



*Benefits You Can Trust*



*This presentation contains summary information as of April 2023 for Open Enrollment Plan Years beginning 2023*

# GET TO KNOW HEALTHTRUST!

## Who is HealthTrust?

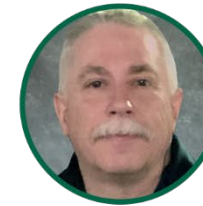
A nonprofit, public risk pool dedicated to serving our Members – New Hampshire’s schools, towns, cities, counties and other public entities.

- *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



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Winnacunnet High School

# WHY HEALTHTRUST?

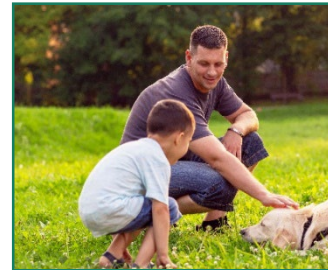
*Our focus is YOU!*

- Quality, cost-effective, comprehensive benefit plans
- Innovative programs
- Enrollee Services Center
- Slice of Life – Wellness Program
- HealthTrust 360 – Health Management Program
- Secure Enrollee Portal - [www.healthtrustnh.org](http://www.healthtrustnh.org)
- Transition Care & Survivor Care
- Vision and Hearing Discount Programs



**53,240**

TOTAL MEDICAL COVERED LIVES



**25,976**

TOTAL MEDICAL ENROLLEES

*As of January 1, 2023*





# 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
- Find a network provider or pharmacy
- 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!

Easy sign-on to these sites!

Access Your Accounts

Access additional resources using these apps with just a few taps on your mobile device.\*

LiveHealth Online, Benefit Advantage, CVS Caremark, Virgin Pulse, Guidance Now

Access to vendor partner mobile apps

Add the HealthTrust Secure Enrollee Portal to your smartphone or iPad home screen by clicking and choosing "Add to Home Screen".

## LET'S DO THIS TOGETHER!

### Slice of Life Program *powered by Virgin Pulse*

We are pleased to announce that Virgin Pulse is your new provider of the Slice of Life Wellness Program. The Virgin Pulse program is **voluntary** and provides you with tools and resources to help you maintain or achieve optimal health and live your best life.

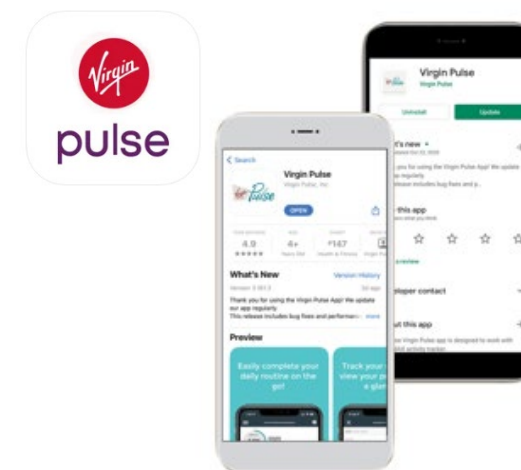
- **Who is Eligible:** HealthTrust Medical Enrollees, covered spouses and Retirees are eligible to participate and earn up to **\$475** in Pulse Cash each year.
- **Personalized Experience:** Highly personalized to meet you where you are in your wellness journey.
- **Rewards your way!** You decide when and what to redeem Pulse Cash for including gift cards, a health & wellness item from the Virgin Pulse store or donate to charity.

### Two Ways to Register and Engage:

1. Login or create your HealthTrust Secure Enrollee Portal account and click on the Slice of Life tile.



Download the **Virgin Pulse mobile app** for IOS or Android. Access your account and track your activity anywhere anytime.



## How to Get Started

- 1. Personalize Your Experience** – visit your Profile to connect your activity tracker, upload a profile picture, set your interests, and more!
- 2. See a Clear Picture of your Health** – complete the Health Check and participate in a Next Steps Consult.
- 3. Track Your Healthy Habits** – Go to Healthy Habits > Discover More to find healthy habits to start tracking today.
- 4. Engage & Earn** – explore the site to find ways to earn and participate in Action Rewards.



Quarterly Points Game:  
Earn Level Rewards up to \$400 in Pulse Cash

Level 1	Level 2	Level 3	Level 4
1,000 points	5,000 points	12,000 points	20,000 points
\$10	\$20	\$30	\$40
Pulse Cash	Pulse Cash	Pulse Cash	Pulse Cash

## Action Rewards = up to \$75 in Pulse Cash

Key Actions	Reward
Complete a Next Steps Consult Once Per 2023 Program Year	\$25 Pulse Cash
Health Risk Assessment (Health Check) Once Per 2023 Program Year	\$25 Pulse Cash
Log in to your HealthTrust Secure Enrollee Portal (SEP) account and click on the LifeResources button	\$25 Pulse Cash

*Disclaimer: 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.*

## Engage and Earn Points!

- **Daily Cards** – quick tips, fun facts, reminders, and more.
- **Healthy Habits** – trackers and challenges to support and reinforce healthy habits.
- **Journeys** – digital coaching journeys that cover nutrition, physical activity, sleep, stress, financial wellness, condition management, and many other topics.
- **Challenges** – including destination challenges, non-step based challenges, healthy habit challenges, family challenges, and challenges customized to HealthTrust Enrollees and Retirees.
- **Invite 10 Friends** – build healthy social connections with friends and family to share accomplishments, healthy habits and challenges.
- **Health Coaching** – certified professionals work with you to help you achieve your well-being goals. They provide holistic, whole-person support across the spectrum of health risks.
- **Nutrition and Sleep Guide** – personalized tips and trackers to help you improve your nutrition and sleep and develop healthy habits.
- **Device Integration** –over 100 devices and apps that will automatically sync with the platform to help you track your activities



Earn up to  
\$475 a year!\*

To start earning rewards, log in to your Secure Enrollee Portal at [www.healthtrustnh.org](http://www.healthtrustnh.org) and click the Slice of Life button.

*\*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.*

With HealthTrust, Connected Care is available 24/7 and accessible via a smartphone, laptop, webcam or other electronic device. Scan the QR code below to learn more about HealthTrust 360 and Slice of Life programs.



**CONNECTED CARE**  
SCAN ME TO LEARN MORE...



### Slice of Life WELLNESS PROGRAM

Get healthy your way with resources and rewards from the Slice of Life program.

**HealthTrust**  
SECURE ENROLLEE PORTAL

**Anthem**

**Included HEALTH**

**SmartShopper**

**Accordant**  
CVS specialty nurse care management

**AWARE**  
RECOVERY CARE

**CORIGEN**  
Medication Safety Program

**lark**

**LifeResources**  
EMPLOYEE ASSISTANCE PROGRAM

**CVS caremark**  
Transform Diabetes Care

**ConvenientMD**  
URGENT CARE

**LiveHealth**  
ONLINE



We are pleased to announce that ComPsych<sup>®</sup> is now powering the LifeResources Employee Assistance Program. Your LifeResources benefits give you and your dependents confidential support, resources and information for personal and work-life issues.

- Available to employees and retirees of Member Groups that offer HealthTrust medical coverage and their eligible dependents and household members. No requirement that the individual is enrolled in HealthTrust coverage.
- Free and confidential – 6 session counseling via telephone, video, in person or chat.
- Online portal – GuidanceResources and GuidanceResources App. Both include *FamilySource*, *LegalConnect* and *FinancialConnect*.
- NEW: Computerized Cognitive Behavioral Therapy & WellthSource Financial Program

## Four ways to access EAP

1. **Login** to your HealthTrust Secure Enrollee Portal Account and click on the LifeResources tile
2. **Download** the GuidanceResources App  
Search GuidanceResources, Install GuidanceNow and tap login and enter your username and password
3. **Visit** [guidanceresources.com](https://guidanceresources.com)  
Click Register. Enter Web ID: LIFERESOURCES and create a Username and Password
4. **Call: 800.759.8122**. The LifeResources toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup> who will answer your questions and, if needed, refer you to a counselor or other resources.

With all of life's distractions, clarity of mind can be hard to find. Your Employee Assistance Program can help. With our counseling, self-improvement tools and solutions for everyday issues, you can learn to see the big picture, whether at work or at home. The services are free, confidential and available all day, every day to you and your household members. **Talk to us.**



### Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



### Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



### Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



### Online Support

GuidanceResources<sup>®</sup> Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



### Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy
- WellthSource<sup>SM</sup> digital financial education and planning tools



### Interactive Digital Tools

Our digital self-care platform offers interactive Computerized Cognitive Behavioral Therapy (CCBT) tools and resources. Log on for:

- Guided programs for anxiety, depression, mindfulness, sleep, stress and more
- Personalized, guided resources and motivational support
- Secure access through GuidanceResources<sup>®</sup> Online

# SMARTSHOPPER

SmartShopper®

**SEE HEALTHCARE DIFFERENTLY. SmartShopper®**

**Save Money and Earn Cash Rewards on Medical Services!**  
[www.healthtrustnh.org](http://www.healthtrustnh.org)  
 SmartShopper: 866.319.3706  
 M-TH: 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 (Sling)	\$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
Tympanostomy 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

\*The amount of any cash rewards is taxable to the recipient for federal income tax purposes.  
 †The amount of any cash rewards is taxable to the recipient for federal income tax purposes.

06.2020

**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.*



**Look before you Book!** Log in to your secure account at [www.healthtrustnh.org](http://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 Medcomp Three plan are not eligible to participate in this program.*

# SMARTSHOPPER



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" (03031), and "Within" (30 miles). The results are displayed in two columns. The left column shows "Mammogram" with two providers: Southern NH Radiology Consultants (cost \$232 - \$356, cash reward \$50) and Elliot Hospital (cost \$698 - \$854, cash reward \$0). The right column shows "Colonoscopy" with two providers: Concord Endoscopy Center (cost \$1,365 - \$2,547, cash reward \$150) and Southern NH Medical Center (cost \$3,167 - \$9,441, cash reward \$0). A "SITE OF SERVICE" button is visible in the top right of the search area.

- Look for the SOS Tag!
- Ability to shop close to home or work.
- Compare estimated procedure costs!

We estimate the total procedure cost to be \$1,365 - \$2,547

We estimate the total procedure cost to be \$3,167 - \$9,441

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

# CORIGEN<sup>®</sup> MEDICATION SAFETY PROGRAM



If you or someone in your family is taking medications that weren't safe or effective, wouldn't you want to know? Now you can!

Discover if the medications you take now – or could take in the future – are right for you.

## How it works:

1. Eligible covered individuals complete the online enrollment form to have a DNA test kit shipped to their home.
2. Simply follow the instructions in the kit for taking a saliva sample and return the kit via the US Postal Service with the prepaid return shipping label.
3. Pharmacists from Coriell<sup>®</sup> Life Sciences' network will analyze your results to see how your DNA, combined with other factors, affects the medication(s) you take.
4. Once complete, you will receive a notification to schedule a phone call with a Coriell Life Sciences Program pharmacist who will receive your results and may make recommendations to you and your physician.



Learn more at [coriell.com/healthtrust](https://coriell.com/healthtrust) or by calling 888.456.9184.



To check eligibility, enroll, or for more information, scan here

# LIVEHEALTH ONLINE

Sign up for

## LiveHealth Online before the first symptom

Because life won't wait for you to feel better



LiveHealth<sup>®</sup> ONLINE  
Anthem<sup>®</sup> BlueCross BlueShield

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



### Psychology

Talk with a therapist from the privacy of your home in 4 days or less.



### Psychiatry

See a psychiatrist and discuss possible medication management needs.



### Allergy

Speak with a doctor who knows the latest treatment trends in allergy care.



### Sleep

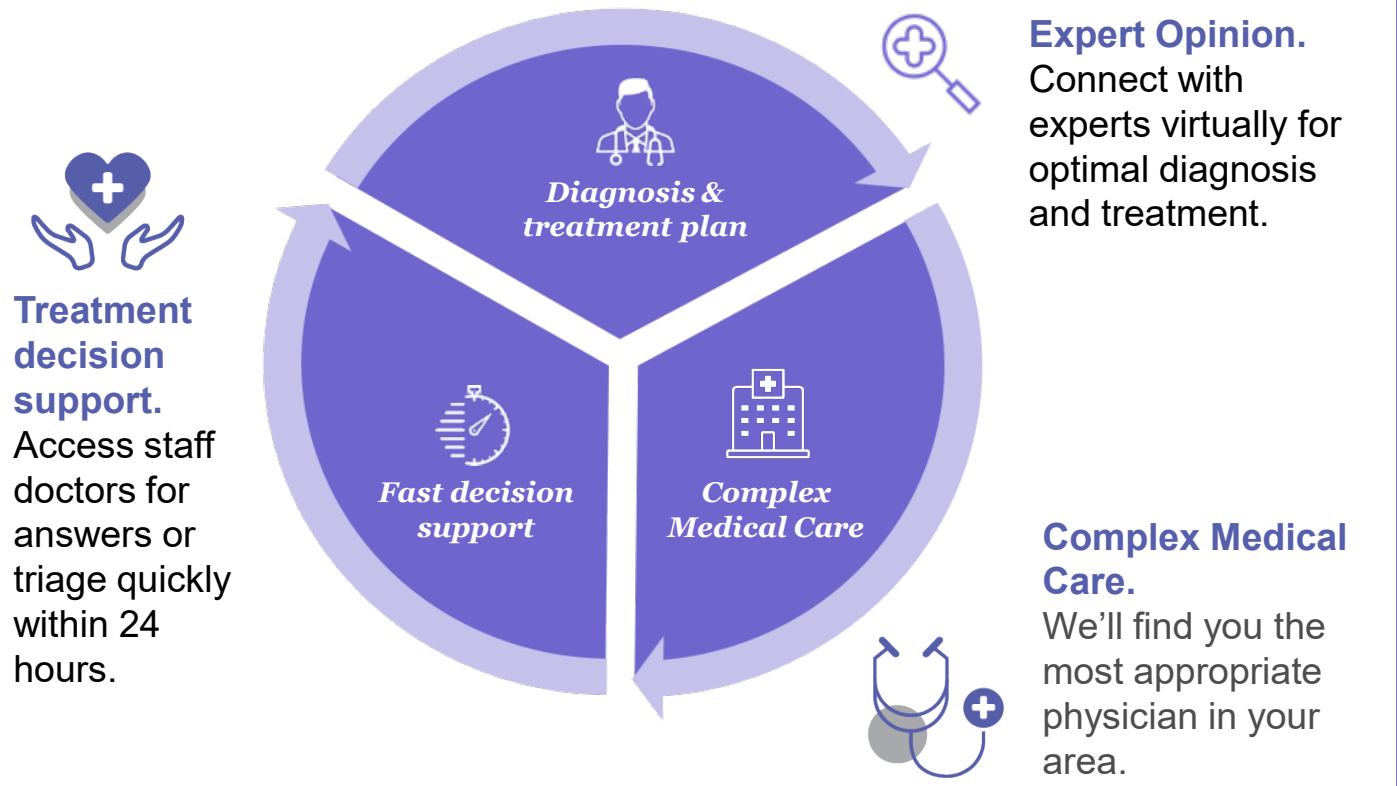
Visit with a board-certified doctor who specializes in sleep disorders.

- 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!\*
- Behavioral health visits with in-network licensed psychologists and therapists by appointment.
- Register and create a profile **today** at [www.livehealthonline.com](http://www.livehealthonline.com)

*\*High Deductible Health Plan Cost (Lumenos, OAHD/2.5K/20COIN 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.*

# INCLUDED HEALTH

## Included Health Services



### Three ways to access Included Health:

#### Desktop

Log in to your secure account at [www.healthtrustnh.org](http://www.healthtrustnh.org) and click on the Included Health button.

#### Phone

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

#### Mobile

Download the **Included Health 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.*

# LARK DIABETES PREVENTION PROGRAM (DPP)

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



Lose weight



Sleep better



Eat healthier



Manage stress



Increase activity

Find out if you qualify for the program by taking a one-minute quiz at [lark.com/anthem](https://lark.com/anthem)

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



Anthem  

**lark**



# ADDITIONAL HEALTHTRUST 360 RESOURCES

## Accordant<sup>®</sup>

♥ **CVS** specialty™ nurse care management

[www.accordant.com](http://www.accordant.com) A voluntary program through CVS Caremark for those living with a complex or rare condition.

## ♥ **CVS** caremark<sup>®</sup>

**Transform Diabetes Care<sup>®</sup>**

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

## ConvenientMD

**URGENT CARE**

[www.convenientmd.com](http://www.convenientmd.com) Option for biometric screening, free flu vaccines, SmartShopper location for lab and X-ray, and no appointment needed.



[www.awarerecoverycare.com](http://www.awarerecoverycare.com) In-home recovery care available to individuals age 17 and older with substance use disorders. Individuals covered by a Medicomp 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

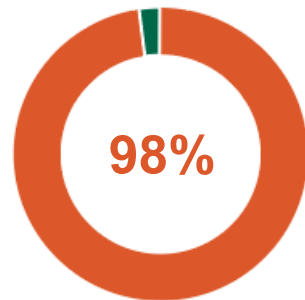
# ACCESS BLUE HMO PLANS

- **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

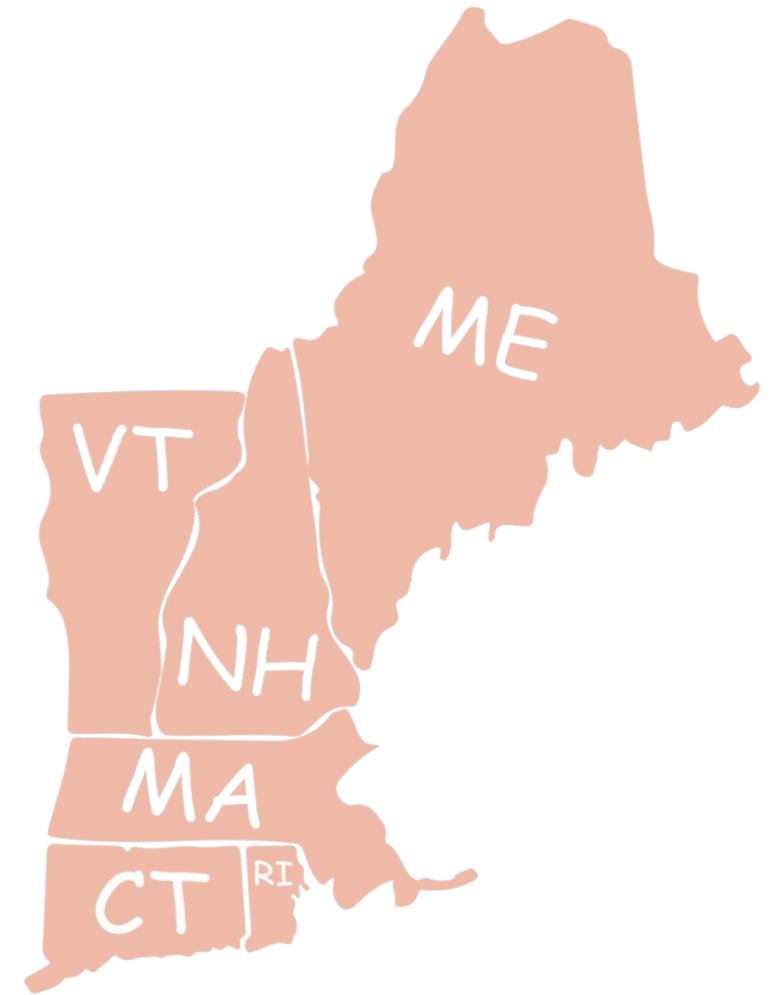
## *New Hampshire Statistics:*



**PCPs and  
Hospitals in  
Network**



**Specialists in  
Network**

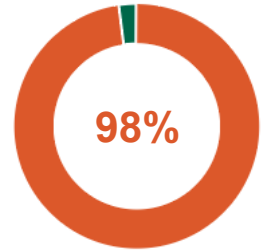


# BLUECHOICE POS PLANS

- 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

# LUMENOS PLAN

- High Deductible Health Plan (HDHP) that qualifies to be used in conjunction with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).
- All covered medical and prescription expenses, except in-network preventive care services, are subject to the deductible.
- Nationwide Network, no referrals required.



# COVERAGE ANYWHERE ANYTIME

Worldwide Coverage | [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

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

**WORLDWIDE COVERAGE**

FOR UNFORESEEN MEDICAL CARE

[www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

800.810.2583

The advertisement features a teal background with a world map showing red cross icons over various continents. In the bottom left, a cartoon man with a white bandage on his forehead looks concerned. To the right, a smartphone displays the 'GLOBAL CORE' logo, and a laptop shows the website interface with the URL 'www.bcbsglobalcore.com' and a search bar.

# 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, information on how to enroll and the states that participate, 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

## July Plan Year (7/1 through 6/30)

Medical Plan Type	BlueChoice POS*	Access Blue New England HMO	Access Blue New England HMO with Deductible	Medical Plan Type	High Deductible Health Plan (HSA Qualified)**
Plan Name	BC2T10*	AB5	ABSOS20/40/1KDED	Plan Name	LUMENOS2500
Visit Copay	\$10	\$5	\$20	Standard Deductible	\$2,500 per person / \$5,000 per 2-person or family (1)
Specialty Visit Copay	\$10	\$5	\$40	Standard Coinsurance	0% (In-Network); 30% (Out-of-Network)
Walk-In Center Copay	\$10	\$5	\$20	Coinsurance Maximum	N/A (In-Network); \$2,500 / \$5,000 (Out-of-Network) (1)
Urgent Care Copay	\$50	\$25	\$50	Chiropractic Visits	Unlimited / Standard Deductible and/or Coinsurance
ER Copay	\$50	\$25	\$100	Therapy Visits (PT/OT/ST)	60 Visits / Standard Deductible and/or Coinsurance
Standard Deductible (per person/per family)	\$250 / \$500 (Self-Referral Only)	\$0	\$1,000 / \$3,000	Acupuncture Visits	Unlimited / Standard Deductible and/or Coinsurance
Standard Coinsurance	20% (Self-Referral Only)	N/A	N/A	Durable Medical Equipment	Standard Deductible and/or Coinsurance
Chiropractic Visits/Copay	35 / \$0	12 / \$5	Unlimited / \$20	Prescription Drugs	Standard Deductible and/or Coinsurance
Therapy Visits (PT/OT/ST)/Copay	60 / \$0	60 / \$5	60 / \$20	Maximum Out-of-Pocket (per person/per family; medical and RX expenses combined)	\$2,500 / \$5,000 (In-Network); \$5,000 / \$10,000 (Out-of-Network) (1)
Acupuncture Visits/Copay	N/A	N/A	Unlimited / \$20	(1) For LUMENOS2500: If you are enrolled at the 2-person or family level, eligible expenses incurred by you or any of your enrolled family members count toward satisfying the entire 2-person/family deductible and/or coinsurance.	
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 (PCP-Referral Only)	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible		
X-Rays and Ultrasounds	You pay \$0 (PCP-Referral Only)	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible		
Labs (including allergy testing)	You pay \$0 (PCP-Referral Only)	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible		
Maximum Out-of-Pocket (per person/per family; medical and RX expenses combined)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$5,000 / \$10,000		

\*Grandfathered for current Enrollees only.



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



# ACCESS BLUE SITE OF SERVICE PLAN (ABSOS)

- **Your choice!** If you use a SOS preferred network provider for lab work, radiology or outpatient surgeries, you will pay \$0.
- You may still use the provider of your choice.
  - Any out-of-pocket expenses you pay will be subject to your standard deductible, unless you have already satisfied this amount for the plan year.
- Choosing preferred providers helps to lower claims costs for you – and for your overall plan. Approximately 92% of contributions are for claims expenses.

# ACCESS BLUE SITE OF SERVICE PLAN (ABSOS)

## *Lab Test - Average Cost Example*

Routine Blood Work	SOS Network Provider	Non-SOS Network Provider
Service Cost	\$81	\$377
You Pay	\$0	\$377 (subject to your standard deductible)
Overall Plan cost savings when a SOS location is utilized for test: \$296		

***SOS Preferred Provider Locations:*** ConvenientMD, Quest Diagnostics, Labcorp, Nordx and more!

# ACCESS BLUE SITE OF SERVICE PLAN (ABSOS)

## *Radiology Service - Average Cost Example*

MRI (Lower Joints)	SOS Network Provider	Non-SOS Network Provider
Service Cost	\$403	\$1,360
You Pay	\$0	\$1,000 (subject to your standard deductible)
Overall Plan cost savings when a SOS location is utilized for service: \$957		

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## *Outpatient Service - Average Cost Example*

Knee Arthroscopy (Cartilage Repair)	SOS Network Provider	Non-SOS Network Provider
Service Cost	\$3,593	\$7,766
You Pay	\$0	\$1,000 (subject to your standard deductible)
Overall Plan cost savings when a SOS location is utilized for service: \$4,173		

# HOW TO FIND AN ANTHEM NETWORK PROVIDER

Log in to your Secure Enrollee Portal (SEP) account at [www.healthtrustnh.org](http://www.healthtrustnh.org) and click on the Anthem button.

**Start here!**

**SECURE LOGIN**  
Access the SEP, SMP, and WCP



WELCOME  
Hank Humberfloob

Stay informed about [COVID and its vaccines](#)

Your Action Items

No Action Items Need Your Attention Today!  
Spend time exploring personalized health and wellness content and programs.  
[Explore now](#)

You have 0 unread messages in your inbox.  
[View Message Center](#)

Connect With Care

- Find Care & Cost**  
Find health services from doctors and hospitals. Get 24/7 virtual care for as little as \$0.
- Primary Care Physician**  
View or update your Primary Care Physician (PCP) information.
- Your ID Card**  
View or request member ID cards. Access plan information, including the names of your plan's network(s) and medication list if your plan has them.
- Discounts**  
View member exclusive offers.

Find Care

03234 Search for care by specialty, procedure, name, NPI or license number

Virtual Care

Care Action Items

Search by Care Provider

- Primary Care
- Urgent Care
- Behavioral Health
- Lab (Blood Work)
- Imaging (MRI or X-ray)

Search by Procedure

- Colonoscopy
- Vasectomy
- Prenatal Care
- Chiropractic
- Physical Therapy
- Behavioral Health Office Visit

Please always contact the provider directly to confirm the services available are Site of Service (SOS) for the location.

# HOW TO FIND AN ANTHEM NETWORK PROVIDER

Find Care

03234

Search for care by specialty, procedure, name, NPI or license number

Finding care for Hank Humberflood in Anthem Access Blue NE HMO SOS

Virtual Care

Care Action Items

Care Team

Click here to search by Care Provider or Procedure

Search by Care Provider

- Primary Care
- Urgent Care
- Behavioral Health
- Lab (Blood Work)
- Imaging (MRI or X-ray)

Search by Procedure

- Colonoscopy
- Vasectomy
- Prenatal Care
- Chiropractic
- Physical Therapy
- Behavioral Health Office Visit

Lab (Blood Work)

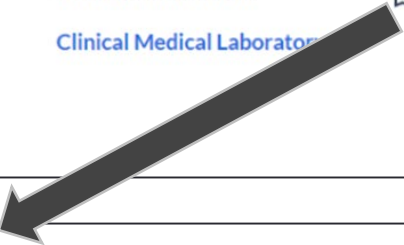


### Labs, Pathology & Radiology in Your Plan Network

8 results within 20 miles of 03301  
Finding care for **in Anthem Access Blue NE HMO SOS.**

[Change Plan or Member](#)

- QUEST DIAGNOSTICS INC** **In Medical Network** **2 Recognitions/Tier**
- QUEST DIAGNOSTICS INC  
10 Ferry St  
CONCORD, NH 03301  
MERRIMACK County, NH  
**Clinical Medical Laboratory**



### Recognitions/Tier

[Provider's Recognitions \(2\)](#)

#### Site of Service

This is a Site of Service (SOS) provider. Using an SOS provider may result in lower costs to you for laboratory and imaging services. Not all plans offer a Site of Service benefit; please contact Member Services to confirm benefits. In addition, all sites may not provide all testing services; please contact the provider to confirm services.

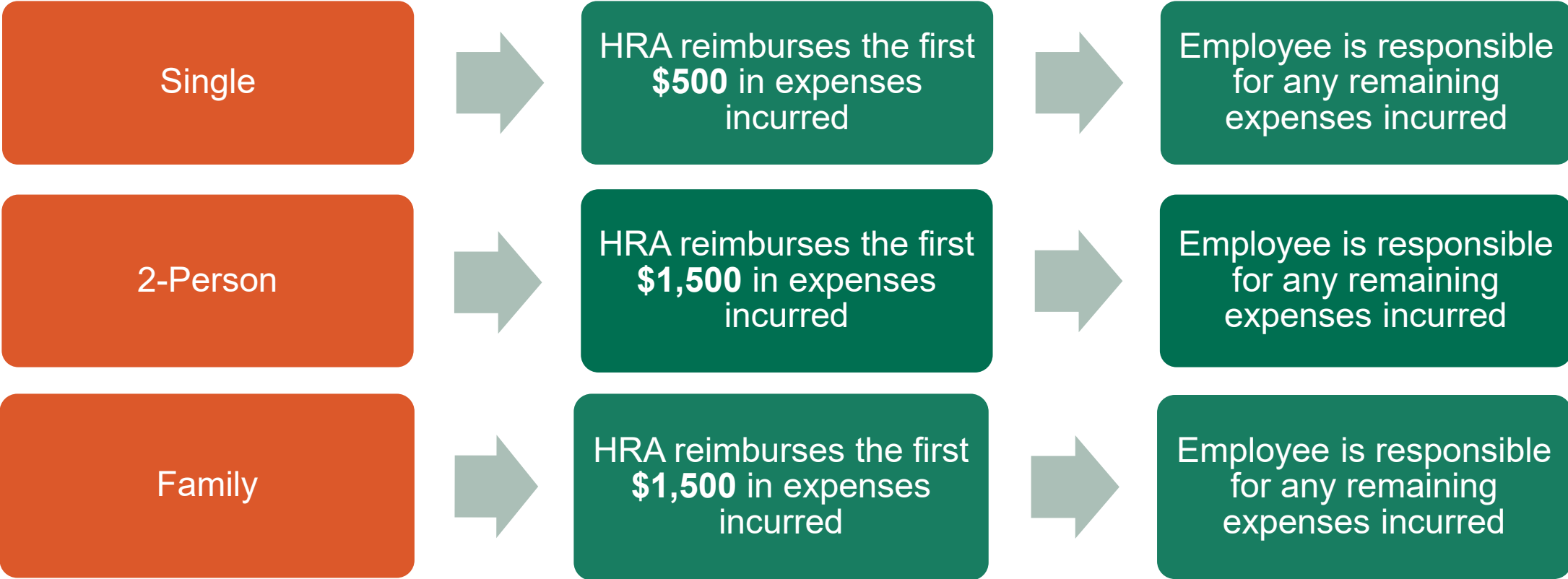


# HOW DOES YOUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA) WORK?

- Your HRA\* reimburses certain eligible expenses incurred under your HealthTrust medical plan.
- Your HRA is funded by your employer on the first day of the plan year.
  - Review your **HRA Benefit and Claims Process Overview** document for specific details about your HRA plan.
- When you incur an eligible medical expense, you will receive tax-free reimbursement according to the plan design in effect, **up to four weeks after your claim is paid.**
- You do not have to file any claim forms; reimbursement is sent to you directly and you are responsible for paying the provider directly.
- Per IRS regulations, for expenses that are reimbursable under both an HRA Plan and Health FSA\*, you shall not be entitled to payment/reimbursement under the Health FSA until you have received your maximum reimbursement under the HRA Plan.

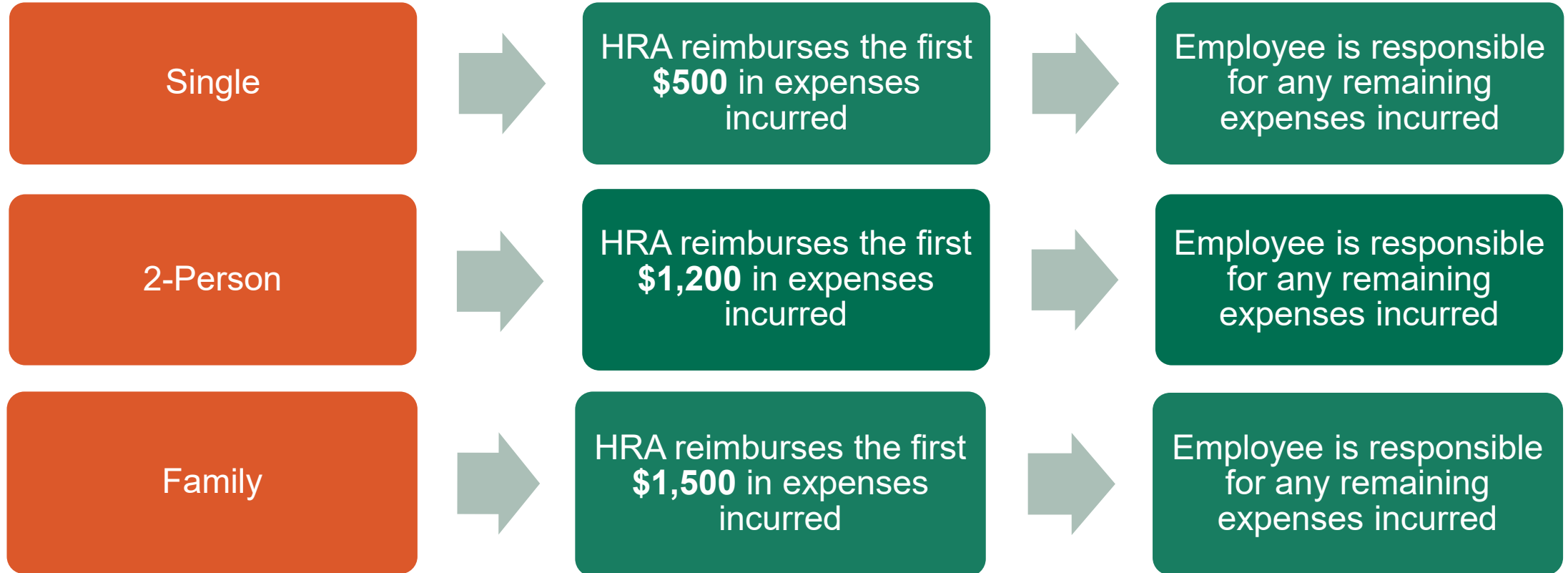
# HRA Plan Design – Mont Vernon and ASSA

Each Plan Year, HRA will reimburse eligible Medical and DME Deductible and Coinsurance expenses as follows:



## HRA Plan Design – SAU Office

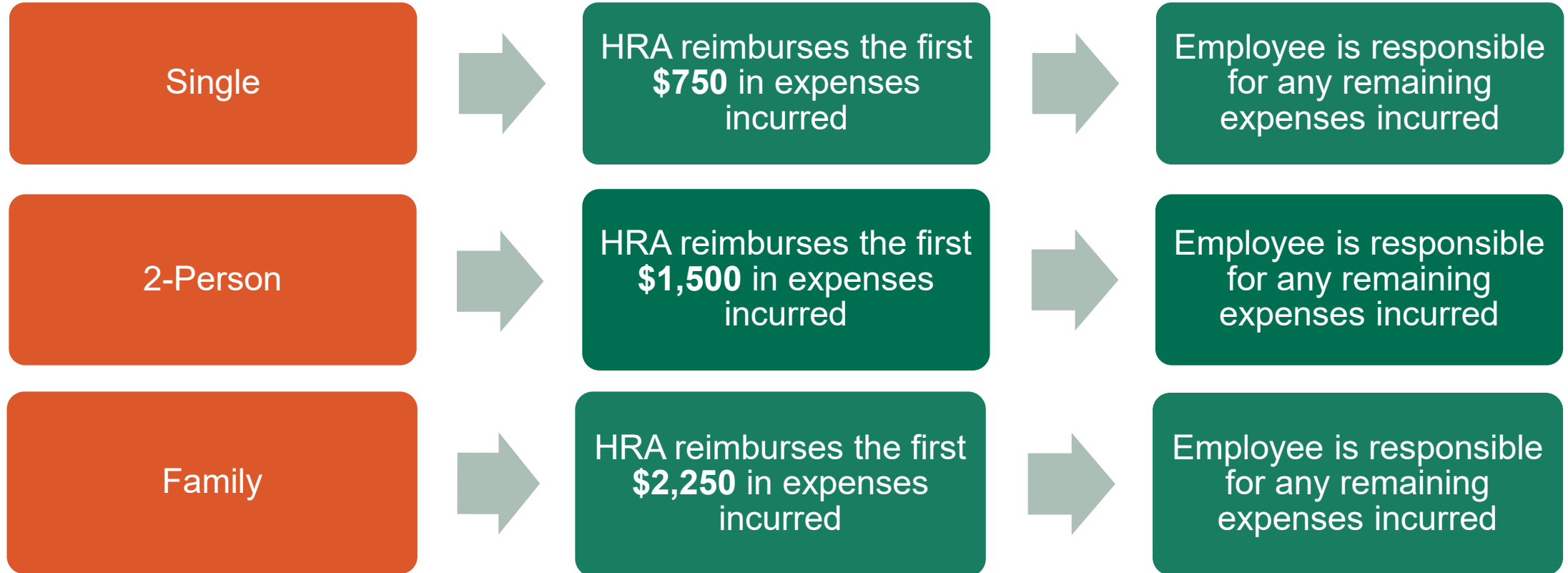
Each Plan Year, HRA will reimburse eligible Medical and DME Deductible and Coinsurance expenses as follows:





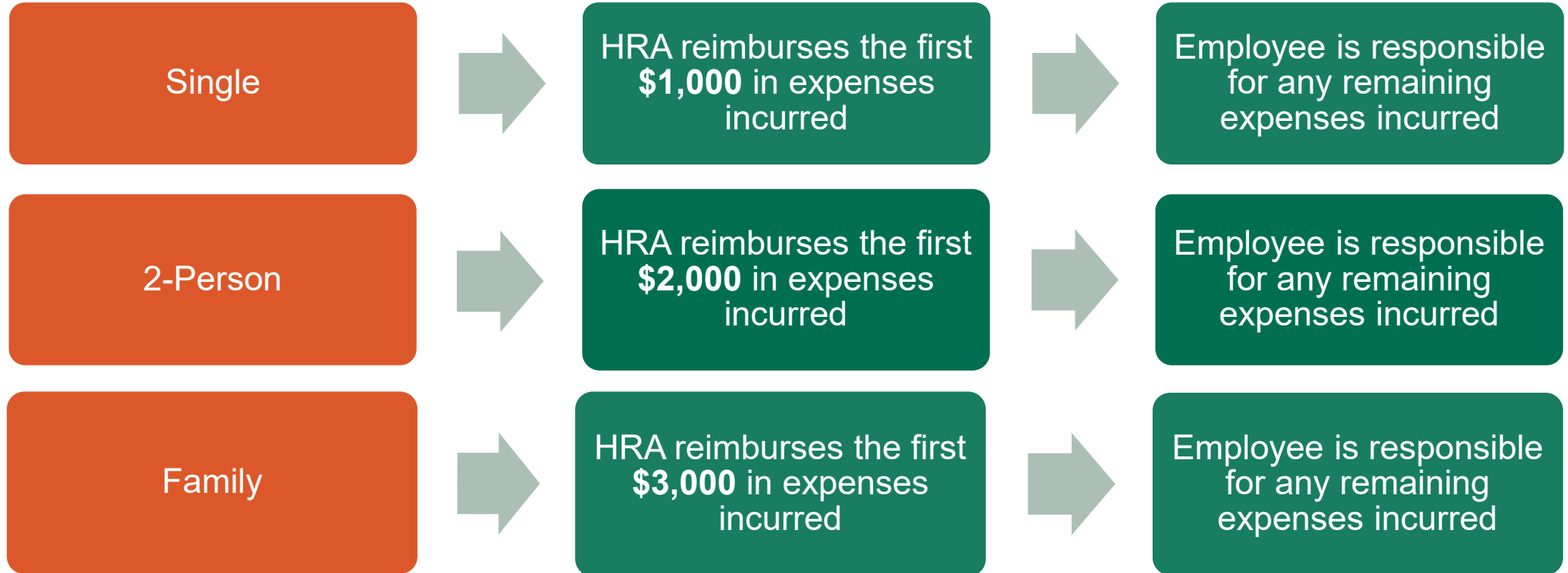
## HRA Plan Design - Souhegan

Each Plan Year, HRA will reimburse eligible Medical and DME Deductible and Coinsurance expenses as follows:

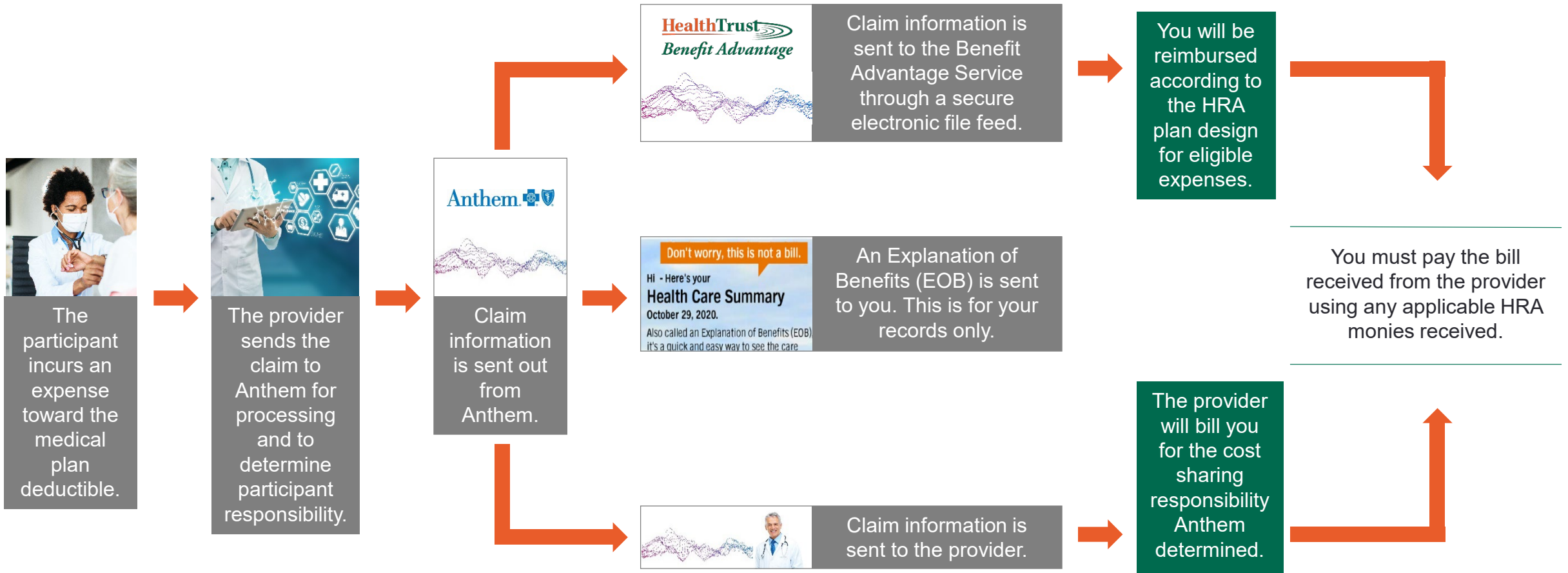


## HRA Plan Design - AEA

Each Plan Year, HRA will reimburse eligible Medical and DME Deductible and Coinsurance expenses as follows:



# BENEFIT ADVANTAGE PARTICIPANT PAY OVERVIEW



# PRESCRIPTION BENEFIT OPTION



Prescription Plan	Your Cost Per RX
RX10/20/45	Retail / Maintenance Choice Copays: \$10 generics \$20 preferred brands \$45 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



## Covered Medications

- Your coverage is based on a list of covered medications known as a formulary.
- A prescription drug formulary is a list of preferred drugs established to encourage the use of safe, effective generic and brand-name medications while helping to control prescription drug costs.
- Certain prescription drugs, such as those that have a direct generic or brand-name therapeutic equivalent medication available, may be excluded from coverage.
- The formulary list is amended from time to time.

## How It Works?

- Providers will have access to the formulary at the point of prescribing (through online prescribing, electronic medical record platforms, or by calling CVS Caremark) and will be able to prescribe covered medications based on this information.
- Prescribers will also have the ability to request a coverage review by contacting CVS Caremark, if there are documented medical reasons for a non-formulary medication to be utilized.
- Log in to your Secure Enrollee Portal (SEP) at [www.healthtrustnh.org](http://www.healthtrustnh.org) to access the most up-to-date formulary information.
  - ✓ *Real-time “Check Drug Cost & Coverage” tool by clicking on the CVS Caremark tile or by using the CVS Caremark mobile app*
  - ✓ *Online searchable drug list*



# PRESCRIPTION BENEFITS



## Specialty Medications:

- Your plan has guidelines in place to ensure the appropriate use of select classes of specialty medications.
- Specialty medications are used for the treatment of chronic and/or genetic conditions, such as multiple sclerosis, rheumatoid arthritis or hepatitis C, and are often injected or infused.
- Exclusively filled by CVS Caremark's Specialty Pharmacy with access to dedicated nurses to help manage complex conditions and treatment.
- Questions or to get started with CVS Caremark's Specialty Pharmacy – call **800.237.2767**.

## Prior Authorization:

- Prescriptions for certain medications require prior authorization – also known as a coverage review – to ensure the medication is cost-effective, safe and clinically appropriate.
- Your plan requires prior authorization for certain medications, such as Botox, Myobloc, Wellbutrin and its generics, Specialty Medications, Compound Medications. Required prior authorizations are subject to change from time to time.
- Your retail pharmacist will provide you or your doctor with a toll-free number to call in order to obtain approval. The CVS Caremark Mail Service and Specialty Pharmacies will contact your doctor directly for approval.

## 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.



# PRESCRIPTION COVERAGE: HIGH DEDUCTIBLE HEALTH PLANS (LUMENOS)



- Your medical and prescription expenses are both subject to your Standard Deductible and/or Coinsurance each plan year
  - You will pay \$0 for certain preventive medications, vaccines and contraceptives
- You may need to pay up front for your prescriptions
  - Especially at the start of your plan year
- You may be subject to certain requirements. Before leaving your doctor's office, ask if your medications are subject to:
  - Formulary Exclusions
  - Prior Authorization
  - Quantity Limits
  - Step Therapy
- **Questions? Call Pharmacy Member Services at 833.267.2133**

# PRESCRIPTION COVERAGE: HIGH DEDUCTIBLE HEALTH PLANS (LUMENOS)



- **Short-Term Medications**
  - Simply present your Anthem medical ID card at a network pharmacy
- **Long-Term Medications:**
  - You have the choice to fill up to 90-day supplies through the mail service or at a network retail pharmacy.
- **Specialty Medications:**
  - Exclusively filled by specialty pharmacy
  - Questions or to get started – call **833.255.0645**





# DENTAL BENEFIT OPTIONS

## July Plan Year (7/1 through 6/30)

	Dental Plan Options	
	ASSA, Mont Vernon, SAU Office & Souhegan	Amherst Teachers & Admin.
Plan Coverage:	1P	6E
<b>Coverage A - Diagnostic &amp; Preventive:</b> 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%	100%
<b>Coverage B - Basic Care:</b> Amalgam (silver) and/or Composite (white) fillings; Surgical and routine extractions; Root canal therapy; Periodontal treatment; Denture repair; Emergency Treatment	80%	100%
<b>Coverage C - Major Care:</b> Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants	60%	50%
<b>Coverage D - Orthodontics:</b> Correction of crooked teeth for dependent children up to the age of 19	50%	50%
<b>Coverage D - Orthodontics:</b> Correction of crooked teeth for Adults age 19 and over	50%	N/A
<b>Orthodontic Lifetime Maximum:</b> (Per Person/Per Lifetime; separate from Plan Year Maximum)	\$1,500	\$1,500
<b>Deductible (Coverage B and C Only):</b> (Per Person/Per Family Per Plan Year)	\$0	\$0
<b>Plan Year Maximum:</b> Per Person/Per Plan Year	\$1,500	\$1,500



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

# STRETCH YOUR DOLLARS

Go Green!



- 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
- Log in to your SEP account at [www.healthtrustnh.org](http://www.healthtrustnh.org) to find participating dentists.

# BENEFIT ADVANTAGE – FSA

- Flexible Spending Accounts (FSAs) can help you manage your qualifying health and childcare and/or eldercare expenses while providing tax-saving benefits.
- Contributions are taken pre-tax from your paycheck in equal installments and reimbursements are tax-free (typically a **20-35% savings** for most participants).
- Your **Health FSA** election amount is available on day one! The full amount of your election is available on the first day of the plan year, giving you the peace of mind of knowing you have money available when you need it.
- **Dependent Care Account** funds are only available as they accumulate through payroll deductions.

*Quick access to your  
FSA through the Secure  
Enrollee Portal!*

**HealthTrust**  
*Benefit Advantage*



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## School Administrative Unit #39 Specifics:

- You can contribute up to \$3,050 to Health FSA and \$5,000 to Dependent Care Account in 2023
- 2 ½ month grace period for both
- Funds are deducted from your paycheck in equal installments

# BENEFIT ADVANTAGE – FSA

## Health FSA:

- You can use your funds for many eligible expenses, such as:
  - Copayments, deductibles and coinsurance
  - Prescriptions
  - Dental and orthodontia services
  - Eyeglasses and contact lenses
  - Over-the-counter medications and supplies
  - And more!

**HealthTrust**  
*Benefit Advantage*



## Dependent Care Account:

- You can use your funds to pay for:
  - Childcare
  - Before-school and after-school programs (kindergarten and grade school expenses are not eligible)
  - Summer day camps
  - Adult daycare
- The care provided must be for a qualifying dependent (such as a child), and the payment made to a qualifying provider (an individual or dependent care center that is in compliance with state and local law).
- The expenses must enable a single parent or both spouses to work, look for work, or to attend school full-time.

# BENEFIT ADVANTAGE – FSA

- **There are two ways you can pay for eligible expenses:**
  - You can use a HealthTrust Benefit Advantage Debit Card.
  - You can pay for services then get reimbursed by submitting a claim reimbursement request either electronically or using a paper form.
- **Benefit Advantage Debit Card:**
  - Allows you to pay at the time of service with automatic debit from your FSA. You will be notified if a copy of the receipt is required for your purchase.
  - Charges made to the debit card are only *conditionally reimbursed* until any required receipts are received and approved by HealthTrust per IRS regulations.
- **Electronic and Paper Claims Requests:**
  - Reimbursements are made payable to you, either by direct deposit or paper check. You can submit claims in a variety of ways:
    - Online - Log in to your SEP account and click on the Benefit Advantage button.
    - Benefit Advantage mobile app.
    - Complete a paper claim form to submit via the secure Message Center in the SEP or send by mail.

## SAVE YOUR RECEIPTS!

You should keep all receipts for purchases associated with your FSA expenses. HealthTrust may request copies of your documentation to verify a debit card purchase.

### 5 Things Every Receipt Needs to Have

All receipts submitted to HealthTrust should include the following IRS-required Information:

1. Name and address of service provider.
2. Date service and expense were incurred.
3. Name of person receiving the service.
4. Detailed description of service provided.
5. Amount charged for service.



**Download the Mobile App!**



Already have the app?  
You can access it through *HT Mobile!*


# SECURE ENROLLEE PORTAL (SEP)

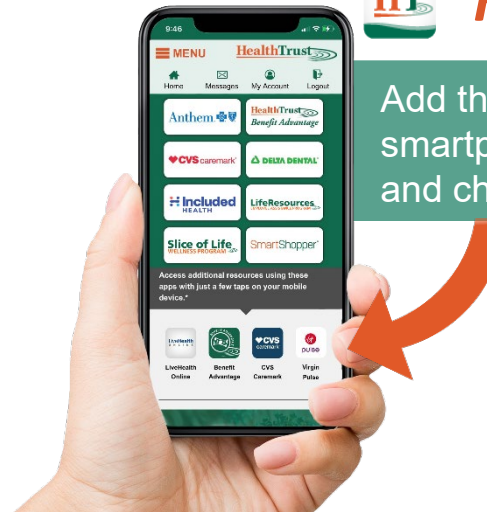


*Available for you, your covered spouse and covered dependents age 18 or older, log in today!*

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

## HealthTrust Mobile

Add the HealthTrust Secure Enrollee Portal to your smartphone or iPad home screen by clicking  and choosing "Add to Home Screen".



Access to vendor partner mobile apps



# WE ARE HERE FOR YOU!



Call 800.527.5001



Send a message directly from the Secure Enrollee Portal



or by email [enrolleeservices@healthtrustnh.org](mailto:enrolleeservices@healthtrustnh.org)

ID CARDS/FORMS

MESSAGE CENTER

ENROLLMENT/MEMBERSHIP INFO

SLICE OF LIFE WELLNESS PROGRAMS

SMARTSHOPPER

WATCH-READ-LEARN

# Thank you!