



Benefits You Can Trust



*This presentation contains summary information as of April
2020 for Open Enrollment Plan Years beginning 2020*

Get to know HealthTrust!

Who is HealthTrust?

A nonprofit, public risk pool dedicated to serving our Members – the people who work in and govern 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



Chair: **Cathy Ann Stacey**,
Register of Deeds,
Rockingham County



Vice Chair: **Daniel Rossner**,
Business Administrator,
SAU #48



K. Jeanne Beaudin,
Town Administrator, Belmont



Russell Dean,
Town Manager, Exeter



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,
Winnacunnet High School

Why HealthTrust?

Our focus is YOU!

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



53,247

TOTAL MEDICAL COVERED LIVES



25,883 TOTAL MEDICAL ENROLLEES

17,993 ACTIVE

5,684 SINGLE; 4,628 TWO-PERSON; 7,585 FAMILY

7,890 RETIREES (Early Retirees + MC3)

As of January 1, 2020





Engage! Get the Most from Your Benefits

Enhanced 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!



NEW SINGLE SIGN-ONS!

HealthTrust
Benefit Advantage

 **GRAND ROUNDS®**

 **DELTA DENTAL®**

LifeResources
EMPLOYEE ASSISTANCE PROGRAM

Enrollees and Covered Spouses
can earn up to **\$475*** in cash
plus a **\$100*** fitness device
credit! *Per calendar year!*

2020



**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.*

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!*****

Shop before your medical service! 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-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
NasalSinus – 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

*Program is subject to change without notice. Please note that covered individuals will be presented all incentive options EXCEPT when the second and/or third option is 10% higher than the most cost effective option in the area. In this situation, only the top incentive will be shown. For certain inpatient procedures, only one incentive option is provided. All shopping made to be done before service are estimated either by calling or logging in.
*The amount of any cash rewards is taxable to the recipient for federal income tax purposes.

01.2019 **HealthTrust**



Look before you Book! Log in to your secure account at www.healthtrustnh.org and click on the SmartShopper button, then “Search for a Procedure,” 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 who can help you:

- Find a cost-effective option for your medical service.
- Assist with a referral, if needed.
- Schedule your appointment.

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

Enrollees with Medcomp Three coverage are not eligible to participate in SmartShopper.

HealthTrust | SmartShopper®

- Using 30-mile radius from 03801
- Ability to shop close to home or work

MRI - Knee

Seacoast Orthopedics

Estimated Procedure Cost:

\$431 - \$527

Cash Reward

\$150

Access Sports Medicine

Estimated Procedure Cost:

\$438 - \$536

Cash Reward

\$75

Portsmouth Regional Hospital

Estimated Procedure Cost:

\$1,553 - \$1,899

Cash Reward

\$0

Mammogram

Women's Life Imaging

Estimated Procedure Cost:

\$268 - \$328

Cash Reward

\$50

Derry Imaging Center

Estimated Procedure Cost:

\$355 - \$434

Cash Reward

\$25

Exeter Hospital

Estimated Procedure Cost:

\$504 - \$616

Cash Reward

\$0

Colonoscopy

Portsmouth Ambulatory

Estimated Procedure Cost:

\$1,532 - \$2,754

Cash Reward

\$150

Wentworth Surgery Center

Estimated Procedure Cost:

\$1,695 - \$2,922

Cash Reward

\$75

Portsmouth Regional Hospital

Estimated Procedure Cost:

\$3,536 - \$4,786

Cash Reward

\$0

Sign up for

LiveHealth Online before the first symptom

Because life won't wait for you to feel better



With LiveHealth Online, you can see a doctor 24/7 without an appointment, or a therapist or psychiatrist by appointment, from the privacy of your home or anywhere you have a computer or mobile device with a webcam. Doctors can answer questions, make a diagnosis and even prescribe basic medications when needed.* Best of all, online visits are covered by HealthTrust medical plans, other than Medcomp Three.

Cost for HealthTrust Enrollees and Covered Family Members for Most HealthTrust Medical Plans**

Medical Visits: Copay is just \$10 or less!

Behavioral Health Visits: Visit with a licensed psychologist/therapist or board-certified psychiatrist by appointment – **New cost is just a \$10 copay or less** effective 7/1/2020 for July Plan Renewals and 1/1/2021 for January Plan Renewals.

With LiveHealth Online, you get:

- Immediate doctor visits through live video
- Your choice of board-certified doctors
- Private, secure and convenient online visits

When to use LiveHealth Online

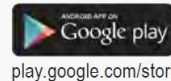
Some of the most common uses include:

- Cold and flu symptoms
- Allergies
- Sinus infections
- Migraines
- Upper respiratory infections
- Bronchitis
- Family health questions
- Stress, depression, anxiety and other related issues

Sign up for LiveHealth Online today!

REGISTERING IS QUICK AND EASY

Download the mobile app for free from the App Store® or Google Play™, or sign up online.



OR

Set up your LiveHealth Online profile at
WWW.LIVEHEALTHONLINE.COM
so you are ready for your appointment
BEFORE YOU NEED IT.

Cost for HealthTrust Enrollees and Covered Family Members for most HealthTrust Medical Plans*

- **Medical Visit:** Copay just \$10 or less!
- **Behavioral Health Visit:** New cost is just a \$10 copay or less.**

More care options from LiveHealth Online



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.



**High Deductible Health Plan Cost: 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.*

***Effective 7/1/20 for July Plan Renewals and 1/1/21 for January Plan Renewals.*



A benefit available to individuals covered by a HealthTrust medical plan

Grand Rounds Services



Complex Medical Care.

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



An expert.

Provide you with a second opinion or personalized care plan from a world-class expert.



A hand.

Help book doctors' appointments, gather medical records, and handle all the details.



Answers.

We'll help you understand a new diagnosis or existing condition.



Treatment decision support.

To help make the best choices for care.

Enrollees with Medicomp Three coverage are not eligible to participate in Grand Rounds.

Getting Started with Grand Rounds



Desktop

1. Log in to your secure account at www.healthtrustnh.org and click on the Grand Rounds button.
2. Enter your email and password, then input your personal information to create your account



Phone

Call **1.855.633.8341** to speak with a care coordinator and set up your account.



Mobile

1. Search “Grand Rounds” in the **Apple App Store** or **Google Play Store**.
2. Download the **Grand Rounds App**.
3. Enter your email and password, then input your personal information to create your account.



Enrollees with Medicomp Three coverage are not eligible to participate in Grand Rounds



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 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!*

New website!







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

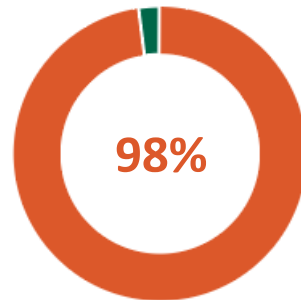
Access Blue HMO Plans

- **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

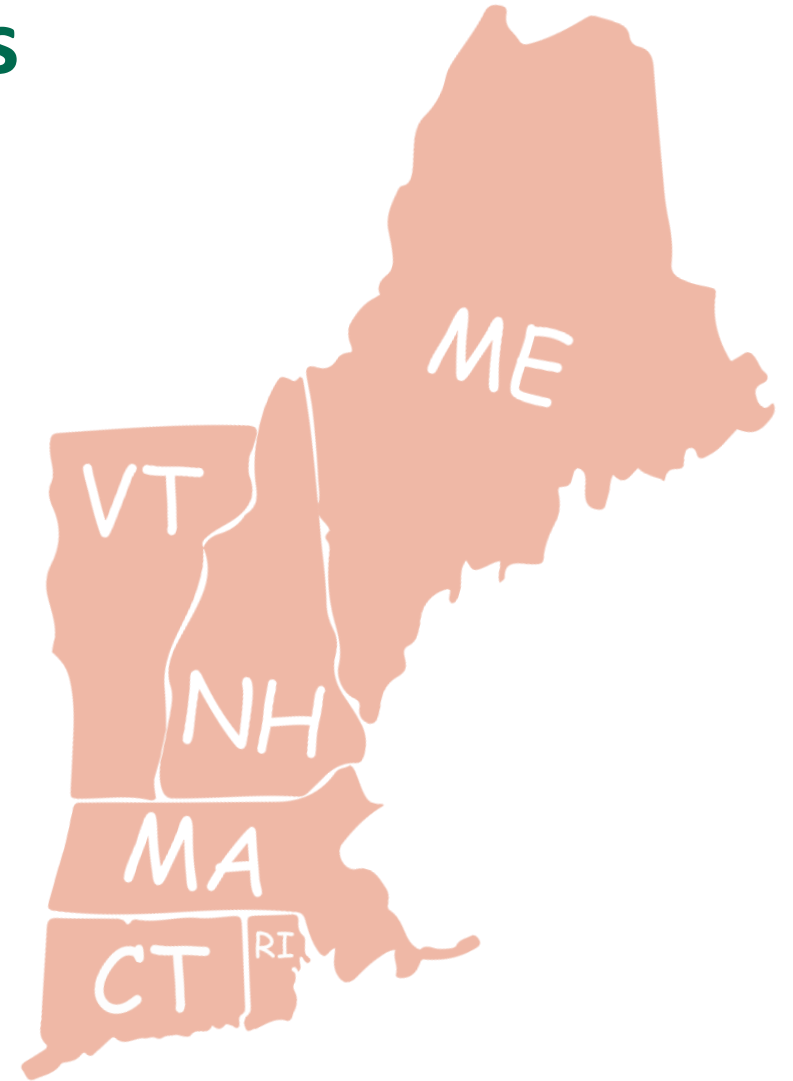
New Hampshire Statistics:



PCPs and Hospitals
in Network



Specialists in
Network



COVERAGE ANYWHERE ANYTIME

Worldwide Coverage | www.bcbsglobalcore.com



Away From Home Care Program (HMO Plans)



Medical Benefit Options

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

Medical Plan Type	Access Blue New England HMO
Plan Name	AB20
Visit Copay	\$20
Specialty Visit Copay	\$20
Walk-In Center Copay	\$20
Urgent Care Copay	\$50
ER Copay	\$100
Standard Deductible (per person/per family)	\$0
Chiropractic Visits/Copay	12 / \$20
Therapy Visits (PT/OT/ST)/Copay	60 / \$20
Acupuncture Visits/Copay	N/A
Durable Medical Equipment	You pay 20%
MRI, CT scan, PET, MRA	You pay \$0
X-Rays and Ultrasounds	You pay \$0
Labs (including allergy testing)	You pay \$0
Maximum Out-of-Pocket (medical and RX expenses combined)	\$3,000 / \$6,000



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

Prescription Benefit Options




Prescription Plans	Your Cost Per RX
RX10/20/45	<i>Retail/Maintenance Choice Copays:</i> \$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

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 rare conditions and treatment.
- **Beginning 7/1/2020**, 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**.



Benefit Enhancements and Updates

Infertility Treatment

Effective January 1, 2020 for January Groups and July 1, 2020 for July Groups

- New coverage for medically necessary treatment of fertility-related conditions.
- Applies to all HealthTrust medical benefit options, with the exception of Medicomp Three.
 - Coverage is currently provided for diagnostic services related to determining the cause of infertility.

Autism Benefit

Effective January 1, 2020 for January Groups (was July 1, 2019 for July Groups)

- Enhanced coverage for the treatment of pervasive developmental disorder or autism, including Applied Behavioral Analysis therapy (ABA).
- Services for ABA must be medically necessary and furnished by, or under the supervision of, an individual who is professionally certified by a national board of behavioral analysts.
- Applies to all HealthTrust medical benefit options, with the exception of Medicomp Three.
- Autism Spectrum Disorder (ASD) Program Resources **1.844.269.0538**.

Emergency Room Boarding

Effective January 1, 2020 for both January and July Groups

- New coverage for boarding and non-medical care costs of a covered individual who is waiting in an acute care hospital in NH for an involuntary inpatient or other psychiatric admission, with no cost sharing for the individual.
- Applies to all HealthTrust medical benefit options, with the exception of Medicomp Three.

For City Employees, Fire and Non-Union



Dental Benefit Options

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

Plan Coverage:	Dental Plan Option
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)	15C
Coverage B - Basic Care: Amalgam (silver) and/or Composite (white) fillings; Surgical and routine extractions; Root canal therapy; Periodontal treatment; Denture repair; Emergency Treatment	100%
Coverage C - Major Care: Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants	60%
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)	N/A
Deductible (Coverage B and C Only): (Per Person/Per Family Per Plan Year)	\$0
Plan Year Maximum: Per Person/Per Plan Year	\$750

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

For PMA, SMA and Police



Dental Benefit Options

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

	Dental Plan Option
Plan Coverage:	3F
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	\$1,500

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

Enhanced Secure Enrollee Portal (SEP)

New Single Sign-ons!

**Access Your Accounts**

Your secure account gives you access to valuable resources at these websites.

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

Access to vendor partner mobile apps using your



LiveHealth
Online



Benefit
Advantage



CVS
Caremark



AlwaysOn

We are here for you!



Call 800.527.5001



**Send a message directly from
the Secure Enrollee Portal**



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



or by email enrolleeservices@healthtrustnh.org

Thank you!