



## Pelham School District - PESPA

*Providing employee benefits to New Hampshire public sector employees, retirees and their families for almost 40 years!*



*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](http://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".

Access to vendor partner mobile apps

**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** 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.*

### Slice of Life WELLNESS PROGRAM

Powered by: 

*Live Healthy,  
Earn Rewards*

Pulse Cash Rewards

Health Coaching

Health Check Survey


Social Platform

Healthy Habits  
Trackers

### Medical Care Access

*Access Care When and  
Where You Need It*

**LiveHealth**  
ONLINE

**Anthem**   
24/7 NurseLine

 **convenientMD**  
URGENT CARE

**SmartShopper**  
*Earn Rewards by Making  
Cost-Effective Healthcare  
Decisions*

### Expert Medical Support

*Take Charge  
of Your Health*

 **Included**  
HEALTH

*Get a Second Opinion from  
a World-Class Expert*

**CORIGEN**  
Medication Safety Program  
*Discover, through DNA  
Testing, if the Medications  
You Take Now – or in the  
Future – are Right for You*

### Disease Management

*Get Help Managing a  
Chronic Condition or Disease*

 **CVS caremark**  
Transform Diabetes Care

**Accordant**  
CVS specialty nurse care management

**lark**  
Diabetes Prevention Program

  
AWARE  
RECOVERY CARE

**Anthem**   
Health Management Programs

### Mental Health

*Find Support for Everyday  
and Life-Impacting Issues*

**LifeResources**  
EMPLOYEE ASSISTANCE PROGRAM

Powered by: **COMPSYCH**

 **KOA  
Foundations  
Mobile App**

**LiveHealth**  
ONLINE  
(Psychology and Psychiatry)

 **Aspire365**  
LIVE WORK THRIVE WHILE RECOVERING

 **InStride Health**

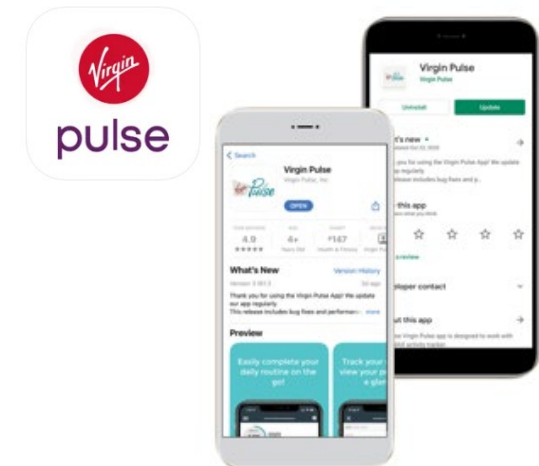
**Medicomp:** Retirees enrolled in Medicomp Three coverage are not eligible to participate in the following Well-Being Programs – LiveHealth Online, Included Health, SmartShopper, Lark, Aware Recovery Care, InStride Health, and Aspire365.

**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](http://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



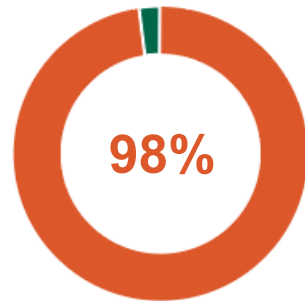
# ACCESS BLUE HMO AND SITE OF SERVICE PLANS

- **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

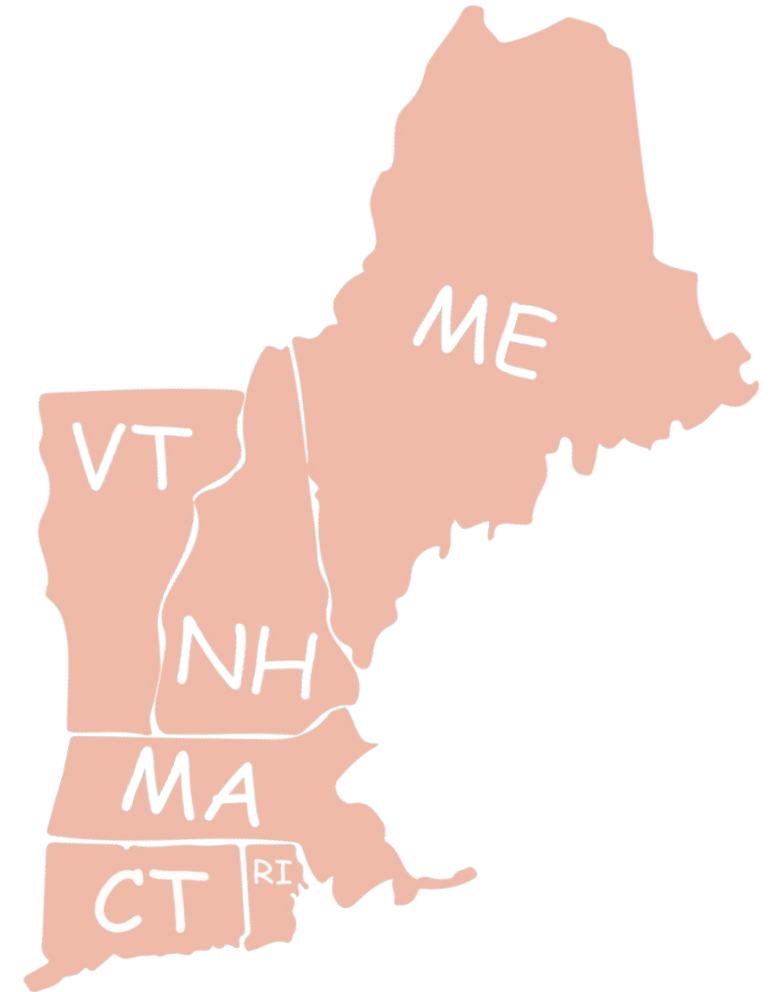
## *New Hampshire Statistics:*



PCPs and  
Hospitals in  
Network



Specialists in  
Network





# 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

## 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	AB15/40IPDED	ABSOS25/50/3KDED
Visit Copay	\$20	\$15	\$25
Specialty Visit Copay	\$20	\$40	\$50
Walk-In Center Copay	\$20	\$15	\$25
Urgent Care Copay	\$50	\$125	\$75
ER Copay	\$100	\$250	\$150
Standard Deductible (per person/per family)	\$0	\$1,000 / \$3,000	\$3,000 / \$9,000
Standard Coinsurance	N/A	N/A	N/A
Chiropractic Visits/Copay	Unlimited / \$20	Unlimited / \$15	Unlimited / \$25
Therapy Visits (PT/OT/ST)/Copay	60 / \$20	60 / \$15	60 / \$25
Acupuncture Visits/Copay	Unlimited / \$20	Unlimited / \$15	Unlimited / \$25
Durable Medical Equipment	You pay 20%	\$100 deductible, then you pay 20%	\$100 deductible, then you pay 20%
MRI, CT scan, PET, MRA	You pay \$0	Standard Deductible	You pay \$0 at SOS providers. Otherwise, Standard Deductible
X-Rays and Ultrasounds	You pay \$0	You pay \$0	You pay \$0 at SOS providers. Otherwise, Standard Deductible
Labs (including allergy testing)	You pay \$0	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	\$5,000 / \$10,000

# 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.**

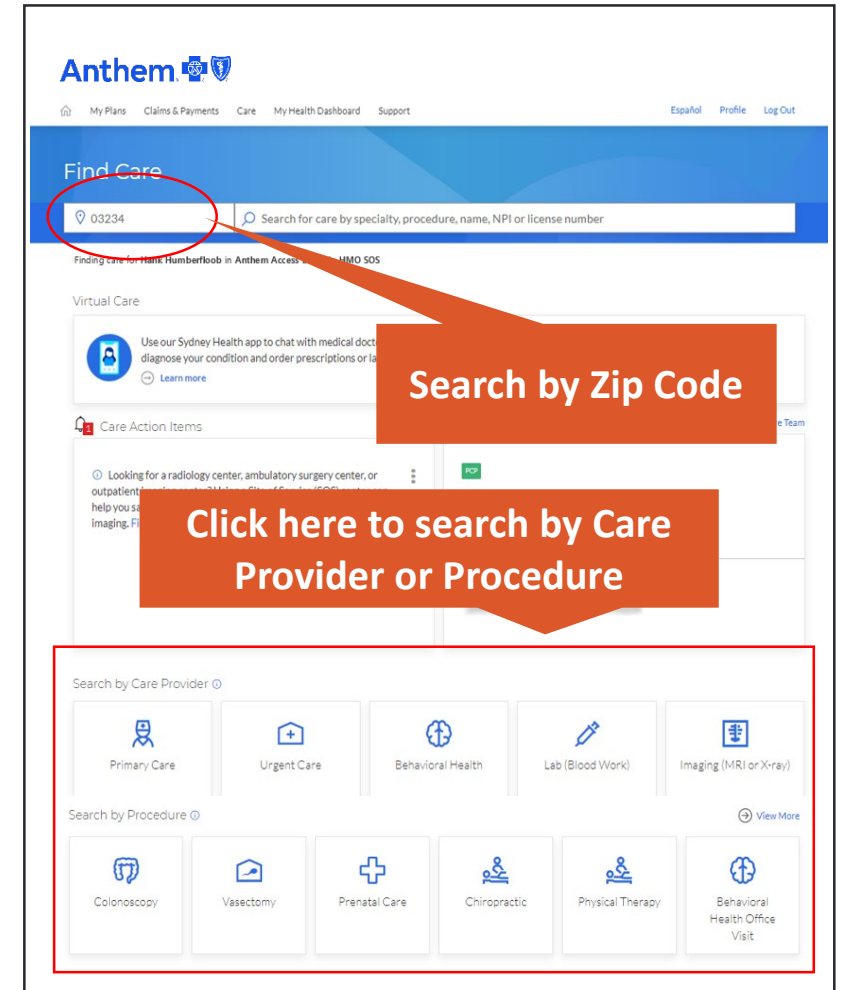
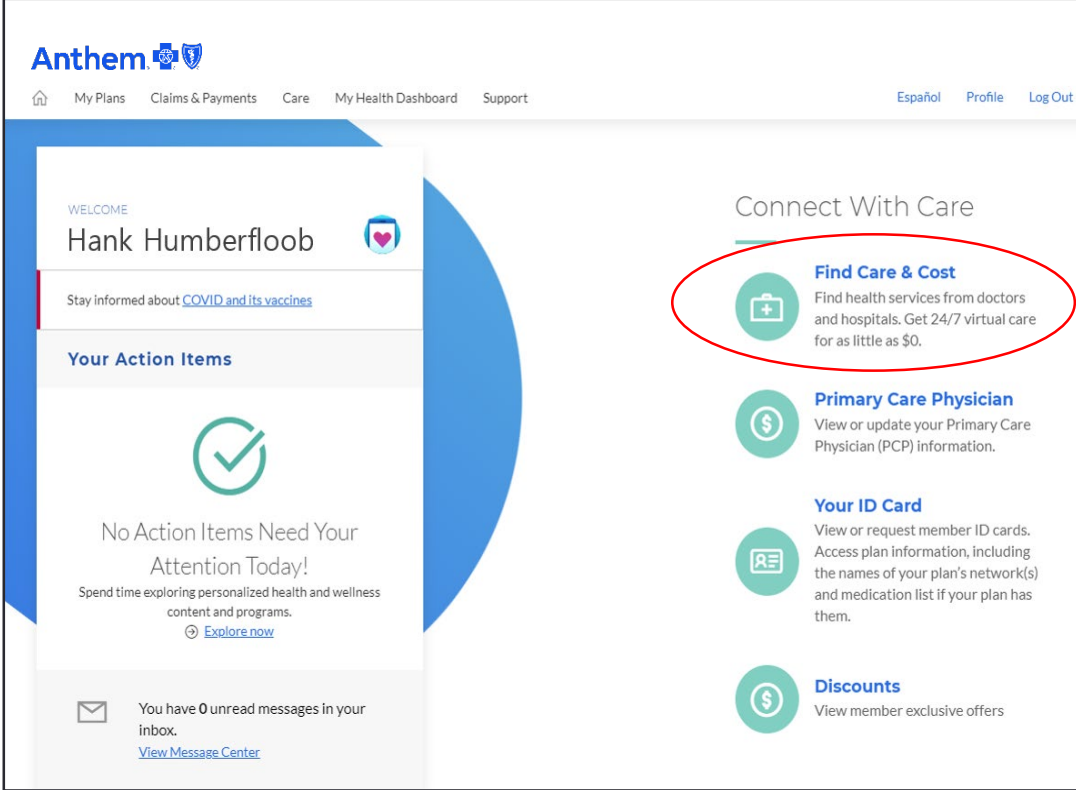
**Start here!**

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

↓

**Anthem**

→



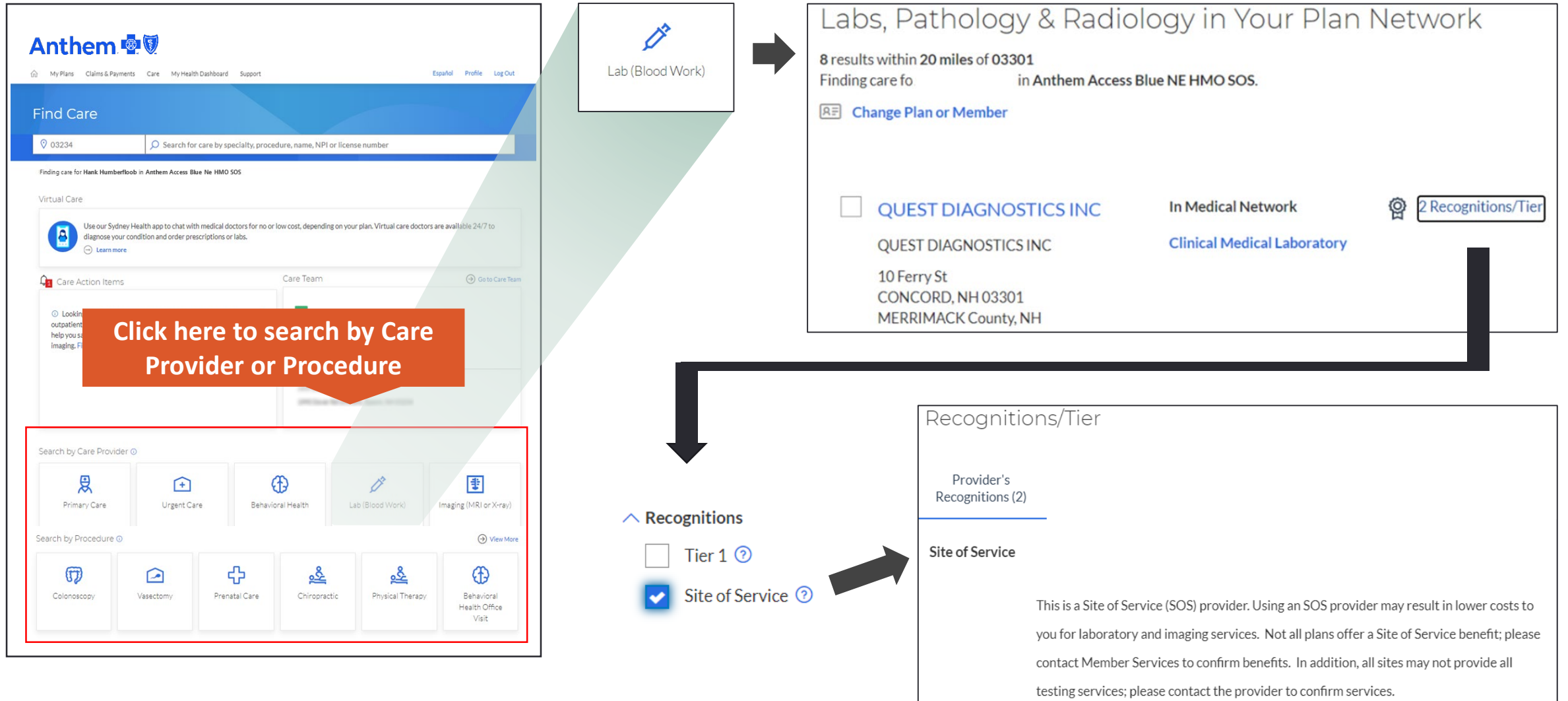
**Search by Zip Code**

**Click here to search by Care Provider or Procedure**

***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

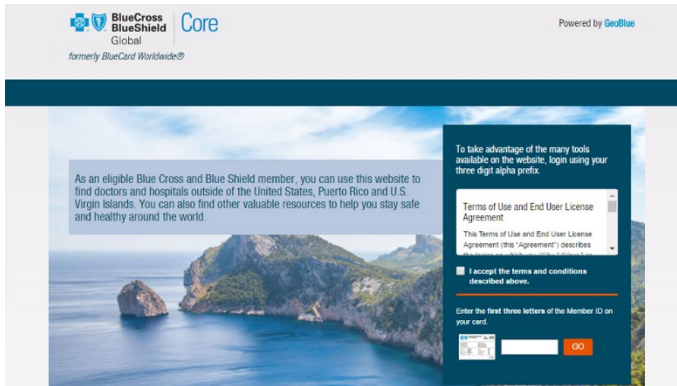


# COVERAGE ANYWHERE ANYTIME

## Worldwide Coverage

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

[www.bcbsglobalcore.com](http://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 <b>\$0 for Certain Preventive Medications and Contraceptives</b>	<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](http://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 **[CVSSpecialty.com](https://www.CVSSpecialty.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

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

	Dental Plan Option
<b>Plan Coverage:</b>	<b>1A</b>
<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%
<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%
<b>Coverage C - Major Care:</b> Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants	50%
<b>Coverage D - Orthodontics:</b> Correction of crooked teeth for dependent children up to the age of 19	50%
<b>Coverage D - Orthodontics:</b> Correction of crooked teeth for Adults age 19 and over	N/A
<b>Orthodontic Lifetime Maximum:</b> (Per Person/Per Lifetime; separate from Plan Year Maximum)	\$1,000
<b>Deductible (Coverage B and C Only):</b> (Per Person/Per Family Per Plan Year)	\$0
<b>Plan Year Maximum:</b> 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.*



# 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.

# 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.



# 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)

## Thank you!



ID CARDS/FORMS



MESSAGE CENTER



ENROLLMENT/MEMBERSHIP INFO



SLICE OF LIFE WELLNESS PROGRAM



MEDICAL CARE ACCESS



EXPERT MEDICAL SUPPORT



DISEASE MANAGEMENT



MENTAL HEALTH