



MoDOT & MSHP Medical and Life Insurance Plan

High Deductible Health Plan
(HDHP)

How is a HDHP Different than our PPO?

SAME

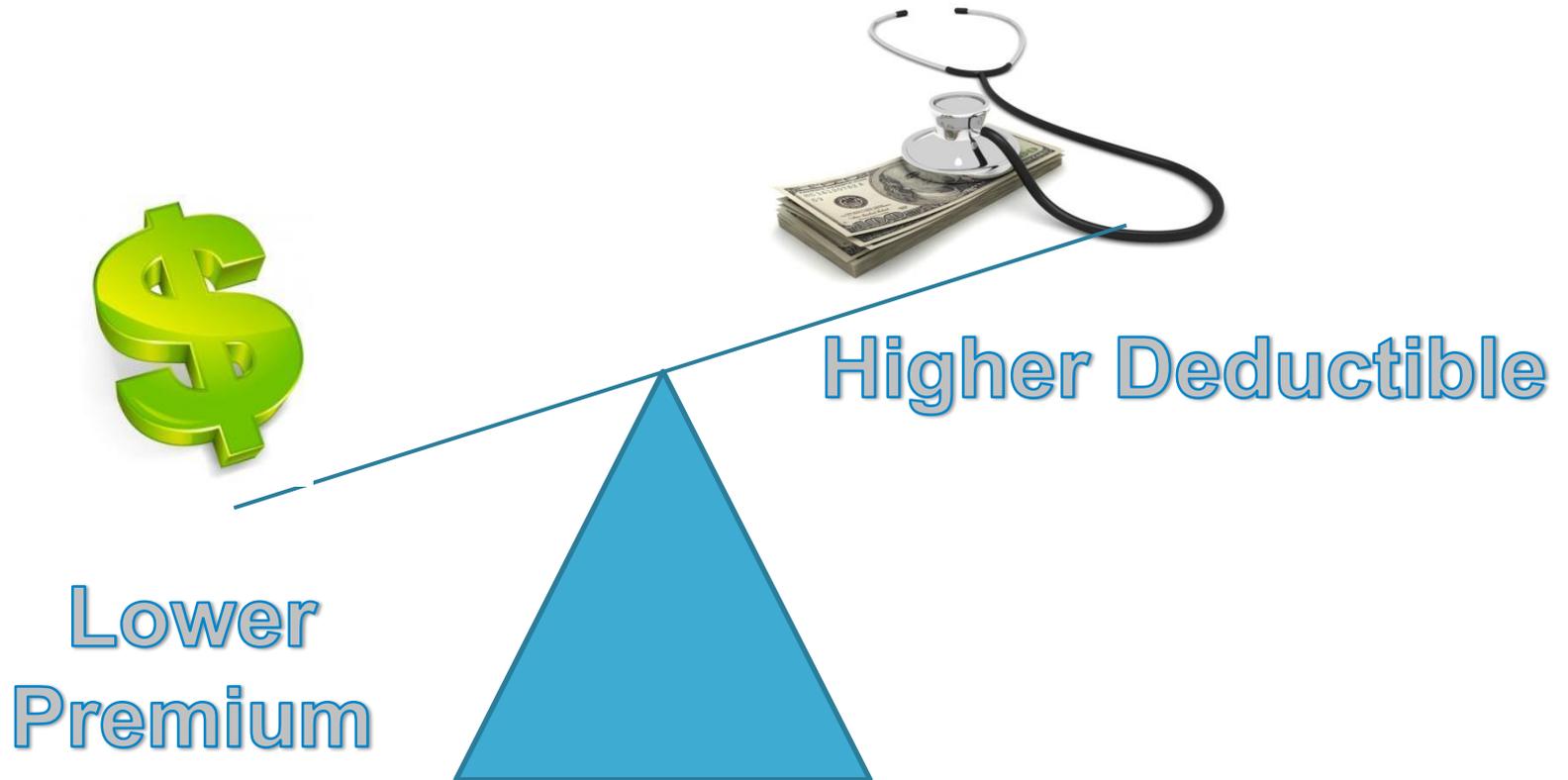
- Same covered medical services
- Same network of doctors
- Same preventative care benefits paid at 100%
- Plan pays 100% of covered expenses after you meet your Out of Pocket Maximum



DIFFERENT

- No co-pays
- You pay your deductible 1st then a 30% in-network co-insurance (50% for out of network) thereafter for covered expenses
- Prescriptions are combined with medical deductible
- You can pay for medical expenses from your HSA

► Why a HDHP?



▶ HDHP Rate Comparison

Rate Category	MoDOT/MSHP Coventry PPO Plan		
	Available Statewide		
	Premium	Employer Share	Subscribers Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$438.00	\$350.00	\$88.00
Subscriber/Family	\$1,331.00	\$1,065.00	\$266.00
Subscriber/Spouse	\$963.00	\$770.00	\$193.00
Subscriber/Child	\$613.00	\$490.00	\$123.00
Subscriber/2 Children	\$787.00	\$630.00	\$157.00

Rate Category	MoDOT/MSHP Coventry HDHP		
	Available Statewide		
	Premium	Employer Share	Subscribers Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$398.00	\$350.00	\$48.00
Subscriber/Family	\$1,209.00	\$1,065.00	\$144.00
Subscriber/Spouse	\$874.00	\$770.00	\$104.00
Subscriber/Child	\$557.00	\$490.00	\$67.00
Subscriber/2 Children	\$715.00	\$630.00	\$85.00



▶ HDHP Plan Comparison

	Current PPO		HDHP Option	
	In Network	Out of Network	In Network	Out of Network
HSA Funding (Individual/Family)	n/a		\$250/\$500	
Deductible				
Individual	\$450	\$450	\$1,700	\$3,500
Family	\$1,350	\$1,350	\$3,500	\$7,000
Out-of-Pocket Maximum				
Individual	\$1,600	\$2,425	\$3,300	\$5,000
Family	\$4,800	\$7,275	\$6,600	\$10,000
Coinsurance (<i>applied after the deductible has been met</i>)	10%	20%	30%	50%
Office Visit	\$25	20%	30%	50%
Emergency Room	\$75 + 10%	\$75 + 10%	30%	30%
Preventive Care	100%	Not Covered	100%	Not Covered
Prescription Drugs				
Deductible	\$100	Not Covered	Shared with Medical	Shared with Medical
Coinsurance	30% (minimum \$5 copay)	Not Covered	30%	Not Covered

▶ Who is Eligible to Enroll in the HDHP?

- Active employees
- Non-Medicare retirees**
- Vested, Survivors, LTD, WRD & COBRA**
 - You cannot be enrolled with a Medicare primary dependent
 - HDHP Deductible is too high to qualify as a Medicare Part D Plan



**Will not be eligible for the employer contribution to the HSA





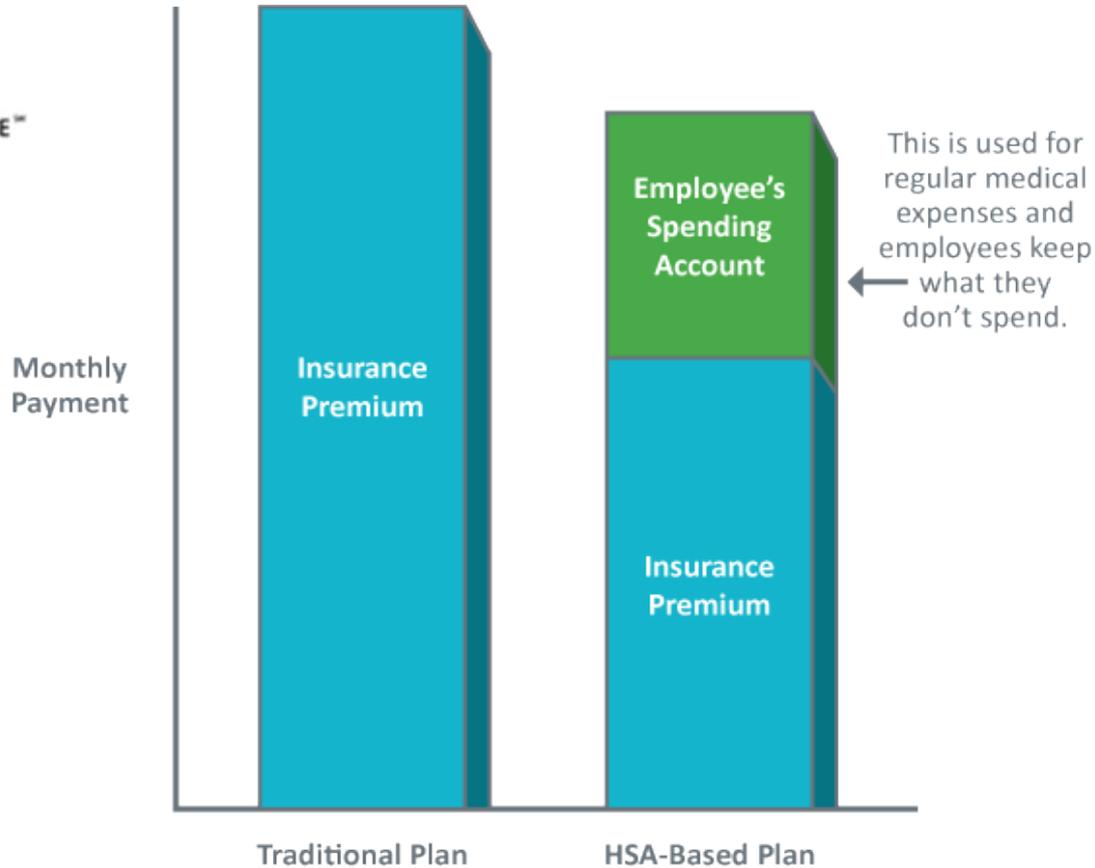
Missouri Department of Transportation / Missouri State Highway Patrol

Health Savings Accounts (HSA) Basics



COVENTRY CONSUMER CHOICE™

▶ TRADITIONAL PLAN VS. HSA PLAN



HSA WITH QUALIFIED HIGH-DEDUCTIBLE PLAN

COMPONENTS



HDHP

Low-Premium, High-Deductible Health Plan

THE INSURANCE PIECE



Insurance Company
Coventry- Medical Claims
MedImpact- Rx Claims

HSA

Health Savings Account

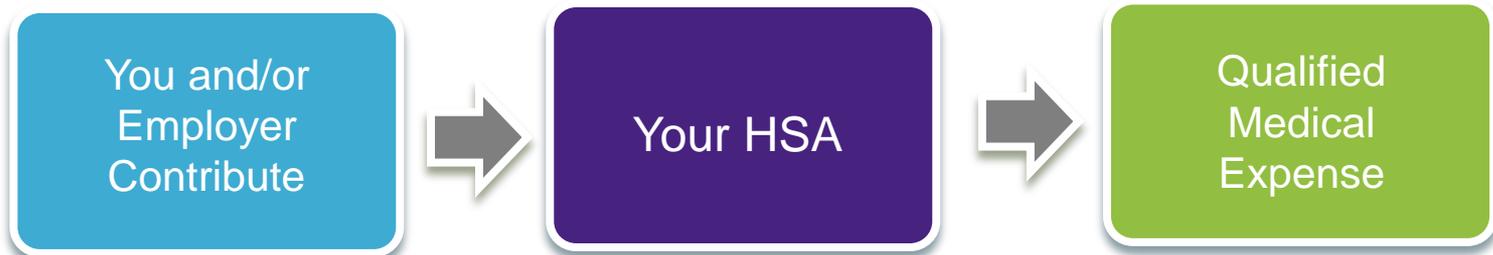
THE ACCOUNT USED TO FUND
THE DEDUCTIBLE—TAX-FREE



Financial Custodian
HealthEquity

▶ WHAT'S AN HSA?

- Savings account that you own and:
 - Can use to pay for qualified medical expenses
 - This account is monitored by the owner
 - Can invest your balance once it exceeds \$2,000. Any money you invest is not FDIC insured and subject to market returns
 - Anyone can add money into your HSA
 - For active employees, your employer will make total annual contribution of \$250 for an individual subscriber or \$500 any other rate category (Made in two separate payments – half in January and half in July.)



CONTRIBUTE TO YOUR HSA

- For 2015, the maximum tax-free contributions the IRS allows you to make to your HSA are:
 - Single-coverage \$3,350
 - Family-coverage \$6,650
 - Catch-up contribution, age 55 or older \$1,000
- You can fully fund your HSA on day one, subject to the annual maximum amount.
- You can make contributions anytime after your HSA is open.
- Deposits can be made pre-tax through payroll deduction, online, or sent to HealthEquity.
- Contribution amounts can only be changed if there is a life changing event.

▶ Do I have to use my HSA Funds?

- No, each time you have eligible expenses, you decide if you use HSA funds, or other personal funds to pay for the services.
- Remember, the funds stay in your account year over year and continue to grow.

▶ AM I ELIGIBLE?

To qualify for an HSA, an individual:

- Must be covered by a qualified high-deductible health plan (HDHP)
 - Must be 18 years or older
 - Can't be enrolled in Medicare
 - Can't be claimed as a dependent on someone else's tax return, dependents that are 24 – 26 years of age who file their own tax return, but are covered by the parent's health insurance, will need to open their own HSA account on a post tax basis
 - They must be claimed on your taxes as a dependent
 - Can't have other health coverage, unless permitted by the IRS



▶ BENEFITS OF AN HSA

- Save (and keep) your money
 - Lower premiums, tax-free, long-term savings
 - You own the account and the money stays with you
- Grow your money
 - Money rolls over year to year
- Access the best tax-savings opportunity available
 - Contributions aren't taxed and reduce your annual taxable income
 - Withdrawals are never taxed or penalized when used for qualified medical expenses; including Rx, dental, vision
 - Earnings aren't taxed
 - You can use the HSA for items that aren't covered by the health insurance, but are on the list of eligible expenses (i.e. Braces & Hearing Aids)



BENEFITS OF AN HSA

Continued

- Keep your doctor
 - Even if your doctor isn't a network provider, you can use your HSA to pay your bill
- Protect your account and your pocket book
 - Change jobs or retire and keep your account and balance
 - Most HSA-qualified plans have maximum out-of-pocket limits
 - Once you reach your maximum out of pocket, expenses are fully covered.
 - Before you reach your limit, use your HSA balance to pay costs.
 - Can cover you and your IRS dependent(s) expenses, even if on another health plan
 - Your spouse and dependents don't need to be covered by the HDHP to use your HSA funds to pay their out-of-pocket medical expenses.
 - Dependents that are 24 – 26 years of age that file their own tax return, but are covered by the parent's health insurance, will need to open their own HSA account on a post tax basis.



▶ QUESTIONS TO ASK YOURSELF

- How much do I pay out of my paycheck for each plan?
- What is the deductible for each plan type?
- What is the out-of-pocket maximum for each plan?
- How much do I want to contribute to my HSA?
- How much will I spend on health care and prescriptions this coming year?
- What are my out-of-pocket costs for each plan type?



MEMBER EXPERIENCE

1. Everything you get with your Health Equity HSA:
 - Competitive interest rates
 - FDIC insured
 - Free HSA debit card for qualified purchases
 - No fees for integrated investment option transactions

2. Information you need when you need it
 - 24/7 Health Equity consultants
 - Talk with real people real time
 - Online tools and information and proactive event messaging

3. HealthEquity Consultants available 24/7/365
 - Learn safe, effective ways to save on health care
 - Get help negotiating payment schedules with providers
 - Find out how to get the most of your HSA
 - Tax tips regarding HSAs – current and future



MEMBER EXPERIENCE

4. Lifetime Claims and Spending Record

- Permanent record of claims and spending in one place
- Take a tax deduction now
- Reimburse yourself after age 65 with tax-free dollars

5. Easy to use self-service tools at MyHealthEquity.com

- Manage account information
- See real time balances
- PayChoice on-line payment platform
- Make payments from account directly to providers
- Schedule one or more payments in advance
- Set up electronic fund transfers
- Rx and medical procedure out of pocket estimators

CONSOLIDATED ONGOING MEMBER GUIDANCE



Enrollment Received



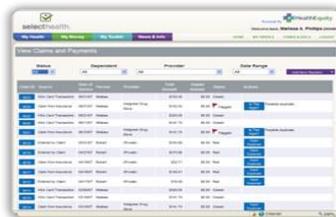
Account Screening and Setup



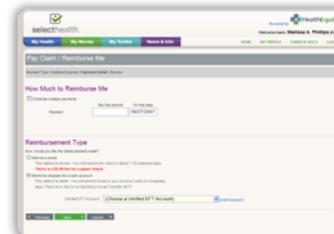
Welcome Kit and Debit Card



First Login to Web Portal



Claim from Insurance



Payment



Live 24/7 Support

Enrollment Form



Health Equity allows employers to enroll members via their website. However, the accounts will not be opened and debit cards issued until they receive a file from Coventry. Also, Health Equity will not receive any setup information on the group until at least one member from the group submits an enrollment form.

It is possible that you can get a verification call from Health Equity before your account is set up due to HIPPA.



Qualified for a Health Savings Account

This enrollment form is to open a Health Savings Account that is used to accumulate assets for the payment of qualified healthcare expenses. Your Health Savings Account is your financial asset even if you change employers or health plans. To open a Health Savings Account you must meet three criteria:

- 1) You must be covered by a qualified high deductible health plan
- 2) You cannot be covered by another health plan, including Medicare
- 3) You cannot be claimed as a dependent on another individual's tax return

Personal Information

First: _____ Last: _____ Middle Initial: _____ Date of Birth: _____

Social Security Number: _____ Contact Phone Number: _____

Street Address: Street: _____
City: _____ State: _____ Zip: _____

Mailing Address: Street: _____
(if different) City: _____ State: _____ Zip: _____

Employer Name: _____ Group Number: _____

Authorization & Certification

- I accept the terms of the HealthEquity HSA enrollment form and the HSA Custodial Agreement. The HSA Custodial Agreement is available by clicking on "Forms and Documents" in the Resource Center on www.healthequity.com.
- I acknowledge that this account will be established according to the custodial agreement that is between the custodian and me, the account holder. I understand that Coventry is not a party to this agreement.
- This authorizes my insurance company, employer, hospital, physician, or pharmacy (or any of their agents) to release or receive information with respect to myself or any of my dependents for use in connection with the administration of this plan or any other plan providing benefits or services to me, to any of my dependents, or for related health benefits services.
- In compliance with the USA PATRIOT Act, HealthEquity must verify the identity of all customers seeking to open an HSA. As part of this identity verification process, you may be asked to provide additional information and/or documentation before your account can be established.

Print Name _____ Signature _____ Date _____

The balance in your HSA is insured by the Federal Deposit Insurance Corporation (FDIC), subject to applicable deposit limits.



Please Mail or Fax Completed Forms to:
Coventry
Coventry Consumer Choice
P.O. Box 7758
London, KY 40742
Fax (606) 330-1377

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MEMBER PORTAL

www.myhealthequity.com



COVENTRY CONSUMER CHOICE™



Welcome back, **John Doe** [596083]

My Account

My Money

My Investments

News & Info

[HOME](#)

[MY PROFILE](#)

[FORMS & DOCS](#)

[LOGOUT](#)

Helping you Manage the Financial Side of Healthcare



Call us anytime at 866-855-4066

Quick Stats

HSA Balance
\$3,929.20

HSA Available Balance
\$3,929.20

Open Claims
\$465.63

Saving Opportunities
[view details](#)

My Account

- [Account Balance](#)
- [HSA Transaction History](#)
- [Account Statements](#)
- [Insurance Information](#)
- [Dependent Information](#)
- [Authorized Individuals](#)

My Money

- [Reimbursement/Payments](#)
- [View Claims](#)
- [Make Contribution](#)
- [Contribution History](#)
- [View Pending Payments](#)

My Investments

- [Investment Desktop](#)

My Alerts

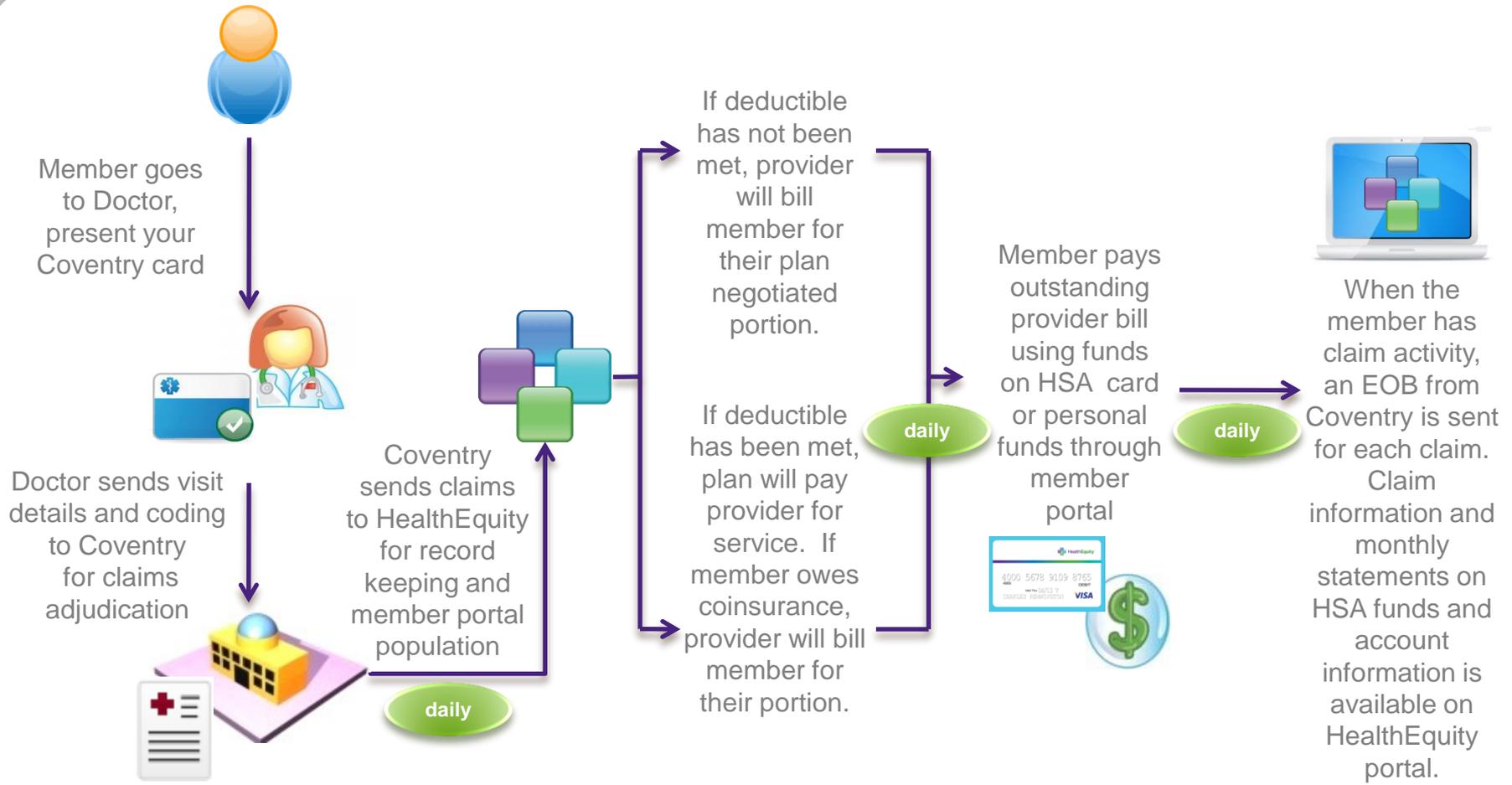
Enter Beneficiary Information Online

From the [My Profile](#) link on your home page, you can view and edit Beneficiary information.



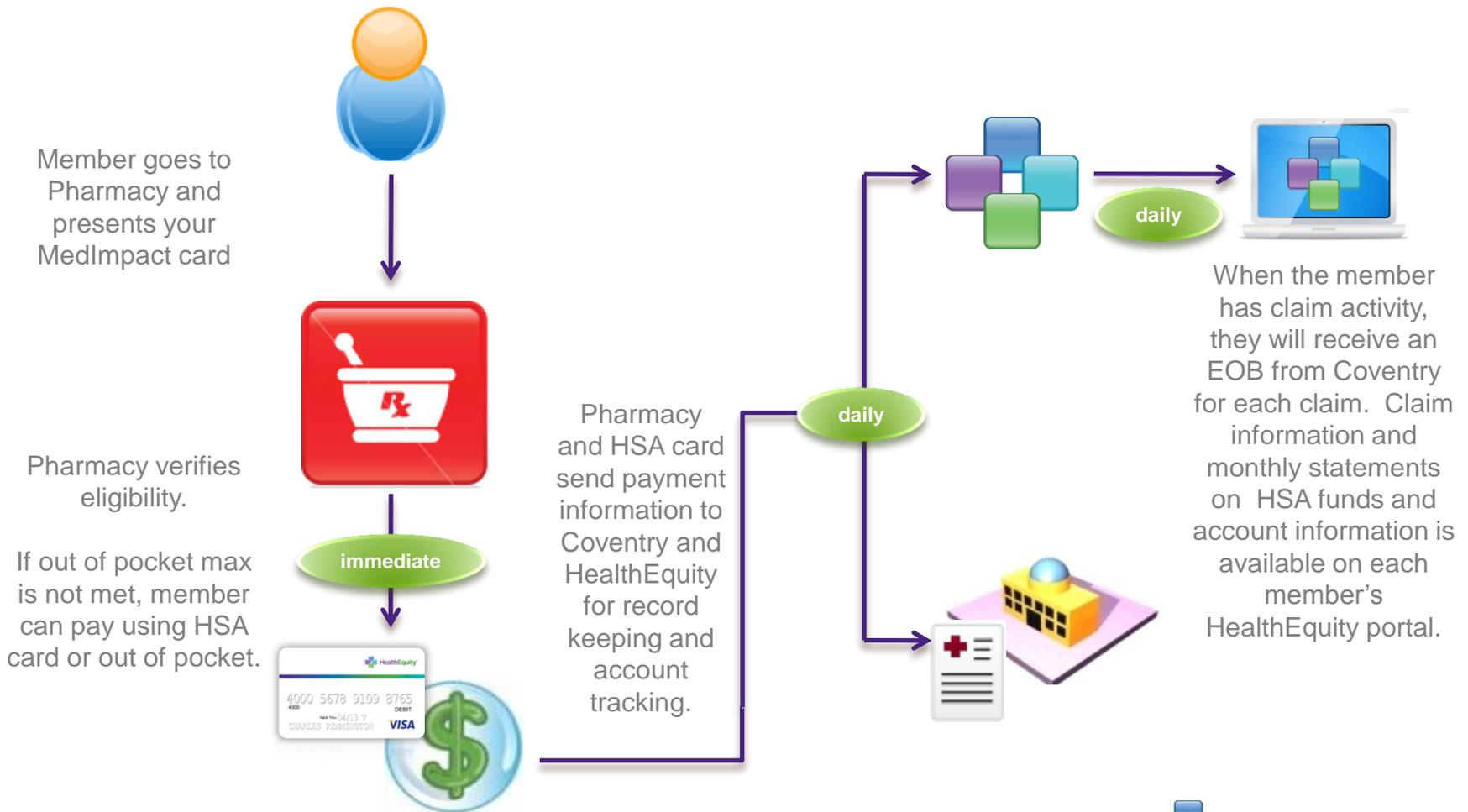
MEMBER HSA EXPERIENCE

Integrated Medical Claims



HSA MEMBER EXPERIENCE

Pharmacy Claims



VIEW & PAY CLAIMS ONLINE

My Account My Money My Toolkit News & Info HOME MY PROFILE FORMS & DOCS LOGOUT

Welcome back, **John Doe** [878582]

View Claims

Status:
 Dependent:
 Provider:
 Date Range:
Add Claim & Payment

Claim ID	Source	Date of Service	Person	Provider	Total Amount	Unpaid Amount	Status	Actions
0008	Entered by Member	07/28/06	John	Dr. James	\$90.00	\$60.00	Payment Scheduled	Change Schedule Remove Schedule
0005	Claim from Insurance	07/25/06	John	Dr. Jones	\$458.82	\$272.83	Open	Pay Provider Reimburse Me Close Expense
0009	Claim from Insurance	07/12/06	Jane	(Private)	\$60.80	\$60.80	Open	Pay Provider Reimburse Me Close Expense
0007	Claim from Insurance	07/01/06	John	Pharmacy	\$112.53	\$0.00	Closed	Re-open Expense Save Money
0006	Claim from Insurance	06/22/06	John	Dr. Campbell	\$72.00	\$72.00	Open	Pay Provider Reimburse Me Close Expense
0001	Claim from Insurance	06/01/06	John	Pharmacy	\$89.49	\$89.49	Closed	Re-open Expense
0003	Claim from Insurance	04/20/06	John	Dr. Kamil	\$831.24	\$0.00	Paid	Re-open Expense
0000	Claim from Insurance	04/20/06	John	Anesthesia Services	\$235.20	\$0.00	Paid	Re-open Expense
0002	Claim from Insurance	03/17/06	John	Dr. Kamil	\$457.59	\$0.00	Paid	Re-open Expense
0004	Claim from Insurance	02/11/06	John	Dr. Reynolds	\$117.70	\$0.00	Paid	Re-open Expense

Total Medical Expenses: \$2,525.37
Current Account Balance: \$3,929.20

****Only Coventry medical & pharmacy claims will be listed on the Health Equity Site.**



EASY TO USE ONLINE BILL PAY

Reimbursement/Payments

Choose Account | Payment Type | Expense Details | **Payment Detail** | Review

Amount Owed

Eligible Amount	\$458.82
Amount Paid at Time of Service	\$0.00
Amount Paid by Insurance	\$185.99
Total of Previous Payments from your account	\$0.00
Amount owed	\$272.83

The Amount Owed is calculated as the Eligible Amount minus the amount already paid either by you or by the insurance company. If this does not match your records, you should verify this with the provider.

Make Payment to

Choose a Provider you have paid before: (Make a Selection)

OR

New Provider Name:

Address 1:

Address 2:

City: State: Zip:

We strongly recommend you verify the provider's address.

Patient Account Number:

The Account Number should be the provider's account number for this expense.

Account Number is strongly recommended when paying a provider.

Payment Amount

Reimbursement/Payments

Choose Account | Payment Type | Expense Details | **Payment Detail** | Review

Please review and confirm the *payee name, address and payment* information below

HSA Payee John Doe
Community Hospital

Payment Method Check Mailed (Please allow 7-10 business days.)

Payee's Address

Address: 580 E Hospital Way
City: Salt Lake City
State: UT
Zip: 84118

Record Keeping Information

Who was the expense for: John Doe
Date the expense was incurred: 07/25/2006
Account Number: 4408940

Payments

08/10/2010 \$272.83

I have reviewed the payment information above, including *payee name and address*, and I authorize HealthEquity to remove funds from my HSA to make the payment listed above.

Note: You will not receive confirmation of this payment in the mail. However, you can see the details of this payment online at any time and if you have provided an email address, you will receive an email notification of this service.

10 FREQUENTLY-ASKED QUESTIONS

1. How do I contribute to my HSA?

Payroll deduction for pre-tax contributions. For post-tax, call HealthEquity, go online and set up EFT, or send a check with form.

2. How do I find out my account balance?

Go online or call HealthEquity.

3. How do I use my HSA to pay for my prescriptions?

Simply swipe your HSA Visa card at the pharmacy.

4. I forgot to pay for a prescription with my HSA card, how do I get reimbursed?

Go online to set up EFT to reimburse yourself or call HealthEquity.

5. Where can I use my HSA card?

Run it like a credit card at your pharmacy or medical office.

▶ 10 FREQUENTLY-ASKED QUESTIONS

6. Can I get a card for my spouse?

Yes. Just let HealthEquity know when you activate your card.

7. Will I receive a statement for my account?

Yes, an electronic statement will be available monthly. If a paper statement is preferred, it can be requested at a cost of \$1.00 per month. Fee is member's responsibility and is automatically deducted from your H.S.A. account.

8. Is my HSA FDIC insured?

Yes. (Funds you choose to invest are not).

9. Does the money I have in my HSA roll over from year to year or do I lose the money at the end of the year?

The money rolls over year to year. You don't lose the money in your HSA. It's your money. And similar to a money market account you can earn interest on your HSA balance!

10. Do I pay for the full doctor's office visit when I go to the doctor?

Some doctors require you pay upfront; most will bill you later. Remember, you're only responsible to pay the discounted amount determined by your insurance benefit. Don't let the doctor overcharge you at the point of service.

MEMBER SERVICES



HealthEquity Member Services is
open all day, everyday, 24/7/365

866.346.5800

- Understand and manage the financial side of health care
- Save and spend health care dollars more wisely
- Build equity in your health plan



GET HSA SMART WITH HEALTHEQUITY

Download a free copy of
The Complete HSA Guidebook:

www.hsaguidebook.com

Promotional Code:
HSASmart2015

