



PELHAM SCHOOL DISTRICT - TEACHERS

CELEBRATING
35
Years

of providing employee benefits to New Hampshire public sector employees, retirees and their families.



Benefits You Can Trust



This presentation contains summary information as of April 2021 for Open Enrollment Plan Years beginning 2021

Get to know HealthTrust!

Who is HealthTrust?

A nonprofit, public risk pool dedicated to serving our Members – New Hampshire’s schools, towns, cities, counties and other public entities.

- *Exceptional service with a personal touch*
- *More than 70,000 NH public sector workers and their family members choose HealthTrust for their coverage*

Our Board of Directors Represents You



CATHY ANN STACEY
Board Chair
Register of Deeds,
Rockingham County



DANIEL ROSSNER
Vice Chair
Business Administrator,
SAU #48

K. JEANNE BEAUDIN



Town Administrator,
Town of Belmont

RUSSELL DEAN



Town Manager,
Town of Exeter

SCOTT DUNN



Town Administrator,
Town of Gifford

JAMES FENN



Chief Financial Officer,
SAU #60

SUSAN HILCHEY



Director of Human Resources,
SAU #25 - Bedford Schools

BRIAN RAPP



Lieutenant,
Claremont Fire Department

JILL SHEING



HR Payroll Coordinator,
Strafford County

ADAM STEEL



Superintendent,
SAU #39

SARAH TRAHAN



Social Studies Teacher,
SAU #21

Why HealthTrust?

Our focus is YOU!

- Quality, cost-effective, comprehensive benefit plans
- Innovative programs
- Enrollee Services Center
- Slice of Life
- HealthTrust 360
- Secure Enrollee Portal - www.healthtrustnh.org
- Transition Care & Survivor Care
- Vision and Hearing Discount Programs



53,915

TOTAL MEDICAL COVERED LIVES



26,231

TOTAL MEDICAL ENROLLEES

As of January 1, 2021





Engage! Get the Most from Your Benefits

Secure Enrollee Portal (SEP) and easy to use HealthTrust Mobile

- Easy sign-on to eight vendor partner websites
- Secure Message Center
- Digital ID cards
- Access to your Coverage Documents
- Now easy to use on a computer, tablet or smartphone!
- Available for you, your covered spouse and covered dependents age 18 or older, log in today!



Access to vendor partner mobile apps using your smartphone!



Easy sign-on to these sites!



HealthTrust Wellness Programs



PELHAM SCHOOL DISTRICT - TEACHERS






Our voluntary 2021 Slice of Life wellness program offers you resources to achieve and maintain optimal health, and rewards you when you make smart lifestyle choices.

\$575 VALUE!

Earn up to \$475 in wellness incentive rewards plus a \$100 fitness device credit!

Onlife HEALTH
866.564.5237
www.healthtrustnh.org

To start earning rewards, log in to your secure online account at www.healthtrustnh.org and click the Onlife Health button.

Please note: The amount of any cash and the value of any other wellness incentive rewards received from HealthTrust are taxable to the recipient for federal income tax purposes. The Slice of Life program begins on January 1 of each year and is available to Employees, Retirees and Spouses covered under a HealthTrust medical plan.

- Health Assessment (HA) – “Know Yourself”** \$25/year

Your choice! Earn \$25 when you:

 - Answer the questions in the first module of the confidential Health Assessment to receive a “snapshot” report of your current health *or*
 - Complete a longer version to receive an in-depth Personal Wellness Report.
- Biometric Health Screening – “Know Your Numbers!”** \$75/year

 - Confidential
 - Three options for screening:
 - Attend a HealthTrust screening event.
 - Have your screening at a ConvenientMD location.
 - Complete a screening with your Primary Care Provider.*
 - Learn the vital health numbers that impact your health.

*Travelers with Medisnap: These coverages are not eligible to receive rewards for screenings with a PCP, but can qualify for a \$75 reward by having a Biometric Health Screening at a HealthTrust-sponsored screening event or at a ConvenientMD location.
- Health Coaching – Support for Healthy Habits** up to \$75/year

 - \$25 per completed Health Coaching engagement, up to 3x/year, maximum of one in any quarter.
 - Goals need to be at least 30 days long.
- Personal Wellness Journey – Challenge Yourself!**

Quarterly Rewards for Healthy Activities - up to \$75/quarter, \$300/year

 - Earn a minimum of \$40 in a quarter to receive a wellness incentive reward for that quarter. The maximum reward available in any quarter is \$75.
 - Choose the activities you want to do! Here are just a few ways to earn rewards.
 - **Healthy Habits Rewards** – Earn up to \$25 per quarter toward your quarterly maximum when you or your covered dependents complete a healthy activity – e.g., a class in yoga, nutrition, or CPR; running in a road race; skiing, hiking, or other activity. No receipts or paper forms to submit!
 - **Tracking** – Use a connected app, fitness tracker, blood pressure monitor, smart scale, or log in to your secure account at www.healthtrustnh.org and click the Onlife Health button to track nutrition, steps, or other activity.
 - **Challenges** – Participate in a personal challenge and/or join a quarterly group challenge.
 - **Learn!** – Complete a self-guided program online.

Order a Device - up to \$100/year toward the purchase of a fitness device

 - Always wanted a fitness tracker, blood pressure monitor or smart scale? Log in to your secure account at www.healthtrustnh.org, click the Onlife Health button and follow the prompts to choose and order your device.

For more expensive devices, \$100 will be deducted from the cost and you will need to provide a credit card to pay for the balance.

\$575 TOTAL!

See How Much You Can Earn This Year!

Complete your Health Assessment (1x/year) \$25

Have a Biometric Health Screening (1x/year) \$75

Complete a Health Coaching Engagement (1x/quarter, up to 3x/year) - UP TO - \$75

Order a Fitness Tracker, Smart Scale or Blood Pressure Monitor (1x voucher toward purchase) - UP TO - \$100

Earn Personal Wellness Journey Rewards (1x/quarter, up to 4x/year) - UP TO - \$300

- UP TO -
TOTAL VALUE \$575!*

*The amount of any cash and the value of any other wellness incentive rewards received from HealthTrust are taxable to the recipient for federal income tax purposes.

PELHAM SCHOOL DISTRICT - TEACHERS



LiveHealth[®]
O N L I N E

Accordant[®]
♥CVS specialty nurse care management

Anthem

Future Moms, ConditionCare, ComplexCare

Anthem

24/7 NurseLine

AWARE
RECOVERY CARE

HealthTrust
SECURE ENROLLEE PORTAL

♥**CVS caremark**[®]
Transform Diabetes Care

HealthTrust
FLU VACCINE PROGRAM

LifeResources
EMPLOYEE ASSISTANCE PROGRAM

lark
Diabetes Prevention Program

ConvenientMD
URGENT CARE

GRAND ROUNDS[®]

SmartShopper[®]



HealthTrust | SmartShopper®

Shop before your medical service! The SmartShopper program encourages medical consumerism by providing eligible Enrollees information to compare costs for their medical services and earn cash rewards. *You can shop as late as the day of your service, as long as you shop **before** the appointment.*

SEE HEALTHCARE DIFFERENTLY. **SmartShopper®**

Save Money and Earn Cash Rewards on Medical Services!
www.healthtrustnh.org
SmartShopper: 866.319.3706
M-Tu: 8:00AM-8:00PM EST | F: 8:00AM-6:00PM EST

| Eligible Medical Services | Incentive* Amount (most cost-effective) | Incentive* Amount (2nd most cost-effective) | Incentive* Amount (3rd most cost-effective) |
|---|---|---|---|
| Bariatric Surgery (Laparoscopic Gastric Bypass) | \$500 | \$250 | N/A |
| Bladder Repair for Incontinence (Clamp) | \$250 | \$100 | \$50 |
| Bone and Joint Scan of Whole Body | \$150 | \$75 | \$50 |
| Bone Density Study of Spine or Pelvis | \$50 | \$25 | N/A |
| Breast Biopsy | \$150 | \$75 | \$50 |
| Breast Lumpectomy | \$150 | \$75 | \$50 |
| Bunionectomy | \$150 | \$75 | \$50 |
| Carpal Tunnel | \$150 | \$75 | \$50 |
| Cataract Removal | \$150 | \$75 | \$50 |
| Colonoscopy | \$150 | \$75 | \$50 |
| CT Angiography | \$150 | \$75 | \$50 |
| CT Scan | \$150 | \$75 | \$50 |
| Gall Bladder Removal (Laparoscopic) | \$250 | \$100 | \$50 |
| Hernia Repair | \$250 | \$100 | \$50 |
| Hip Replacement | \$500 | \$250 | N/A |
| Hysterectomy | \$500 | \$250 | N/A |
| Hysteroscopy | \$250 | \$100 | \$50 |
| Knee Replacement | \$500 | \$250 | N/A |
| Knee Arthroscopy | \$250 | \$100 | \$50 |
| Lab Blood Draw Only | \$25 | N/A | N/A |
| Laminectomy - Inpatient (Back Surgery) | \$250 | \$100 | \$50 |
| Laminectomy - Outpatient (Back Surgery) | \$500 | \$250 | N/A |
| Laparoscopic Tubal Block or Tubal Ligation | \$250 | \$100 | \$50 |
| Lithotripsy - Fragmenting of Kidney Stones | \$250 | \$100 | \$50 |
| Mammogram, Digital | \$50 | \$25 | N/A |
| MRI | \$150 | \$75 | \$50 |
| Nasal/Sinus - Septoplasty (Corrective) or Sinus Surgery (Endoscopy) | \$150 | \$75 | \$50 |
| PET Scan | \$150 | \$75 | \$50 |
| Physical Therapy | \$150 | N/A | N/A |
| Remicade Infusion Therapy | \$500 | N/A | N/A |
| Revision of Total Hip or Knee Replacement | \$500 | \$250 | N/A |
| Shoulder Arthroscopy | \$250 | \$100 | \$50 |
| Spinal Fusion (Anterior) | \$500 | \$250 | N/A |
| Spinal Fusion (Posterior) | \$500 | \$250 | N/A |
| Tonsillectomy & Adenoidectomy | \$150 | \$75 | \$50 |
| Tympanotomy and Myringotomy (Ear Surgery) | \$150 | \$75 | \$50 |
| Ultrasound (non-maternity) | \$50 | \$25 | N/A |
| Upper GI Endoscopy | \$150 | \$75 | \$50 |
| Urethra and Bladder Scope | \$250 | \$100 | \$50 |
| X-Ray | \$25 | N/A | N/A |

01.2019 HealthTrust



Look before you Book! Log in to your secure account at www.healthtrustnh.org and click on the SmartShopper button, then “Shop for Service,” and follow the prompts. You will see a list of providers in your area and how much they charge for the medical service you need.



SHOP BY PHONE. Call **866.319.3706** to talk with a SmartShopper Personal Assistant.

SITE OF SERVICE

For Member Groups that offer a Site of Service Plan: Look for the “tag” to highlight and quickly identify providers that are Site of Service locations.

Disclaimer: The amount of any cash rewards is taxable to the recipient for federal income tax purposes.

Individuals covered by a Medicomp Three plan are not eligible to participate in this program.



The screenshot shows the SmartShopper website interface. At the top, there's a search bar with the text "I need a(n) e.g. procedure, service, test". Below the search bar, there are filters for "For" (Hank Humberflob), "Near" (03076), and "Within" (30 miles). The results are divided into two columns: Mammogram and Colonoscopy.

| Procedure | Provider | Estimated Procedure Cost | Cash Reward |
|-------------|-------------------------|--------------------------|-------------|
| Mammogram | Southern NH Radiology | \$232 – \$356 | \$50 |
| | Elliot Hospital | \$726 – \$887 | \$0 |
| Colonoscopy | Orchard Surgical Center | \$1,410 – \$2,521 | \$150 |
| | St Joseph Hospital | \$3,751 – \$7,353 | \$0 |

- Ability to shop close to home or work
- Compare estimated procedure costs!

We estimate the total procedure cost to be \$1,410 - \$2,521

We estimate the total procedure cost to be \$3,751 - \$7,353

Disclaimer: This slide is intended to be used as an example and may not reflect the most up to date SmartShopper information.



Sign up for

LiveHealth Online

before the first symptom

Because life won't wait for you to feel better



- Medical visits with a board certified doctor 24/7, from anywhere you have a device with Internet access and two-way camera. No appointments necessary!
- Visit Copay just \$10 or less!*

| | | | |
|---|---|--|---|
|  <p>Psychology Talk with a therapist from the privacy of your home in 4 days or less.</p> |  <p>Psychiatry See a psychiatrist and discuss possible medication management needs.</p> |  <p>Allergy Speak with a doctor who knows the latest treatment trends in allergy care.</p> |  <p>Sleep Visit with a board-certified doctor who specializes in sleep disorders.</p> |
|---|---|--|---|

- Behavioral health visits with in-network licensed psychologists and therapists by appointment.
- Register and create a profile **today** at www.livehealthonline.com

**High Deductible Health Plan Cost (Lumenos and ABHD/5K/20COIN): Up to \$59 per medical visit, or up to \$95 per visit with a therapist/psychologist, and up to \$175 for the initial evaluation visit with a psychiatrist, \$75 per follow-up visit. For visits with a sleep specialist, up to \$175 for the initial visit, \$270 for the home sleep test, and \$75 or \$105 for follow-up visits depending on the need.*

LiveHealth
O N L I N E

Anthem
BlueCross BlueShield

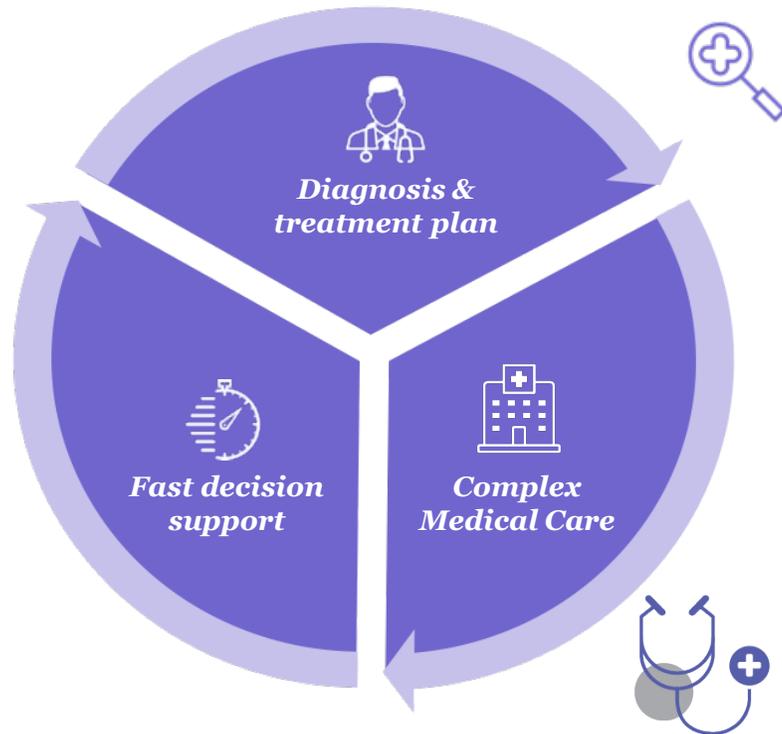
Individuals covered by a Medcomp Three plan are not eligible to participate in this program



Grand Rounds Services



Treatment decision support.
Access staff doctors for answers or triage quickly within 24 hours.



Expert Opinion.
Connect with experts virtually for optimal diagnosis and treatment.

Complex Medical Care.
We'll find you the most appropriate physician in your area.

Three ways to access Grand Rounds

Desktop

Log in to your secure account at www.healthtrustnh.org and click on the Grand Rounds button.

Phone

Call **855.633.8341** to speak with a care coordinator and set up your account.

Mobile

Download the **Grand Rounds App** from the Apple App Store or Google Play.

A benefit available to individuals covered by a HealthTrust medical plan

Individuals covered by a Medicomp Three plan are not eligible to participate in this program.



Employee Assistance Program (EAP)

LifeResources EAP helps with issues – large or small – that can affect your health and happiness as well as your work and family life. Call the EAP at 800.759.8122 (24-7 / 365) for:

- Mental Health Counseling - up to 6 free telephone or video counseling sessions per issue.
- Financial Resources – one free 30 – 60 minute consultation with a financial planner.
- Legal Resources – one 30 minute office or telephone consultation with attorney.
 - 25% off that attorney's hourly fee if you want to work together
- Life Coaching – get help achieving your personal or professional goals!
- *And much more!*

Access the LifeResources EAP by:

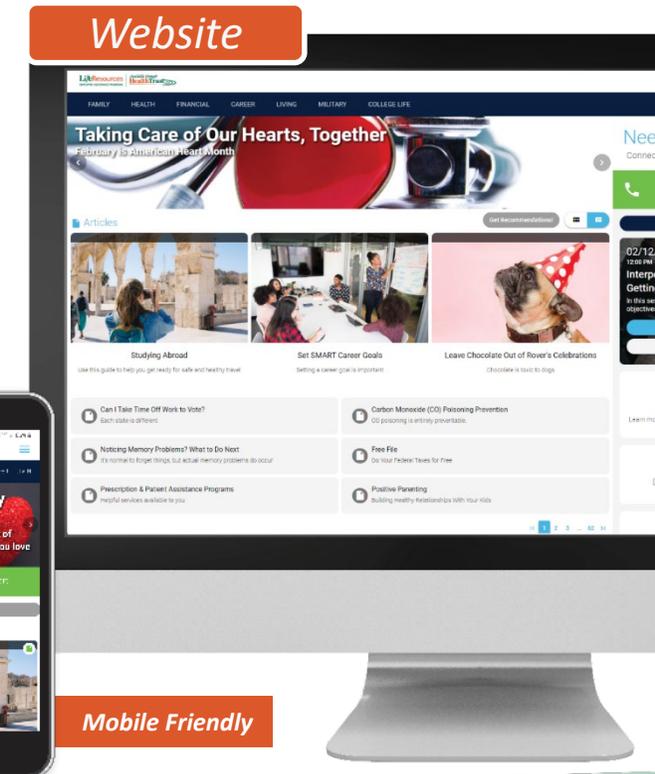
Call LifeResources EAP at **800.759.8122** to talk to a LifeResources professional.

Enrollees can log in to their secure account on HealthTrust's Secure Enrollee Portal (SEP) at www.healthtrustnh.org and click on the LifeResources button.

Visit the LifeResources website at mylifeexpert.com

Username: healthtrust | **Password:** resources

LifeResources
EMPLOYEE ASSISTANCE PROGRAM





Lark Diabetes Prevention Program (DPP)

(Replaces the Solera Program)

- A healthy lifestyle program for Medical Enrollees* age 18 and older with prediabetes.
- Reduce your risk of developing type 2 diabetes.



Lose weight



Eat healthier



Increase activity



Sleep better



Manage stress

Find out if you qualify for the program by taking a one-minute quiz at lark.com/anthem

**Individuals covered by a Medcomp Three plan are not eligible to participate in this program.*





Accordant[®]

♥ **CVS** specialty™ nurse care management

www.accordant.com A voluntary program through CVS Caremark for those living with a complex or rare condition.

♥ **CVS** caremark[®] Transform Diabetes Care

www.livongo.com/healthtrust Manage your diabetes better with expert help and a free glucose monitor. Available to eligible individuals prescribed medication for diabetes.



HealthTrust

FLU VACCINE PROGRAM

Free flu shots available right at your workplace!

ConvenientMD

URGENT CARE

www.convenientmd.com Option for biometric screening, free flu vaccines, SmartShopper location for lab and X-ray, and no appointment needed.



www.awarerecoverycare.com In-home recovery care available to individuals age 17 and older with substance use disorders. Individuals covered by a Medcomp Three plan are not eligible to participate in this program.



ESSENTIAL SERVICES ALL HEALTHTRUST MEDICAL PLANS COVER

Comprehensive Medical Coverage:

- Preventive Services (including, Routine Eye Exams)
- Physician Office Visits and Consultations
- Medical and Surgical Care
- Inpatient Hospital Care
- Durable Medical Equipment (DME)
- Behavioral Health and Substance Use Care
- Emergency or Urgent Care
- Worldwide Coverage for Unforeseen or Emergency Care
- Prescription Medications

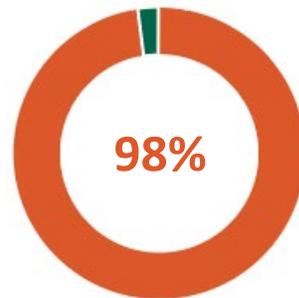
Access Blue HMO Plans

- **Network includes all six New England States**
- **Choose a PCP** from any New England State
- **No PCP referral needed in Network**
- **PCP referral needed** to see **Out-of-Network** specialists

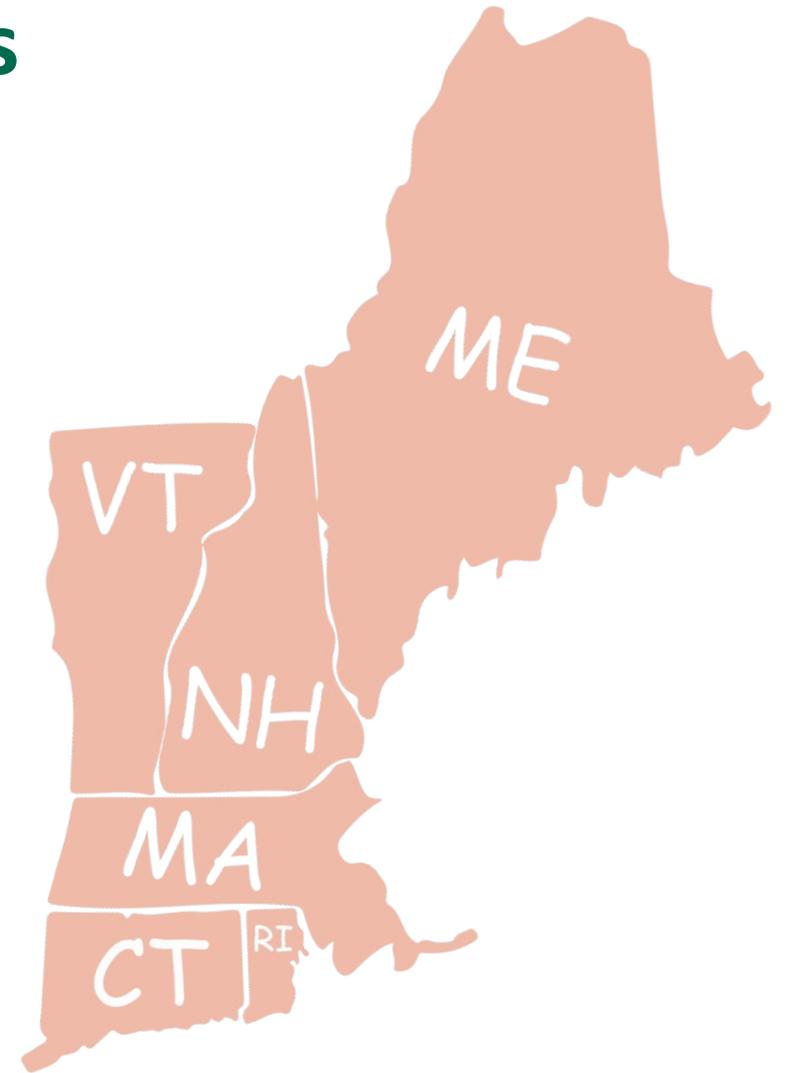
New Hampshire Statistics:



PCPs and Hospitals
in Network



Specialists in
Network

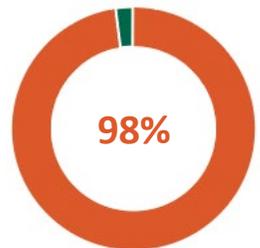


BlueChoice POS Plans

- Selecting a PCP is highly recommended, but not required.
- All PCPs in New Hampshire and some in the border states participate.
- To pay the lowest out-of-pocket expenses, you **will need** a PCP referral to access **Network** or **Out-of-Network** specialists for most services.
- You may access care without a referral, however, your costs will be higher.



PCPs and Hospitals
in Network



Specialists in
Network

COVERAGE ANYWHERE ANYTIME

Worldwide Coverage | www.bcbsglobalcore.com

You have convenient access to your medical benefits and coverage all around the world!



AWAY FROM HOME CARE PROGRAM (HMO PLANS)



- This program offers Enrollees and their covered family members to have a **Guest Membership** in select states when residing outside the network service area for 90 consecutive days or more.
- For availability and information on how to enroll, contact Anthem using the phone number on your ID card.



A Guest Membership is designed to address your healthcare needs if you have one of the following situations:

Students – Typically used for students requiring ongoing medical care while they are away at school.

Families Apart – Available to qualified spouses and dependents residing in different HMO service areas.

Long Term Travelers – Available to qualified Enrollees, spouses and dependents who are temporarily away from their home HMO service area.

Medical Benefit Options

Plan Year July 1st, 2021 – June 30th, 2022

| Medical Plan Type | BlueChoice POS | Access Blue New England HMO | Access Blue New England HMO with Deductible |
|--|------------------------------------|-----------------------------|---|
| Plan Name | BC2T20 | AB20 | AB15/40IPDED |
| Visit Copay | \$20 | \$20 | \$15 |
| Specialty Visit Copay | \$20 | \$20 | \$40 |
| Walk-In Center Copay | \$20 | \$20 | \$15 |
| Urgent Care Copay | \$50 | \$50 | \$125 |
| ER Copay | \$100 | \$100 | \$250 |
| Standard Deductible (per person/per family) | \$250 / \$500 (self-referred only) | \$0 | \$1,000 / \$3,000 |
| Chiropractic Visits/Copay | 35 / \$0 | 12 / \$20 | 12 / \$15 |
| Therapy Visits (PT/OT/ST)/Copay | Unlimited / \$0 | 60 / \$20 | 60 / \$15 |
| Acupuncture Visits/Copay | N/A | N/A | 12 / \$15 |
| Durable Medical Equipment | \$100 deductible, then you pay 20% | You pay 20% | \$100 deductible, then you pay 20% |
| MRI, CT scan, PET, MRA | You pay \$0 | You pay \$0 | Standard Deductible |
| X-Rays and Ultrasounds | You pay \$0 | You pay \$0 | You pay \$0 |
| Labs (including allergy testing) | You pay \$0 | You pay \$0 | You pay \$0 |
| Maximum Out-of-Pocket (medical and RX expenses combined) | \$3,000 / \$6,000 | \$3,000 / \$6,000 | \$5,000 / \$10,000 |

Disclaimer: This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.



Prescription Benefit Option



| Prescription Plan | Your Cost Per RX | |
|----------------------------|--|--|
| R10/25/40 M10/40/70 | <i>Retail Copays:</i> \$10 generics \$25 preferred brands \$40 non-preferred brands | <i>Maintenance Choice Copays:</i> \$10 generics \$40 preferred brands \$70 non-preferred brands <i>\$0 for Certain Preventive Medications and Contraceptives</i> |

Retail Pharmacy: Up to a 34-day supply - Choose from over 64,000 network pharmacies nationwide!

Short-term medication needs (i.e. antibiotics, pain relief, creams, etc.)

Maintenance Choice (Mail Service or CVS Pharmacy): ONE Copay for Up to a 90-day supply

Long-term medications* taken regularly for chronic conditions (i.e. high blood pressure, asthma, diabetes, high cholesterol, etc.)



CVS Caremark Mail Service Pharmacy – Enjoy convenient delivery to the location of your choice.



CVS Retail Pharmacy – Pick up your medication at a time that is convenient for you whether here in New Hampshire or nationwide (including Target locations).

**Please note: You may fill your long-term medications (one initial plus two refills) at any network retail pharmacy for up to a 34-day supply, then you will need to use mail service or a CVS Pharmacy for additional supplies.*

Prescription Benefits



Preventive Vaccines:

- Certain vaccines (i.e., flu, shingles, pneumonia) may be obtained at any network retail pharmacy location – choose from over 64,000 locations!
- Show your prescription ID card to receive the vaccine, at no cost.

Tobacco Cessation Coverage:

- Prescription medications and some over-the-counter products designed to eliminate tobacco use are covered.

Prior Authorization:

- Required for Botox, Myobloc, Wellbutrin and its Generics, Specialty Medications, Compound Medications.

Specialty Medications:

- Exclusively filled by CVS Caremark's Specialty Pharmacy with access to dedicated nurses to help manage complex conditions and treatment.
- Your plan provides coverage for the specialty medications included on the CVS Caremark Advanced Specialty Formulary list as amended from time to time.
- Log in to your secure account at www.healthtrustnh.org and click on the CVS Caremark button for the Advanced Specialty Formulary list.
- Questions or to get started with CVS Caremark's Specialty Pharmacy – call **800.237.2767**.



Dental Benefit Option



Plan Year July 1st, 2021 – June 30th, 2022

| Plan Coverage: | 1A |
|---|---------|
| Coverage A - Diagnostic & Preventive: Evaluations (twice in a calendar year); Cleanings (four per calendar year); X-rays (complete series or panoramic film once in a five-year period, Bitewing x-rays once in a calendar year); Fluoride (twice in a calendar year through age 18); Space Maintainers (through age 15); Sealants (once in a three-year period, per tooth, for children through age 18) | 100% |
| Coverage B - Basic Care: Amalgam (silver) and/or Composite (white) fillings; Surgical and routine extractions; Root canal therapy; Periodontal treatment; Denture repair; Emergency Treatment | 80% |
| Coverage C - Major Care: Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants | 50% |
| Coverage D - Orthodontics: Correction of crooked teeth for dependent children up to the age of 19 | 50% |
| Coverage D - Orthodontics: Correction of crooked teeth for Adults age 19 and over | N/A |
| Orthodontic Lifetime Maximum: (Per Person/Per Lifetime; separate from Plan Year Maximum) | \$1,000 |
| Deductible (Coverage B and C Only): (Per Person/Per Family Per Plan Year) | \$0 |
| Plan Year Maximum: Per Person/Per Plan Year | \$1,000 |

Disclaimer: This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.

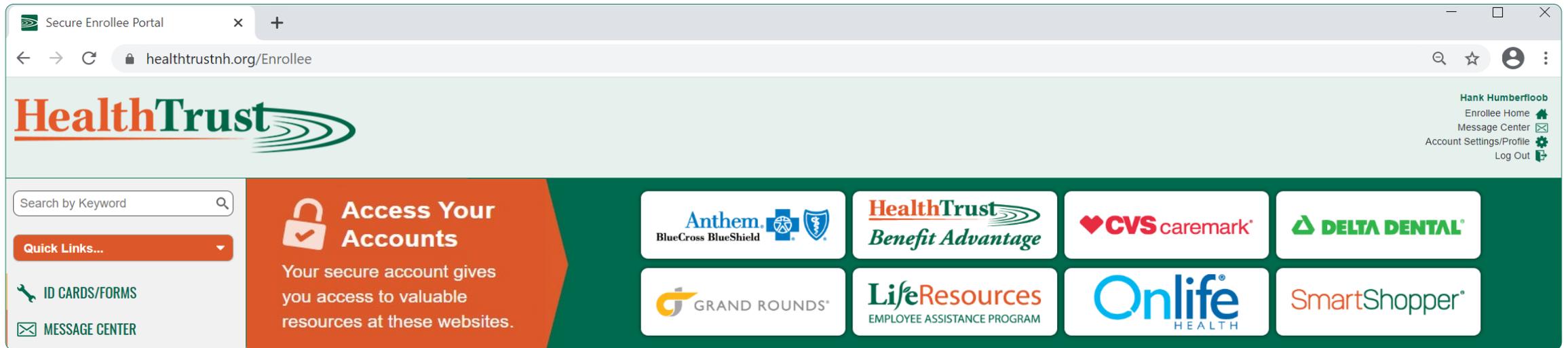


Go Green!

Stretch Your Dollars!

- Covered individuals are free to seek dental care from any dentist participating or not.
- You will get the best dollar value from your dental benefits when you choose one of **Delta Dental's PPO** dentists.
- You will also enjoy savings by using the expansive **Delta Dental Premier** Network.
- Since nearly 3 out of 4 dentists participate in one or both, you will have:
 - ✓ No Balance Billing
 - ✓ Less Paperwork
 - ✓ Direct Payment

Secure Enrollee Portal (SEP)



Available for you, your covered spouse and covered dependents age 18 or older, log in today!

Access your Enrollment & Membership information, Coverage Documents, Secure Message Center, ID Cards and more.



We are here for you!



Call **800.527.5001**



Send a message directly from the Secure Enrollee Portal



or by email enrolleeservices@healthtrustnh.org



| | |
|--|---------------------------------|
| | ID CARDS/FORMS |
| | MESSAGE CENTER |
| | ENROLLMENT/MEMBERSHIP INFO |
| | SLICE OF LIFE WELLNESS PROGRAMS |
| | SMARTSHOPPER |
| | WATCH-READ-LEARN |

Thank you!