

# PRE 65 Retiree Health Insurance

Exclusively for FOP members

not an FOP member? Join now and have access to incredible benefits!



**National FOP**

**The National Fraternal Order of Police** offers its retired members under age 65 incredible PRE 65 Health Insurance throughout the United States.



exclusively offered by



**Access to three PPO Plans that use the giant Cigna PPO Network**  
**Full nationwide provider access**

**Excellent pricing just for members**

**Spouse and family plans**

  
**Cigna.**  
Utilizes the Cigna PPO Network

**[www.thinbluelinebenefits.com/NFOP](http://www.thinbluelinebenefits.com/NFOP)**



# Plan Comparison



Plan year is from 9/1/2023 to 08/31/2024

	<b>ULTRA</b>	<b>PRIME</b>	<b>VALUE</b>
<b>UTILIZES CIGNA PPO NETWORK</b>	YES	YES	YES
<b>SEE SPECIALISTS WITHOUT A REFERRAL</b>	YES	YES	YES
<b>DEDUCTIBLE</b>	\$500 INDIVIDUAL \$1,000 FAMILY	\$1,200 INDIVIDUAL \$2,400 FAMILY	\$5,000 INDIVIDUAL \$10,000 FAMILY
<b>OUT-OF-POCKET MAX (OPM)</b>	\$4,500 INDIVIDUAL \$9,000 FAMILY	\$6,000 INDIVIDUAL \$12,000 FAMILY	\$5,000 INDIVIDUAL \$10,000 FAMILY
<b>OFFICE VISIT PCP/SPECIALIST</b>	\$25/\$50	\$35/\$65	\$15/\$15 PREVENTIVE/ESSENTIALS COVERAGE
<b>CO-INSURANCE</b>	80/20	80/20	100%
<b>URGENT CARE</b>	\$40 COPAY	\$40 COPAY	\$50 COPAY
<b>EMERGENCY ROOM</b>	\$500 COPAY (WAIVED IF ADMITTED)	\$500 COPAY (WAIVED IF ADMITTED)	\$1000 COPAY (WAIVED IF ADMITTED)
<b>VIRTUAL URGENT CARE</b>	\$0 COPAY PER VISIT	\$0 COPAY PER VISIT	\$0 COPAY PER VISIT
<b>PPO NETWORK MENTAL HEALTH</b>	\$50 COPAY	\$65 COPAY	N/A
<b>VIRTUAL BEHAVIORAL HEALTH</b>	\$0 COPAY PER VISIT	\$0 COPAY PER VISIT	\$0 COPAY PER VISIT
<b>RX GENERIC TIER I</b>	\$0-\$15 COPAY	\$0-\$15 COPAY	\$0-\$15 COPAY
<b>PREFERRED NAME BRAND IN FORMULARY</b>	20% COINSURANCE	20% COINSURANCE	N/A
<b>NON PREFERRED RX / SPECIALTY RX</b>	NON PREFERRED COVERED AT 30% COINSURANCE AFTER DEDUCTIBLE SPECIALTY COVERED AT 50% COINSURANCE AFTER DEDUCTIBLE	NON PREFERRED RX IS COVERED AT 30% COINSURANCE AFTER DEDUCTIBLE	N/A
<b>MONTHLY PREMIUMS</b>	Member \$1015 Member + spouse \$1792 Member + children \$1750 Member + Family \$2569	Member \$841 Member + Spouse \$1485 Member + Children \$1450 Member + Family \$2129	Member \$695 Member + Spouse \$1228 Member + Children \$1200 Member + Family \$1762

**All copays (RX and Medical apply to out-of-pocket max).**

Plans and premiums published as of July 10, 2023 and are subject to change at any time

Always refer to the official SBC document for plan details, limitations and exclusions  
Thin Blue Line Benefits Association Holdings, LLC is a Registered and Licensed Texas Corporation  
Health Insurance plans are exclusively sold and issued to association members and their dependents

11.15.2023