



Benefits You Can Trust



This presentation contains summary information as of April 2024 for Open Enrollment Plan Year - July Fiscal Year 2025

WHY HEALTHTRUST?

Who is HealthTrust?

A nonprofit, public risk pool dedicated to serving our Members – New Hampshire’s schools, towns, cities, counties and other quasi-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 focus is YOU!

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

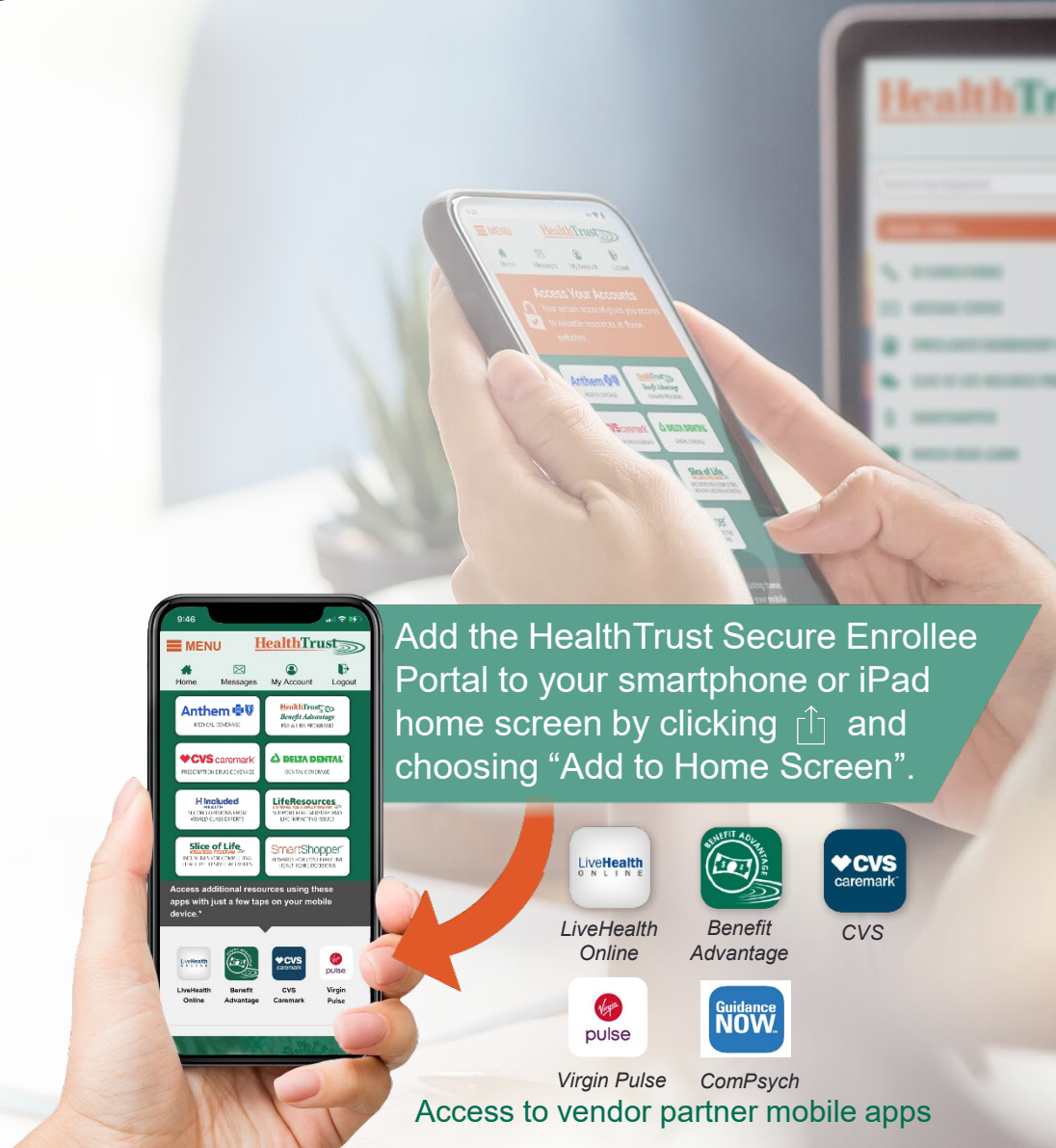





Engage! Get the Most from Your Benefits

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!



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

Easy sign-on to these sites!

Anthem 
MEDICAL COVERAGE

HealthTrust Benefit Advantage 
FSA & HRA PROGRAMS

CVS caremark 
PRESCRIPTION DRUG COVERAGE

DELTA DENTAL 
DENTAL COVERAGE

Included HEALTH 
SECOND OPINIONS FROM WORLD-CLASS EXPERTS

LifeResources 
EMPLOYEE ASSISTANCE PROGRAM
SUPPORT FOR EVERYDAY AND LIFE-IMPACTING ISSUES

Slice of Life WELLNESS PROGRAM 
INCENTIVES FOR COMPLETING HEALTHY LIFESTYLE ACTIVITIES

SmartShopper 
REWARDS FOR COST-EFFECTIVE HEALTHCARE DECISIONS

Our Well-Being Programs provide the resources you and your covered family members need to achieve optimum health.

<p>Slice of Life WELLNESS PROGRAM</p> <p>Powered by: pulse</p>	<p>Medical Care Access</p>	<p>Expert Medical Support</p>	<p>Disease Management</p>	<p>Mental Health</p>
<p><i>Live Healthy, Earn Rewards</i></p>	<p><i>Access Care When and Where You Need It</i></p>	<p><i>Take Charge of Your Health</i></p>	<p><i>Get Help Managing a Chronic Condition or Disease</i></p>	<p><i>Find Support for Everyday and Life-Impacting Issues</i></p>
<ul style="list-style-type: none"> Pulse Cash Rewards Health Coaching Health Check Survey Social Platform Healthy Habits Trackers 	<ul style="list-style-type: none"> LiveHealth ONLINE Anthem 24/7 NurseLine convenientMD URGENT CARE SmartShopper <i>Earn Rewards by Making Cost-Effective Healthcare Decisions</i> 	<ul style="list-style-type: none"> Included HEALTH <i>Get a Second Opinion from a World-Class Expert</i> CORIGEN Medication Safety Program <i>Discover, through DNA Testing, if the Medications You Take Now – or in the Future – are Right for You</i> 	<ul style="list-style-type: none"> CVS caremark Transform Diabetes Care Accordant CVS specialty nurse care management lark Diabetes Prevention Program AWARE RECOVERY CARE Anthem Health Management Programs 	<ul style="list-style-type: none"> LifeResources EMPLOYEE ASSISTANCE PROGRAM Powered by: COMPSTYCH KOA Foundations Mobile App LiveHealth ONLINE (Psychology and Psychiatry) Aspire365 LIVE WORK THRIVE WHILE RECOVERING InStride Health

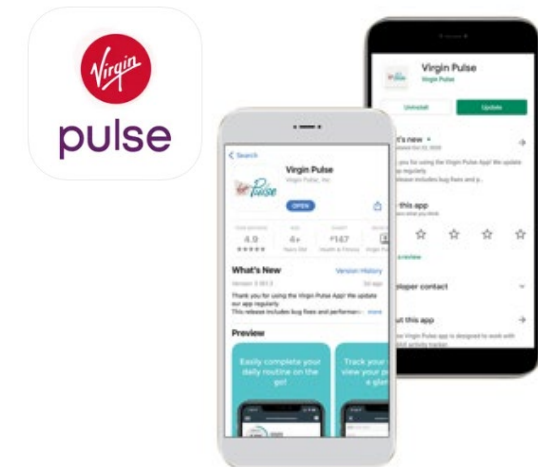
Medicomp: Retirees enrolled in Medicomp Three coverage are not eligible to participate in the following Well-Being Programs – LiveHealth Online, Included Health, SmartShopper, Lark, Aware Recovery Care, InStride Health, and Aspire365.

Medicare Advantage: Retirees enrolled in the HealthTrust Medicare Advantage with Prescription Drug (MAPD) plan have access to Anthem’s robust Silver Sneakers wellness program and HealthTrust’s LifeResources Employee Assistance Program (EAP); they do not have access to the Slice of Life program or other HealthTrust Well-Being Programs.

LET'S DO THIS TOGETHER!

Are you ready for some fun?

- **Who is Eligible:** HealthTrust Medical Enrollees, covered spouses and Retirees are eligible to participate and earn up to **\$475** in Pulse Cash each year.
- **To Register:** Log in or create your HealthTrust Secure Enrollee Portal account at www.healthtrustnh.org and click on the Slice of Life tile or download the Virgin Pulse app.
- **Rewards your way!** You decide when and what to redeem Pulse Cash for including gift cards, a health and wellness item from the Virgin Pulse store or donate to charity.



HEALTHY ACTIONS = REWARDS!

Effective January 2024



How to earn rewards:

It's simple! Do healthy things, earn points and get rewards! The points you earn will accumulate each quarter. As you reach a new level, your rewards grow!

Quarterly Earning Opportunities

	Points	Pulse Cash
LEVEL 1	3,000	\$10
LEVEL 2	8,000	\$20
LEVEL 3	15,000	\$35
LEVEL 4	24,000	\$45
Maximum rewards per quarter		\$110

2024 Annual Key Action Rewards: \$35

- Complete the Health Check for \$10 Pulse Cash & 500 Points
- Complete three Health Coaching Sessions to earn \$25 Pulse Cash
- Complete a Biometric Screening and earn 1,000 points



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)
- Prescription Medications
- Behavioral Health and Substance Use Care
- Emergency or Urgent Care
- Worldwide Coverage for Unforeseen or Emergency Care

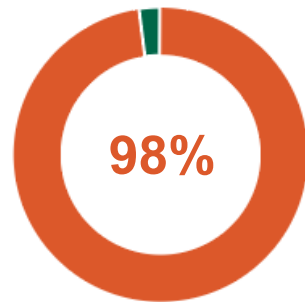
ACCESS BLUE HMO AND SITE OF SERVICE PLANS

- **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

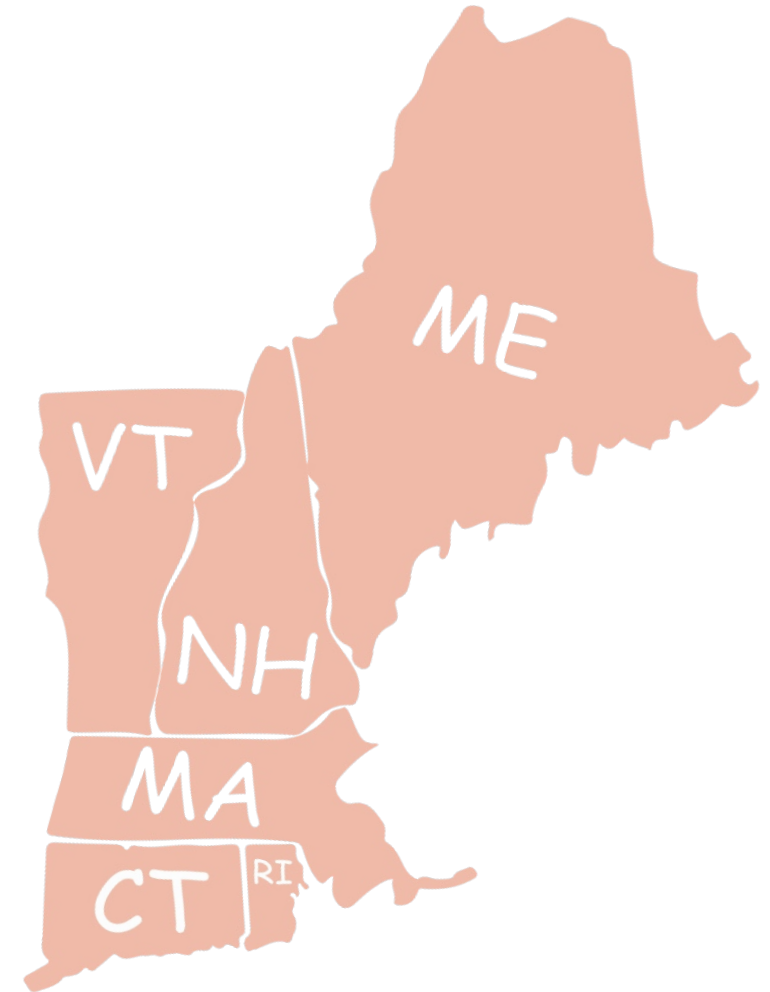
New Hampshire Statistics:



PCPs and
Hospitals in
Network



Specialists in
Network



Anthem 

ACCESS BLUE SITE OF SERVICE PLANS (SOS)

Get the care you need – and pay less!



- **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 **90%** of contributions are for claims expenses.

MEDICAL BENEFIT OPTIONS

Ashland

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

Medical Plan Type	Access Blue New England HMO	Access Blue New England HMO with Deductible
Plan Name	AB20	ABSOS20/40/1KDED
Visit Copay	\$20	\$20
Specialty Visit Copay	\$20	\$40
Walk-In Center Copay	\$20	\$20
Urgent Care Copay	\$50	\$50
ER Copay	\$100	\$100
Standard Deductible (per person/per family)	\$0	\$1,000 / \$3,000
Standard Coinsurance	N/A	N/A
Chiropractic Visits/Copay	Unlimited / \$20	Unlimited / \$20
Therapy Visits (PT/OT/ST)/Copay	60 / \$20	60 / \$20
Acupuncture Visits/Copay	Unlimited / \$20	Unlimited / \$20
Durable Medical Equipment	You pay 20%	\$100 deductible, then you pay 20%
MRI, CT scan, PET, MRA	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible
X-Rays and Ultrasounds	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible
Labs (including allergy testing)	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	\$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.

HOW TO FIND AN ANTHEM NETWORK PROVIDER

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

Start here!
SECURE LOGIN
Access the SEP, SMP, and WCP



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

Search by Zip Code

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

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

Click here to search by Care Provider or Procedure

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 1

Site of Service

Recognitions/Tier

Provider's Recognitions (2)

Site of Service

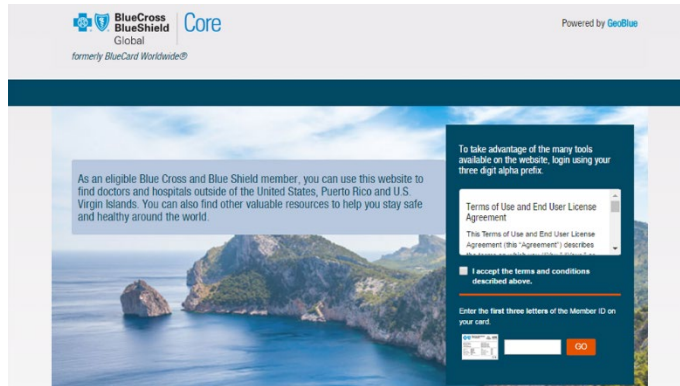
This is a Site of Service (SOS) provider. Using an SOS provider may result in lower costs to you for laboratory and imaging services. Not all plans offer a Site of Service benefit; please contact Member Services to confirm benefits. In addition, all sites may not provide all testing services; please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

COVERAGE ANYWHERE ANYTIME

Worldwide Coverage

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

www.bcbsglobalcore.com
800.810.2583



BCBS Global Core



Away From Home Care Program (HMO & SOS Plans)

- This program allows 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.

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>\$0 for Certain Preventive Medications and Contraceptives</i>	<i>Maintenance Choice Copays:</i> \$10 generics \$40 preferred brands \$70 non-preferred brands

Retail Pharmacy: Up to a 34-day supply - Choose from over 68,000 network pharmacies nationwide!

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

Maintenance Choice (Mail Service or CVS Retail 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 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 will be reviewed quarterly and is amended from time to time.

How It Works?

- Providers will have electronic access to the formulary at the point of prescribing and will be able to prescribe covered medications based on this information.
- If there are documented medical reasons why you must take a medication that is not on the formulary, your provider can request a coverage review by calling **855.240.0536**.
- Log in to your Secure Enrollee Portal (SEP) at www.healthtrustnh.org to access the most up-to-date coverage and formulary information.



PRESCRIPTION BENEFITS



Specialty Medications:

- Specialty medications are used for the treatment of complex conditions, such as cancer, multiple sclerosis, rheumatoid arthritis, and are often injected or infused.
- Exclusively filled by CVS Specialty Pharmacy[®] with 24/7 access to specifically trained pharmacists and nurses to help manage complex conditions and treatment.
- You can have your specialty medications available for pickup at any CVS Pharmacy retail location, or you can have your medications delivered to your home or location of your choice.
- To get started, call a CVS Specialty representative at **800.237.2767** or register online at [CVSpecialty.com](https://www.CVSpecialty.com).

Prior Authorization:

- Prescriptions for certain medications require a prior authorization – also known as a coverage review – to ensure the medication is cost-effective and clinically appropriate.
- Required prior authorizations are subject to change from time to time.
- Your doctor will contact CVS Caremark directly for you to initiate the Prior Authorization process.

Preventive Vaccines:

- Certain vaccines (i.e., flu, shingles, pneumonia) may be obtained at any network retail pharmacy location – choose from over 68,000 locations!
- Show your prescription ID card to receive the vaccine, at no cost.

DENTAL BENEFIT OPTION

Ashland

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

	Dental Plan Option
Plan Coverage:	3A
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	N/A
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)	N/A
Deductible (Coverage B and C Only): (Per Person/Per Family Per Plan Year)	\$0
Plan Year Maximum: Per Person/Per Plan Year	\$1,000



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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 to find participating dentists.

YOUR 8-STEP ACTION PLAN!

- 1. Connect! Create your HealthTrust Secure Enrollee Portal (SEP) Account today!** You can access all your benefit information (including digital ID cards!) and Well-Being programs in the SEP.
- 2. Save this number – 800.527.5001** – The HealthTrust team is here to help! Or contact us by sending a secure message in the SEP.
- 3. Get Checked – It's important!** Preventive care services, such as screenings, routine check-ups, vaccines, eye exams, are covered in full when you see network providers – and these services keep you healthy!
- 4. Know Your Options.** You are covered for unforeseen, urgent and emergency care no matter where you are.
- 5. See a Doctor without Leaving Home – for medical and behavioral health care.** Through **LiveHealth Online***, you can consult a board certified medical doctor, therapist or psychiatrist from the privacy and comfort of home.
- 6. Engage in your wellness!** Participate in Slice of Life and Well-Being programs for tools and resources to help you achieve optimum health.
- 7. Get Support with your LifeResources Employee Assistance Program** – available 24/7 By calling this number 800.759.8122.
- 8. Learn and Earn with SmartShopper***. If your doctor recommends a screening test, surgery or other medical service, use SmartShopper to view your provider options and earn a reward if you choose a cost-effective facility.

**Individuals covered by a Medcomp Three Plan are not eligible to participate in these programs.*



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 PROGRAM



MEDICAL CARE ACCESS



EXPERT MEDICAL SUPPORT



DISEASE MANAGEMENT



MENTAL HEALTH

Thank you!