



BUILDING
a healthy future



Public Entity ————— 2023 —————

ENROLLMENT

————— Guide —————

Welcome to MCHCP's Open Enrollment.

Your health can be one of the most important things in your life. Knowing what choices you have when it comes to your health care can be difficult. That's where Missouri Consolidated Health Care Plan (MCHCP) can help.

We recognize that each member is different and has unique needs. To meet your unique needs, MCHCP strives to offer a variety of options when it comes to health care benefits. Your employer then makes the decision on which health plans will be available to employees.

The 2023 MCHCP Enrollment Guide will help you make informed decisions about the health plans you have available through your employer.

If your employer makes no changes to the health plans they will offer employees and you do not want to make changes to your health plan or covered dependents, MCHCP will automatically re-enroll you and your dependents in the same plan(s) for 2023 that you had in 2022.

To make any changes, just visit our website between Oct. 1 -31. Log in to your myMCHCP account and you can go through the entire enrollment process or ask your employer for a form to complete.

Be sure to follow us on Facebook, Twitter and YouTube, We post MCHCP news and updates, recipes, health videos and other useful information throughout the year.

Together in 2023, we can work to build a healthy future!

Questions?

This guide is an overview, for more information visit MCHCP's website.

MCHCP Member Services: 573-751-0771

Toll-free: 800-487-0771

Relay Missouri: 711 or 800-735-2966 (TTY)

MCHCP Website: www.mchcp.org

Use your smartphone or tablet camera to scan this QR code and visit our website.



NEW
in 2023!

Rx Savings Solutions is a new service that will help you lower your prescription drug costs — a resource that gives members the ability to save money quickly and easily. (See page 15)

Table of Contents

4-5 Medical & Pharmacy Plan Overview

6-9 Health Plan Options

- 6 HSA Plan
- 6 PPO Plans
- 8 Dental
- 9 Vision

10-13 Anthem Programs

- 10 Sydney Health
- 11 LiveHealth® Online
- 12 SmartShopper®
- 13 Anthem Health Guide

14 ESI Pharmacy Programs

- 14 Home Delivery
- 14 Smart90SM Program

15-17 MCHCP Programs

- 15 Rx Savings Solutions
- 16 Strive Employee Life and Family (SELF) Program
- 17 Wondr Health™

19 Health Plan Contacts

Medical & Pharmacy Plan Overview						
	Health Savings Account (HSA) Plan		PPO 1250 Plan		PPO 750 Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Deductible (must meet deductible before coinsurance)	\$1,650/individual \$3,300/family	\$3,300/individual \$6,600/family	\$1,250/individual \$2,500/family	\$2,500/individual \$5,000/family	\$750/individual \$1,500/family	\$1,500/individual \$3,000/family
Medical Out-of-Pocket Maximum	\$4,950/individual \$9,900/family	\$9,900/individual \$19,800/family	\$3,750/individual \$7,500/family	\$7,500/individual \$15,000/family	\$2,250/individual \$4,500/family	\$4,500/individual \$9,000/family
Prescription Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	\$4,150/individual \$8,300/family	No Maximum	\$4,150/individual \$8,300/family	No Maximum
Preventive Services	MCHCP pays 100%	40% coinsurance	MCHCP pays 100%	40% coinsurance	MCHCP pays 100%	40% coinsurance
Office Visit	20% coinsurance	40% coinsurance	Primary Care or Mental Health: \$25 copayment Specialist: \$40 copayment Chiropractor: \$20 copayment or 50% of total cost of service, whichever is less	40% coinsurance	20% coinsurance	40% coinsurance
LiveHealth Online Visit	MCHCP pays 100%	N/A	MCHCP pays 100%	N/A	MCHCP pays 100%	N/A
Urgent Care	20% coinsurance	Paid as Network Benefit	\$50 copayment	Paid as Network Benefit	20% coinsurance	Paid as Network Benefit
Emergency Room	20% coinsurance	Paid as Network Benefit	\$250 copayment plus 20% coinsurance	Paid as Network Benefit	\$250 copayment plus 20% coinsurance	Paid as Network Benefit
Hospital (Inpatient)	20% coinsurance	40% coinsurance	\$200 copayment plus 20% coinsurance	\$200 copayment plus 40% coinsurance	\$200 copayment plus 20% coinsurance	\$200 copayment plus 40% coinsurance
Lab and X-ray	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Surgery	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Prescription Drugs Reduced costs for certain drugs and supplies.	Generic: 10% coinsurance up to \$50* Preferred: 20% coinsurance up to \$100* Non-Preferred: 40% coinsurance up to \$200* <i>*These amounts are for a 31-day supply.</i>	Generic and Preferred: 40% coinsurance Non-Preferred: 50% coinsurance	Days' Supply 1-31 days 32-60 days 61-90 days (home delivery) 61-90 days (retail)	Generic \$10 \$20 \$25 \$30	Preferred \$40 \$80 \$100 \$120	Non-Preferred \$100 \$200 \$250 \$300 Specialty \$75 through Accredo - - -

Health Plan Options

MCHCP offers three health plan options for medical coverage administered by Anthem and prescription drug coverage administered by Express Scripts, Inc. (ESI). Each option offers the same nationwide networks, and you can access non-network providers, too. Network preventive services are always paid at 100%. Turn to pages 4 and 5 to compare health plans for medical coverage and cost-sharing. To learn more, visit MCHCP's website. Check with your employer to see which health plan(s) is available to you.

HSA Plan

The HSA Plan is a qualified high deductible health plan that can help you save money if you open a health savings account (HSA) through the bank of your choice. An HSA allows you to deposit money to pay qualified medical expenses as allowed by the IRS. Subscribers can contribute money to their HSA up to the federal contribution limits. Contribution rules for HSAs are complex, so consult a tax advisor if you have questions, as we do not provide tax advice.

In addition to preventive services paid at 100%, there are some drugs (like covered insulin, statins, and more) that bypass your deductible – you will just owe coinsurance. Network nutrition counseling and four diabetes self-management education visits may be covered at 100% after your deductible is met. For other drugs and services, you must meet the deductible and pay coinsurance. Members with family coverage enrolled in the HSA Plan must meet the overall family deductible before the plan pays.

PPO Plans

MCHCP offers two PPO Plans – the **PPO 1250 Plan** and **PPO 750 Plan**.

In addition to preventive services, network nutrition counseling and four diabetes self-management education visits may be covered at 100%. Under PPO Plans, most services are subject to deductible and coinsurance.

The PPO 1250 Plan includes office visit copayments not subject to deductible and coinsurance. In addition, both PPO Plans have copayments for emergency room visits (waived if it is a true emergency or admitted) plus you pay deductible and coinsurance. Hospital stays also have a copayment plus you pay deductible and coinsurance.

Copayments do not count toward the deductible but do count toward the maximum out-of-pocket amount.

Prescription Drugs

All medical coverage includes MCHCP's prescription drug benefits, administered by Express Scripts, Inc. (ESI). ESI provides a nationwide retail pharmacy network, as well as its specialty pharmacy, Accredo. ESI offers home delivery for maintenance medications that can help save you time and money. You may have to pay more if you get a brand name drug when a generic is available. ESI's preferred formulary list is available on MCHCP's website or by calling ESI.

Subscribers have the option to declare a religious or moral objection and decline contraception coverage. Contact MCHCP for more information.



Health Plan Options



Dental

MetLife offers dental benefits through their nationwide network, Preferred Dentist Program (PDP) Plus. These benefits include preventive services, basic restorative services and major restorative services.

You select a dentist of your choice. It is recommended you choose a MetLife network provider for best use of the dental plan. However, if you decide to go to a non-network provider, you can, but your out-of-pocket costs will likely be much higher. When receiving services from a network provider, MetLife pays the provider directly. When receiving services from a non-network provider, members may need to pay the provider and file the claim. The non-network dentist hasn't agreed to accept MetLife network fees, so they may bill you the difference between MetLife's allowable and the full cost of the service.

Check with your employer to see if the Dental Plan is available to you.

SERVICE TYPE	BRIEF DESCRIPTION	YOU WILL OWE
Preventive (Type A)	Teeth cleaning and oral exam (one every six months), bitewing x-rays, topical fluoride (up to age 14)	Network – You owe nothing. There is no deductible. Non-Network – You owe the difference between network allowable and the bill.
Basic Restorative (Type B)	Fillings, simple extractions, x-rays	Network – You owe 20% coinsurance after deductible is met. Non-Network– You owe 20% coinsurance after deductible is met and the difference between network allowable and the bill.
Major Restorative (Type C) 12-month waiting period (Waived with proof of 12 months of continuous dental coverage for major services immediately prior to the effective date of coverage in MCHCP's Dental Plan.)	Oral surgery, implants, bridges and dentures, root canal	Network – You owe 50% coinsurance after deductible is met. Non-Network – You owe 50% coinsurance after deductible is met and the difference between network allowable and the bill.

The maximum benefit per individual is \$2,000 (preventive services do not count toward the maximum). The annual deductible per individual is \$50.

Health Plan Options

Vision



National Vision Administrators, L.L.C. (NVA) offers vision benefits through a nationwide network. Basic and premium plans are offered with specific copayments for services from network providers. Both plans offer allowances for services from non-network providers. The vision plan does not replace medical coverage for eye disease or injury.

You select a provider of your choice. It is recommended you choose an NVA network provider for best use of the vision plan. However, if you decide to go to a non-network provider, you can, but your out-of-pocket costs will likely be much higher. When receiving services from a network provider, NVA pays the provider directly. When receiving services from a non-network provider, members pay the provider and file the claim. Reimbursement checks for non-network claims may take up to 30 days to process.

Check with your employer to see if the Vision Plan is available to you.

SERVICE TYPE	BRIEF DESCRIPTION	BASIC PLAN - NETWORK	PREMIUM PLAN - NETWORK	NON-NETWORK
Exams	One per year; two per year up to age 18	\$10 copayment	\$10 copayment	NVA pays up to \$45.
Lenses	Single-vision, bifocal, trifocal, lenticular (see website for other types of lenses and cost sharing)	\$25 copayment	\$25 copayment	Maximum amount NVA pays varies based on type of lenses.
Frames	Once every two years; once every year up to age 18	Up to \$125 retail allowance and 20% discount off remaining balance	Up to \$175 retail allowance and 20% discount off remaining balance	NVA pays up to \$70.
Contact Lenses— Elective (you prefer contacts to glasses)	Once every calendar year in place of eyeglass lenses	Up to \$125 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	Up to \$175 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	NVA pays up to \$105.
Contact Fitting and Evaluations	For daily contact lenses; extended contact lenses and specialty contact lenses	\$20 to \$50 copayment depending on type of lenses	\$20 to \$50 copayment depending on type of lenses	NVA pays up to \$20 to \$30 depending on type of lenses.

Anthem Programs

Sydney Health



Access personalized health and wellness information when you need it.

With Anthem's Sydney Health mobile app, you can access your medical, pharmacy, dental and vision details in one place. (Sydney Health is also available in an online format when you select the "Medical" button in your myMCHCP account.) The simple experience makes it easy to find what you need — with one-tap access to benefit information, Member Services, virtual care, and wellness resources. Sydney Health helps you manage your benefits, so you can focus on your health.



Find Care

Search for doctors, hospitals and other health care professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken or location.



My Health Dashboard

Use My Health Dashboard to find information on health topics that interest you, useful health and wellness tips, and personalized action plans that can help you reach your goals.



Live Chat

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.



Download Sydney Health today

Use the app anytime to:

- ✓ find care and compare costs
- ✓ see what's covered and check claims
- ✓ view and use digital ID cards

Use your smartphone or tablet camera to scan this QR code to download the app.



Anthem Programs

LiveHealth Online

Through LiveHealth Online, you can visit with a doctor or behavioral health provider using your smartphone, tablet or computer. Just go to livehealthonline.com or download the LiveHealth Online mobile app to get started. LiveHealth Online can also be accessed through the Sydney Health app, or by calling 888-548-3432 to schedule an appointment.

Medical

You can have a video visit with a doctor using your mobile phone, tablet or computer with a webcam, whether you're at home, at work or on the go. Doctors are available around the clock for advice, treatment and prescriptions.¹

Sign up at livehealthonline.com, or use the app, and see a board-certified doctor in a few minutes. When your own doctor isn't available, use LiveHealth Online if you have:

- ✓ pinkeye
- ✓ cold
- ✓ flu
- ✓ fever
- ✓ allergies
- ✓ sinus infection
- ✓ other non-emergency conditions



A provider can assess your condition, provide a treatment plan and then send a prescription to your pharmacy, if it's needed.²

Behavioral Health

When you're feeling stressed, anxious, or having a tough time coping, talk to a behavioral health provider online. In most cases, you can schedule an appointment in four days or less.³ Psychiatrists can see patients 18 and over *within two weeks* to help manage medications (except controlled substances regulated by the government).⁴

1. Online prescribing only when appropriate based on physician judgment.

2. Prescription availability is defined by physician judgement.

3. Appointments subject to availability.

4. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

LiveHealth Online is the trade name of Health Management Corporation. Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help.

If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

Anthem Programs

SmartShopper®

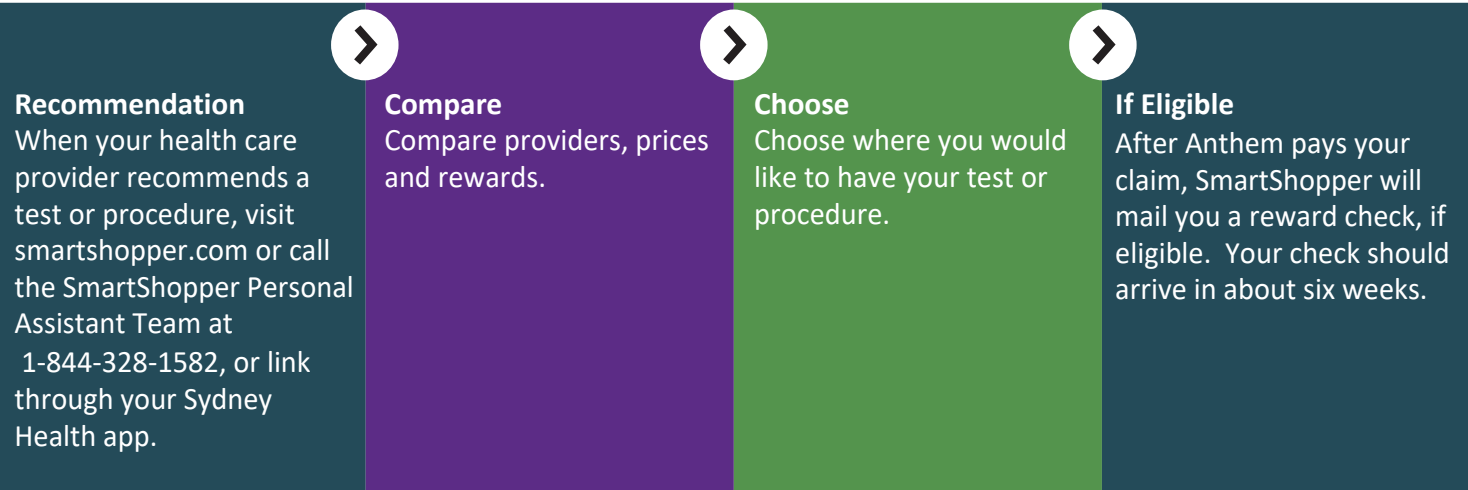
Save money and earn a cash reward!

SmartShopper helps you find the best value for high-quality care.

We understand that medical procedures can be costly and can sometimes seem unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper makes it easy to compare cost information about some health procedures like mammograms, colonoscopies and more. You can even earn cash rewards when you choose the SmartShopper suggested providers!

Shop on your own or with a Personal Assistant.

It's easy to use SmartShopper. Shop online at smartshopper.com, or call the SmartShopper Personal Assistant Team. Your Personal Assistant will help you understand your options, schedule your appointment and earn a reward.



It's easy to register today and begin shopping and saving on health care.

The Personal Assistant Team is happy to help Monday through Thursday, from 7 a.m. to 7 p.m., and Friday from 7 a.m. to 5 p.m. CT (or at smartshopper.com).

SmartShopper FYI!

The SmartShopper program is provided by Sapphire Digital, an independent company. Rewards are for select procedures only, and reward payments may be taxable. Rewards are delivered by check. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Anthem Programs

Anthem Health Guide

Peace of mind is important. If you are struggling with your medical coverage, you expect someone to answer your questions, right? You want someone to help you understand your benefits, or figure out next steps in dealing with a health issue. What do you do when a claim is denied and you disagree? What if you get an unexpected bill from your health care provider? Anthem hears you. And they're here for you, too.

Anthem Health Guide: Supporting you with more than just answers.

You can reach an Anthem Health Guide by phone, email or even chat with them online via your computer or mobile device. Whatever you choose, you'll get a health guide who is ready to answer your questions and help you make the most of your health plan benefits.

An Anthem Health Guide can:

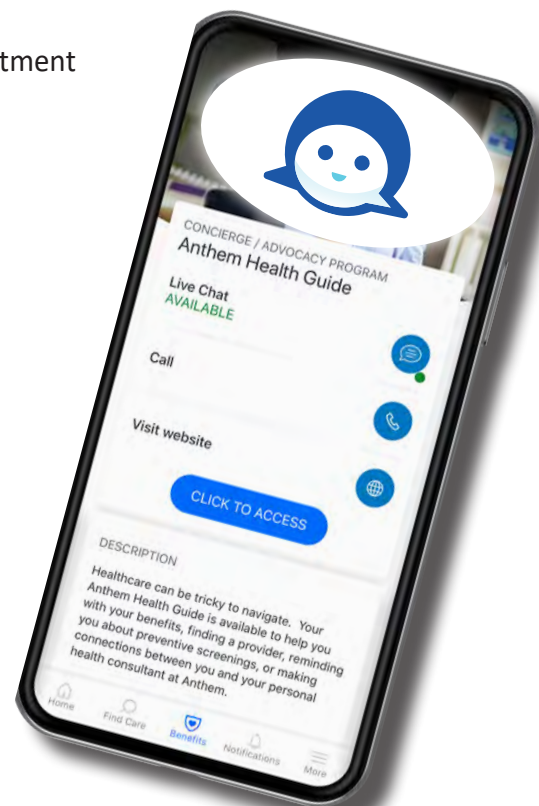
- ✓ answer medical benefit questions, including what is covered or not, and if a service needs a preauthorization
- ✓ help you understand letters, explanations of benefits (EOBs) or bills you receive
- ✓ walk you through what you need to do to appeal a claim denial
- ✓ connect you with additional programs and needed support
- ✓ compare costs, find in-network providers, set up an appointment and more

24/7 NurseLine

Anthem members have access to 24-hour nurse call lines for health-related questions.

If you're unsure whether to go to the doctor for an illness or just want more information about a treatment or condition, registered nurses are on hand all day, every day to help.

To use this service, call 800-337-4770.



ESI Pharmacy Programs







ESI provides options for members taking maintenance medications that could save them time and money.

Home Delivery

Skip the trip with home delivery

Members taking maintenance medications can choose to receive their prescriptions by home delivery from Express Scripts Pharmacy. The home delivery benefit covers a 90-day supply for 2½ copayments for those enrolled in a PPO Plan. Members enrolled in the HSA Plan will pay their applicable coinsurance.

Other benefits of home delivery include:

-  no cost standard shipping with online tracking
-  medications are sent in secure, weather-resistant packages
-  talk with a pharmacist by phone 24/7
-  get texts and emails about orders and refills and more

Smart90SM Program

Save time with the convenience of the Smart90 Program

Members enrolled in a PPO or HSA plan can choose the convenience of receiving a 90-day supply of maintenance medications at a participating retail pharmacy. Members enrolled in a PPO plan will pay the applicable 90-day retail supply copayment and members enrolled in the HSA Plan will pay the applicable coinsurance.

Other benefits of Smart90 include the easy transfer of prescriptions in-store, by phone or online, and the convenience of auto refills and refill reminders upon request.

Contact ESI to find a pharmacy participating in the Smart90 program.

MCHCP Programs



Tired of paying more than you should at the pharmacy? Lower your prescription drug costs with Rx Savings Solutions (RxSS)!

How does it work?

Doctors know a lot, but they may not know what your prescriptions will cost you. That's where RxSS comes in.

RxSS gives MCHCP health plan for medical coverage members the keys to taking charge of their prescription expenses by allowing them to compare medication prices quickly and easily. RxSS proactively alerts members when lower-cost prescription drug options become available, saving not only money, but time and energy, too!

If this all still sounds a bit overwhelming, remember: This resource is as simple as 1, 2, 3!



- 1.) Review possible options for lower-cost medications (including generic, brands and equally effective prescription drugs that treat the same condition).

- 2.) Compare prices between different pharmacies.



- 3.) Switch to a lower-cost prescription with one click.

And that's it! Pharmacy technicians from RxSS will work with your doctor to get the change approved, so you can begin saving money! (And in some instances, you may even earn a cash reward for your savings efforts!)

MCHCP Programs

Strive Employee Life and Family (SELF) Program

Check with your employer to see if the SELF Program is available to you.

Personal problems, planning for big life events or dealing with daily stress can affect your overall well-being. The Strive Employee Life & Family (SELF) program (offered through ComPsych) is here to help. Eligible employees can use the SELF program 24 hours a day, every day of the year. Services are offered at no cost, and include:



local, private, in-person, telephonic, chat or video



telephone sessions with a Certified Public Accountant or Certified Financial Planner



telephone and in-person sessions with an attorney



identity theft and fraud resolution services



help reviewing child and elder care facilities, moving, making big purchases and vacation-planning



an online library of health, wellness, consumer, family, work, education, law and finance topics

Eligible employees can log in to myMCHCP for access to SELF services.

MCHCP Programs

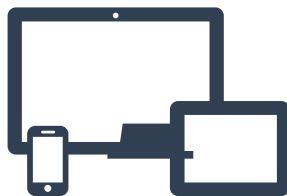


Wondr Health is a personalized, no-cost, skills-based digital weight management program that helps participants feel their best mentally and physically through simple, clinically-proven techniques and tools.



A renowned team of doctors and clinicians teach participants how to enjoy their favorite foods and still lose weight, sleep better and less stress.

Additionally, a group of health coaches are ready to assist participants at any time, and an online support community of counselors and past and current participants are available to share tips, encouragement or answer questions.



All that is required to join Wondr Health is a desktop computer, laptop, smartphone and/or tablet with Internet connectivity. Classes are completely online, and take place several times each year. Participants can watch lessons and interact with the program whenever it's convenient to them.

Participants must be age 18 or older, on a health plan administered by Anthem, and meet Wondr Health's clinical criteria.

Sign-up is limited. Join the wait list today by visiting wondrhealth.com/MCHCP.



Health Plan Contacts

Medical

Anthem
HSA Plan, PPO 1250 Plan and PPO 750 Plan
www.anthem.com
844-516-0248
7 a.m. to 7 p.m. M-F

Express Scripts, Inc. (ESI)
www.express-scripts.com
800-797-5754
TTY: 866-707-1862
24 hours a day

Accredo Specialty Pharmacy
800-803-2523
TTY: 877-804-9222

Dental

Metlife
www.metlife.com/mchcp/
844-222-9106
TTY: 711
7 a.m. to 10 p.m. M-F

Vision

National Vision Administrators, L.L.C. (NVA)
www.e-nva.com
User Name: mchcp
Password: vision1
877-300-6641
TTY: 711
24 hours a day

Resource Disclaimers

Websites

You can access all the health plans through your myMCHCP account on MCHCP's website. Health plan websites are provided as a convenience to our members. Access to other websites does not mean MCHCP endorses or is responsible for those websites.

