **Pet Care** benefit and saved 25% at the vet on my new puppy! For his vaccinations, I was able to locate a nearby provider and saved \$30 on each one and when he got sick, I saved another \$22 for the emergency visit. After all of his check ups and dental cleanings, I saved \$300 in just my first year.

- Beth, NJ

Savings
\$300

Savings
\$184

I cant believe how much I saved with this **vision** benefit! An eye exam would have cost me almost \$200 before. I saved \$57 on the exam and then another \$127 on my designer frames. I love them and I was able to splurge on a nicer pair because of how much I saved in just one visit.

- Nancy, PA





INDIVIDUAL APPLICATION

APPLICANT INFORMATION

First Name: _____ MI: _____ Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____ Date of Birth: ____/____/____

Email: _____ Phone: _____ - _____ - _____

Male Female Agent Name: _____ Company: _____

DEPENDENT INFORMATION

First and Last Name:	Gender:	Date of Birth:
_____	_____	____/____/____
_____	_____	____/____/____
_____	_____	____/____/____
_____	_____	____/____/____
_____	_____	____/____/____

COVERAGE SELECTIONS

Plan Name: _____ Plan Price: \$ _____

PAYMENT & CONFIRMATION

I choose to pay by electronic draft.

Account Holder Name: _____ TYPE: CHECKING SAVINGS

Name of Bank (include city & state): _____

Routing/ABA# _____

Acct # _____

I choose to pay by credit or debit card.

Credit Card Type: VISA MASTERCARD DISCOVER AMERICAN EXPRESS

Credit Cardholder: _____

Acct # _____ Exp. ____/____/____ Cvc. _____

Signature: _____ Today's Date: _____

Your membership is effective upon receipt of membership materials. This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. This discount card program contains a 30 day cancellation period. Member shall receive a full refund of membership fees, excluding registration fee, if membership is canceled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is canceled within the first 30 days. Telehealth operate subject to state regulations and may not be available in certain states. Consults are not available outside of the U.S. Not available to residents of KS, UT, VT, WA. Pharmacy discounts range from 10% to 85% on most medications.