National Employers Association
Since 1961

BETTER HEALTH

BBB ACCREDITED BUSINESS A+ rating

Keeping Members Informed From Washington D.C.

Proud to be celebrating 64 years!



National Employers Association (NEA) is not affiliated with National Education Association

ASSOCIATION BENEFIT SUMMARY

	Association Benefit Summary	Classic	Premier	Premier Plus	Elite	Elite Plus
Membership Benefits	**National Emoloyers Association** Mdhotline, Mobile Device Protection, ID Recover Pros, PetAssure, Tax Filing Service, BenefitHub, Vivint Home Security discount, Aloe Care Health Medical Alert discount	ALL Basic Membership Benefits	ALL Basic Membership Benefits	ALL Basic Membership Benefits	ALL Basic Membership Benefits	ALL Basic Membership Benefits
	Goodpath Direct Health & Wellness Care Program		Goodpath Direct	Goodpath Direct	Goodpath Direct	Goodpath Direct
	Protection Plus $1 Million™ Tax Audit Defense Complete Tax Resolution Service for IRS Audit				Protection Plus $1 Million™	Protection Plus $1 Million™
Sickness & Accident†	**Hospital Admission once per year*** Pays in Addition		**$5,000**	**$10,000**	**$5,000**	**$10,000**
	In Hospital Indemnity 5 day maximum* Pays in Addition		**$250/day**	**$250/day**	**$250/day**	**$250/day**
Accident Only†	**Accidental Death & Dismemberment**				**$5,000**	**$5,000**
	Accident Medical Expense Excess Coverage $100 deductible				**$5,000**	**$10,000**
	Accident Emergency Initial Treatment Physician Per Visit Max 1 Visit per Covered Person per Accident Visit - Pays in Addition				**$100**	**$100**
	Accident Follow-Up Physician Visit Per Visit Max 4 Visits Per Covered Person Per Accident - Pays in Addition				**$100**	**$100**
	Accident Emergency Room $100 per visit - Max 2 visits per Covered Person per Accident - Pays in Addition				**$100**	**$100**
	Monthly Dues					
	Individual	**$20**	**$40**	**$75**	**$50**	**$90**
	Family	**$20**	**$85**	**$160**	**$100**	**$190**

Includes Monthly Administrative Fee of $5 for Classic and $10 for Premier, Premier Plus, Elite and Elite Plus.
See exclusions and limitations. *Pays in addition to other coverage.

†Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Group, Ltd., and its affiliated companies. Additional information about Everest, our people, and our products can be found on our website at www.everestglobal.com.

THE ACCIDENT ONLY AND SICKNESS AND ACCIDENT POLICY IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy does not constitute comprehensive health insurance coverage and is not intended to be a substitute for medical insurance coverage. The Accident Only coverages, including the Accident Medical Expense and related products and the and the Sickness and Accident coverages, including the Hospital Indemnity and Hospital Admission products are underwritten by Everest Reinsurance Company. This literature is descriptive only. All coverage is subject to the language of the policy as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. See Policy for details. Additional information about Everest, our people, and our products can be found on our website at www.everestglobal.com.

Eligibility & Effective Dates

National Employers Association membership eligibility includes individuals or married couples ages 18 - 64 years of age with a social security number and their covered dependent children to age 26. Qualified Membership effective date is on the 1st day of the next month at 12:01am if enrolled by the last day of the month. List bill is acceptable to businesses with 5 or more employees enrolled. There are no medical underwriting requirements for membership. To qualify Primary Member + Spouse (if enrolling) must be working 25 hours per week for Premium, Elite and Elite Plus Levels.

Full List of Association Benefits

MDhotline

AVAILABLE TO ALL MEMBER LEVELS

70% of ER Visits are avoidable. Unlimited MD Hotline; treating Members every day for common conditions and sickness through live Nurses and Dr's giving our Members peace of mind. No required copays!



Mobile Device Protection

AVAILABLE TO ALL MEMBER LEVELS

Smart Device coverage. Crack your screen? We got you covered! Up to $600 per claim ($1,000 per year) as a Member.



ID Recovery Pros

AVAILABLE TO ALL MEMBER LEVELS

ID Recovery Pros is an added benefit we include in memberships for all out Members, and it is the key to protecting your identity!



Pet Assure

AVAILABLE TO ALL MEMBER LEVELS

With Pet Assure Membership you can at least save 25% on any medical bill by visiting a Pet Assure Vet (Ask about Mobile Vets in your area) Unlimited use with no pet restrictions.



Tax Filing Service

AVAILABLE TO ALL MEMBER LEVELS

Easily file a basic tax return using your online DIY solution or save time and hassle by having a tax professional complete your tax return using the mobile app.



Protection Plus $1 Million Tax Audit Defense

AVAILABLE TO ELITE & ELITE PLUS MEMBERS ONLY

Provides complete tax resolution services for taxpayers that receive a notice letter, or audit from the IRS or state taxing authority.



Goodpath Direct

AVAILABLE TO ELITE, ELITE PLUS, PREMIER AND PREMIER PLUS MEMBERS ONLY

Goodpath's intergrative care approach treats the symptom and contributing factors. Plus, care is personalized to each individual, meaning it works across populations.

AVAILABLE TO ALL MEMBER LEVELS

BenefitHub

vivint Home Security

ALOE CARE HEALTH
Medical Alert System

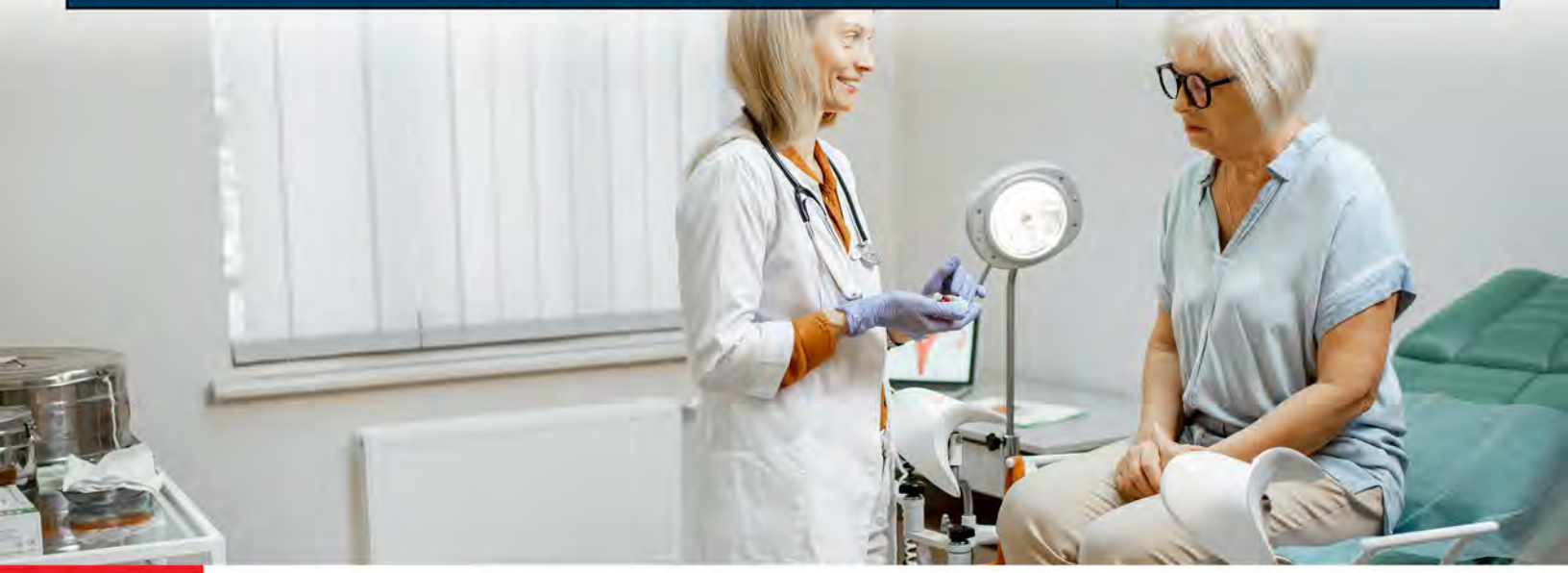
SICKNESS & ACCIDENT LIMITED BENEFIT CASH

For Elite, Elite Plus, Premier and Premier Plus Members

Helps pay for unexpected expenses that arise as a result of a hospital confinement.

- Pays in addition to any other coverage
- No deductibles or co-pays
- Available to members to age 65
- Dependent child coverage up to age 26
- Benefits are paid directly to you to use as you want

Accident and Sickness Limited Benefit Cash Benefit	Benefit Amount
Hospital Admission – 1x per year (Accident & Sickness) For each covered family member **Pays in Addition**	**$5,000** Premier & Elite Level
	$10,000 Premier Plus & Elite Plus Level
In-Hospital Indemnity – 5-day max (Accident & Sickness) For each covered family member **Pays in Addition**	**$250 per day**



The average cost of a 3-day hospital stay is around $30,000.
This is without a doctor, surgeon & other expenses. Source: Healthcare.gov

THE SICKNESS AND ACCIDENT POLICY IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy does not constitute health insurance coverage and is not intended to be a substitute for medical insurance coverage. The Sickness and Accident coverages, including the Hospital Admission and Hospital Indemnity products, are underwritten by Everest Reinsurance Company. This literature is descriptive only. All coverage is subject to the language of the policy as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. See Policy for details. Additional information about Everest, our people and our products can be found on our website at www.everestglobal.com.

CLAIM EXAMPLE

Congestive Heart Failure (CHF) Exacerbation Patient:

- Age: 58, history of hypertension and CHF
- Symptoms: Shortness of breath, fluid retention
- Treatment: IV diuretics, telemetry monitoring, cardiac consult
- Length of stay: 5 nights

Cost Breakdown:

Service	Estimated Cost
ER evaluation + labs + EKG	$2,200
Echocardiogram	$1,800
IV medication + cardiac monitoring	$2,500
Room & board (5 nights)	$20,000
Cardiology consult & follow-ups	$2,000
➡️ **Total Estimated Cost:**	**$28,500**



YOUR BENEFITS



Elite Plus Example:

Congestive Heart Failure with Hospital Confinement with 5-Night Stay

Elite Plus Pays:

- **Admission Benefit:** $10,000 – Pays in addition
- **In-Hospital Indemnity:** $1,250 – Pays in addition

Total Benefits Paid: $11,250

Amounts based on an AI-generated example for an individual in Arizona. Actual benefits and eligibility may vary by case and policy.



OUT-OF-POCKET MEDICAL EXPENSES CAN BREAK THE BANK

Emergency room bills can run to **$10,000** or more based on members experiences.

Out-of-Pocket expenses with Marketplace and Group medical plans are much higher than most US adults can afford. There are many other costs that most people do not think about when they or a loved one has a medical condition. Those extra expenses can also be very expensive.

For the **2026** plan year:

In-network **out-of-pocket** limit for a Marketplace plan can't be more than **$10,150** for an **individual** and **$20,300** for a **family**.

OUT-OF-POCKET LIMIT DOES NOT INCLUDE:

Your health insurance premiums

- Anything you spend for services your plan doesn't cover
- Out-of-network care and services
- Costs above the allowed amount for a service that a provider may charge

Source: https://www.healthcare.gov/glossary/out-of-pocket-maximum-limit/

ACCIDENT ONLY LIMITED BENEFIT COVERAGES

For Elite & Elite Plus Members Only

Help pay Accident Medical Expenses for Hospital Emergency Room and Confinement, Doctor and Surgeon, Lab and X-rays, and Ambulance for covered accident.

- No limit on the number of covered accidents
- No waiting periods
- Pays per occurrence, per member
- No benefit schedule
- Benefits are paid directly to you or your provider
- ER, Urgent Care Facilities, Hospital & Doctor's Offices

ACCIDENT BENEFIT	BENEFIT AMOUNT
***AD&D Maximum Benefit Amount**	**$5,000**
Accident Medical Expense (AME) Maximum Benefit Amount	**$5,000** Elite Level **$10,000** Elite Plus Level **(AME Deductible $100) Excess Coverage**
Accident Emergency Initial Treatment Physician Visit Pays in Addition	**$100 per visit Max 1 Visit per Covered Person per Accident**
Accident Follow-Up Physician Visit Pays in Addition	**$100 per visit Max 4 Visit per Covered Person per Accident**
Accident Emergency Room Pays in Addition	**$100 per visit Max 2 Visit per Covered Person per Accident**

*Elite & Elite Plus - See summary of benefits for spouse/domestic partner/children benefit amounts.



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CLAIM EXAMPLE



Accident-Related Hospital Confinement with 2-Night Stay in Arizona

🚑 **Scenario:**

A person is injured while hiking and sustains a fractured leg, requiring surgery and two nights in the hospital.



💰 ***Cost Breakdown:***

- Ambulance transport: $1,200
- ER visit and initial treatment: $2,000
- Imaging (X-ray, CT): $1,500
- Surgery (ORIF - open reduction internal fixation): $12,000
- Hospital room & board (2 nights @ ~ $3,500/night): $7,000
- Medications, anesthesia, labs: $3,000
- Follow-up care/physical therapy (initial phase): $3,000

✅ ***Total Estimated Medical Claim: $29,700***

Elite Plus Example: Accident-Related Hospital Confinement with 2-Night Stay

YOUR BENEFITS

Elite Plus Pays:

- **Admission Benefit:** $10,000 – Pays in addition
- **In-Hospital Indemnity:** $250 – Pays in addition ($500 2 nights)
- **Accident Medical Expense:** $10,000 (after $100 deductible)
- **Accident Emergency Room:** $100 – Pays in addition
- **Accident Emergency Initial Treatment (Physician):** $100 – Pays in addition
- **Accident Follow-Up Physician Visits:** $400 – Pays in addition

Total Benefits Paid: $21,100



Amounts based on an AI-generated example for an individual in Arizona. Actual benefits and eligibility may vary by case and policy. The Accident Medical Expense benefit is payable in excess of any other coverage and not in addition.



NEA MONTHLY LOBBYIST REPORT FOR ALL MEMBERS

With our representation through Lobbyit, National Employers Association (NEA) membership has a sustained presence in D.C. to build and maintain relationships with key Congressional and Administration offices to pursue policy changes and establish itself as an expert resource on issues relating to the labor market. NEA will also have access to communicate with agencies such as the U.S. Department of Commerce, and the U.S. Department of Labor. The long-term goal of this effort is to enact legislative and regulatory changes advantageous to NEA's membership and to expand its recognition before a bipartisan audience as a reliable and expert resource, thereby positioning NEA to effectively educate on labor related issues and solutions to membership.

Each month, NEA Members will have access to an online detailed description of Lobbyit's meetings, topics discussed, and essential takeaways. The newsletter will include the legislative and regulatory initiatives we are tracking and a high-level discussion of what to expect in Washington during the upcoming month.

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