



**ENROLLMENT
GUIDE**

PUBLIC ENTITY

IN STEP WITH YOUR HEALTH

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 2024 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 2024 that you had in 2023.

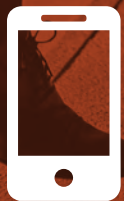
To make any changes, just visit our website between Oct. 1 -31. Log in to your myMCHCP account and you can go through the entire enrollment process or ask your employer for a form to complete.

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.

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



SCAN

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What's new
in 2024?

MCHCP will be offering several new benefit updates, programs and services in 2024! See page 5 for more details.

Together in 2024, we can step into a healthy future!

Medical & Pharmacy

	Health Savings Account (HSA) Plan	
	Network	Non-Network
Deductible (must meet deductible before coinsurance)	\$1,650/individual \$3,300/family	\$3,300/individual \$6,600/family
Medical Out-of-Pocket Maximum	\$4,950/individual \$9,900/family	\$9,900/individual \$19,800/family
Prescription Out-of-Pocket Maximum	Combined with Medical	Combined with Medical
Preventive Services	MCHCP pays 100%	40% coinsurance
Office Visit	20% coinsurance	40% coinsurance
Virtual Care through Sydney Health	MCHCP pays 100%	N/A
Urgent Care	20% coinsurance	Paid as Network Benefit
Emergency Room	20% coinsurance	Paid as Network Benefit
Hospital (Inpatient)	20% coinsurance	40% coinsurance
Lab and X-ray	20% coinsurance	40% coinsurance
Surgery	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* *These amounts are for a 31-day supply.	Generic and Preferred: 40% coinsurance Non-Preferred: 50% coinsurance

Plan Overview

PPO 1250 Plan		PPO 750 Plan		
Network	Non-Network	Network	Non-Network	
\$1,250/individual \$2,500/family	\$2,500/individual \$5,000/family	\$750/individual \$1,500/family	\$1,500/individual \$3,000/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	
\$4,150/individual \$8,300/family	No Maximum	\$4,150/individual \$8,300/family	No Maximum	
MCHCP pays 100%	40% coinsurance	MCHCP pays 100%	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	
MCHCP pays 100%	N/A	MCHCP pays 100%	N/A	
\$50 copayment	Paid as Network Benefit	20% coinsurance	Paid as Network Benefit	
\$250 copayment plus 20% coinsurance	Paid as Network Benefit	\$250 copayment plus 20% coinsurance	Paid as Network Benefit	
\$200 copayment plus 20% coinsurance	\$200 copayment plus 40% coinsurance	\$200 copayment plus 20% coinsurance	\$200 copayment plus 40% coinsurance	
20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	
20% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	
Days' Supply	Generic	Preferred	Non-Preferred	Specialty
1-31 days	\$10	\$40	\$100	\$75 through Accredo
32-60 days	\$20	\$80	\$200	-
61-90 days (home delivery)	\$25	\$100	\$250	-
61-90 days (retail)	\$30	\$120	\$300	-

What's New in 2024

MCHCP will be offering several benefit updates, new digital programs, and diabetes support services in 2024.

Updated Benefits, Programs and Services:

Delta Dental

Delta Dental will provide the dental plan in 2024!

Fertility Support

MCHCP is adding coverage for fertility support services. Members who qualify will have access to WINFertility — a fertility support program through Anthem that includes a lifetime maximum of two cycles.

Diabetes Care Value Program

Express Scripts now offers the Diabetes Care Value Program, which helps support our members who have diabetes and pre-diabetes. Eligible members will have access to a digital weight loss program through Omada, which provides a cellular connected scale, coaching and more; as well as diabetes remote monitoring through LifeScan.

Expansion of Virtual Care through Anthem's Sydney Health

MCHCP is expanding virtual care offered through Sydney Health. Virtual visits through Sydney Health are available at no cost. Virtual care will include the following new services.

▶ ***Virtual Primary Care***

Can't make it to your primary care provider's office? Don't have a primary care provider? No problem! Make a virtual primary care visit through Sydney Health.

▶ ***Mercy Express Care***

Mercy Express Care is a way for members to seek and get care quickly for minor health issues. Patients answer a few questions digitally, get a care plan and (if needed) can get a prescription sent to their pharmacy.

▶ ***Hinge Health***

Hinge Health is a virtual joint and muscle clinic for physical therapy. It includes access to a personalized exercise program and care team to help members relieve pain from neck to foot.

▶ ***Lark Diabetes Prevention Program***

Lark is a digital diabetes prevention program offered at no cost, and helps eligible members lower their risk of developing type 2 diabetes via coaching and lesson plans that follow guidelines from the Centers for Disease Control and Prevention (CDC).



Health Plan Options

Check with your employer to see which health plan(s) is available to you.

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 3 and 4 to compare health plans for medical coverage and cost-sharing. To learn more, visit MCHCP's website.

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, Consult a tax advisor if you have questions, as we do not provide tax advice.

In addition to preventive services and virtual visits through Sydney Health 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 who are enrolled in the HSA Plan must meet the overall family deductible before the plan pays. Under the HSA plan, virtual care through Sydney Health is also 100% covered in 2024.

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.

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%. Virtual care through Sydney Health is also 100% covered in 2024. 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 if 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.

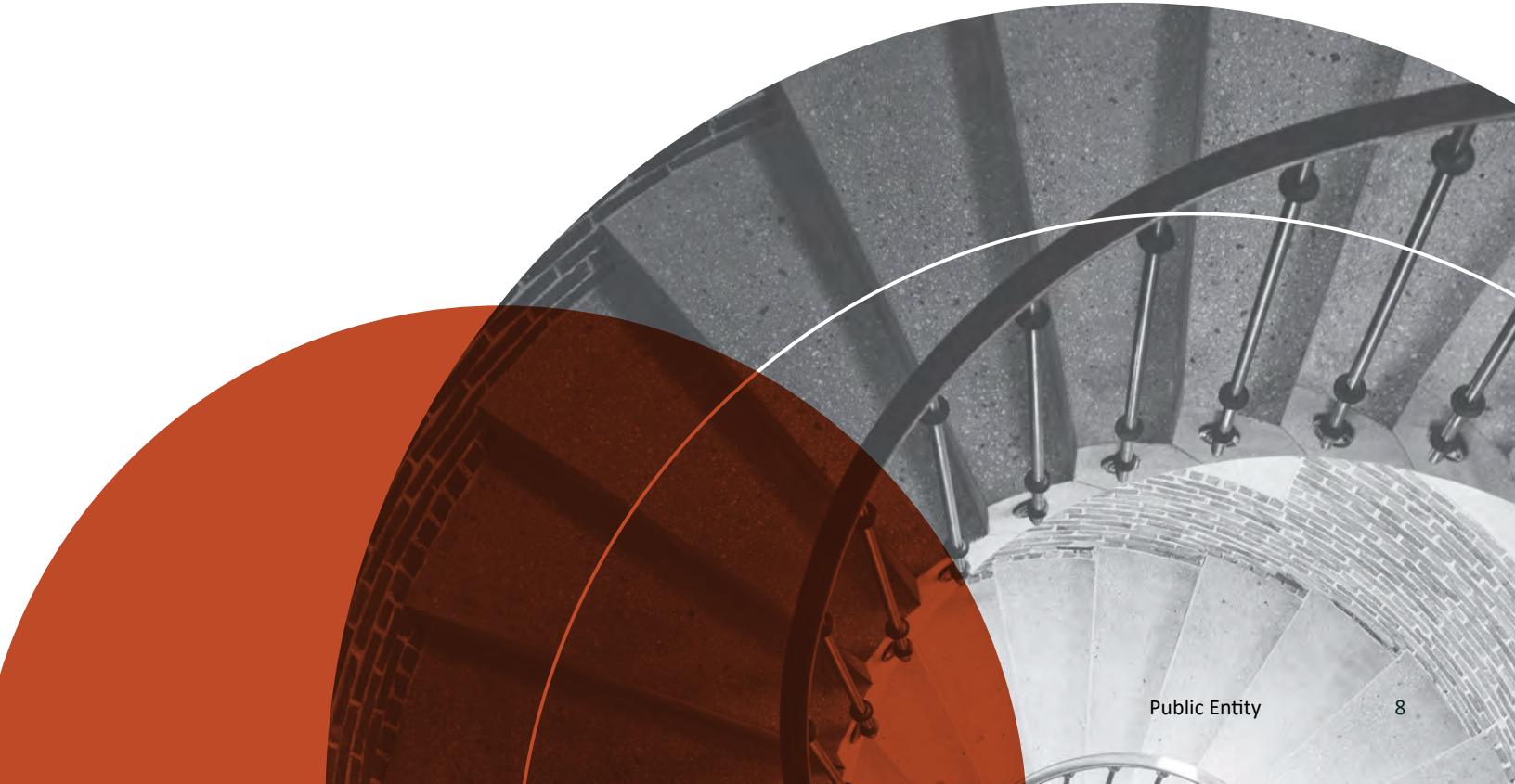
Subscribers have the option to declare a religious or moral objection and decline contraception coverage. Contact MCHCP for more information.



Special Enrollment Periods

We know things happen during the year that may make a change necessary. When one of the following events happens, you can enroll yourself or your dependents, or even change plans. We will need supporting documentation to prove that the event happened. Make sure to enroll within the time frame given for the event below.

EVENT	TIME PERIOD
Life events (change in marital status, birth, adoption or placement of child)	Within 31 days of life event
Loss of employer-sponsored group coverage	Within 60 days of involuntary coverage loss
Loss of Medicaid status	Within 60 days of status loss
Qualified Medical Child Support Order (QMCSO)	Within 60 days of court order





Dental

Delta Dental of Missouri offers dental benefits through their nationwide network. These benefits include preventive services, basic restorative services, and major restorative services. Check with your employer to see if the dental plan is available to you.

You may select the dentist of your choice. Using a network Delta Dental PPO™ or Delta Dental Premier® dentist provides you the best benefit and savings. You can go to a non-network provider; however, your out-of-pocket costs will likely be higher. While network dentists are paid directly by Delta Dental for their services, a non-network dentist may require that you make full payment at the time of service and file the claim for reimbursement. They may also bill you the difference between the allowed amount and the full retail cost of their service.



SCAN



SERVICE TYPE	BRIEF DESCRIPTION	YOU WILL OWE
Preventive (Type A) Services do not count towards your annual maximum	Oral exam – one every six months Cleaning – one every six months Bitewing x-rays – one set every calendar year Topical fluoride – once every calendar year Sealants – once every 5 calendar years Emergency palliative treatment Problem focused exams – 2 every calendar year	No deductible applies Network – You owe nothing more Non-Network – You may be balance billed any difference between allowed amount and retail cost
Basic Restorative (Type B)	Fillings Simple extractions Full mouth x-rays – once every 5 calendar years Periapical x-rays – as required Space maintainers – once every 5 calendar years	Deductible applies, plus you owe: Network – 20% coinsurance Non-Network – 20% coinsurance and any difference between allowed amount and retail cost
Major Restorative (Type C) 12-month waiting period. Waiting period will be waived for all 1/1/24 enrollees and for future enrollees 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 & surgical extractions Implants – once every 7 calendar years Endodontics / root canal therapy Crowns – once every 7 calendar years Dentures & bridges – once every 7 calendar years Periodontics – surgical & non-surgical	Deductible applies, plus you owe: Network – 50% coinsurance Non-Network – 50% coinsurance and any difference between allowed amount and retail cost

The annual maximum benefit per individual is \$2,000. The annual deductible per individual is \$50.



National Vision Administrators, L.L.C.

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. Check with your employer to see if the vision plan is available to you.

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.

SERVICE TYPE	BRIEF DESCRIPTION	BASIC PLAN - NETWORK	PREMIUM PLAN - NETWORK	NON-NETWORK
Exams	One every calendar year; two every calendar year up to age 18	\$10 copayment	\$10 copayment	NVA pays up to \$45
Lenses	Once every calendar year 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 calendar years; once every calendar 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 benefit 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.

Download Sydney Health today

- ▶ Find care and compare costs
- ▶ See what's covered and check claims
- ▶ View and use digital ID cards



SCAN



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.

Virtual Care Through Sydney Health

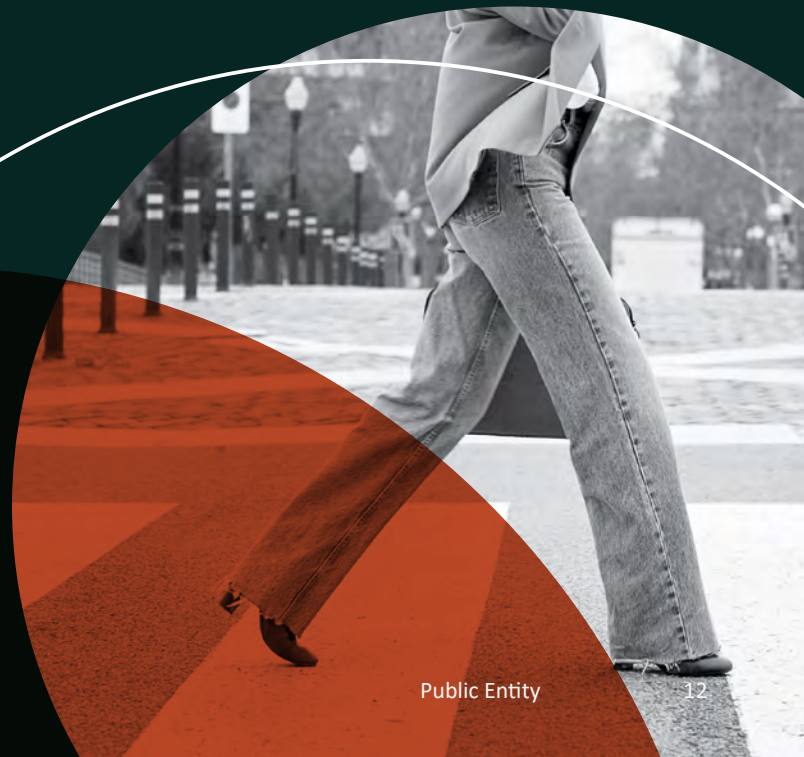
Virtual options can help you take control of your health, work on lifestyle changes and connect with specialized health professionals, no matter where you are.

Sydney gives you access to:

- ▶ Virtual primary care, coordinated by a care team for routine care, including virtual annual preventive care and personalized care plans for chronic conditions.
- ▶ LiveHealth Online for urgent care, allergies, lactation support, healthy sleep, psychiatry, counseling, and more.
- ▶ Hinge health, a digital joint and muscle clinic for prevention, physical therapy for injury recovery, chronic pain, pelvic health, and pre/post-surgery rehabilitation.
- ▶ Building Healthy Families for maternity support with resources from preconception through early parenthood.
- ▶ Lark's diabetes prevention program focused on helping you improve your health with digital diabetes prevention coaching.
- ▶ Mercy Express Care. Just answer a few simple questions, get a care plan and, if needed, have a prescription sent to a pharmacy of your choice. Low acuity conditions commonly treated include bladder infection, rashes, eye irritation, sunburn, acne, yeast infection, and more.

Download Sydney Health today!

Access to care and support has never been easier with virtual options through Sydney Health and all at no cost to you!





SmartShopper[®]

Save money and earn a cash reward!

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.

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.

- ▶ **Recommendation**
When your health care provider recommends a test or procedure, visit smartshopper.com or call the SmartShopper Personal Assistant Team at 1-844-328-1582, or link through your Sydney Health app.
- ▶ **Compare**
Compare providers, prices and rewards.
- ▶ **Choose**
Choose where you would like to have your test or procedure.
- ▶ **If Eligible**
After Anthem pays your claim, SmartShopper will mail you a reward check, if eligible. Your check should arrive in about six weeks.

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).

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, explanation 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

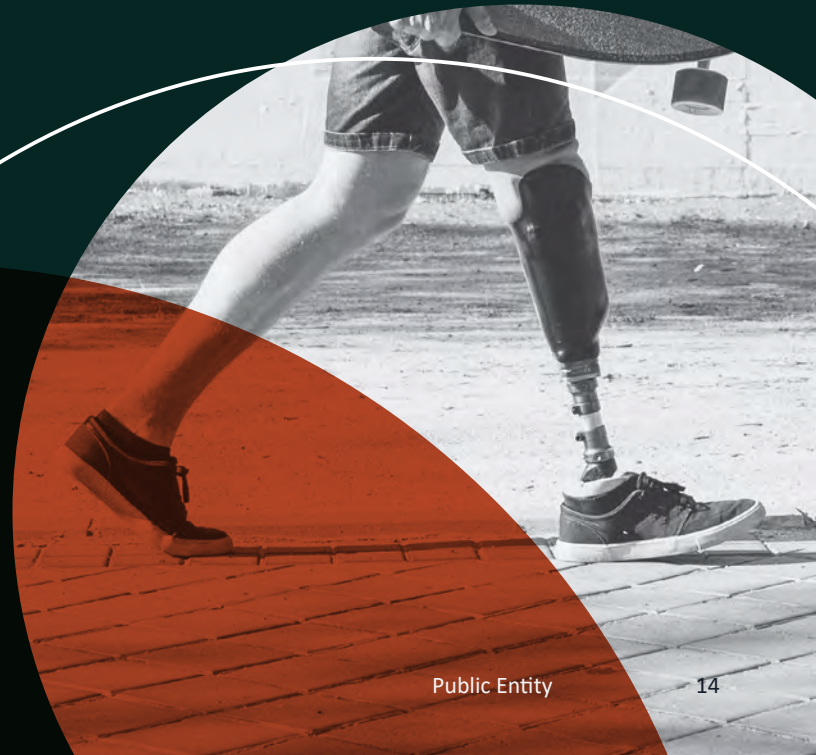
Reach out to an Anthem Health Guide.

Connect from your Anthem Sydney Health mobile app, call 844-516-0248 or log in at anthem.com and select "Contact Us".



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 available all day, every day to help. To use this service, call 800-337-4770.





win

*The next generation
of family building*

**Missouri Consolidated Health
Care Plan members enrolled in
Anthem receive:**

**2 cycle lifetime maximum benefit
toward certain expenses related to
fertility treatment**

**Contact WIN to learn more about your benefits
and connect with a nurse care advocate**

Visit managed.winfertility.com/mchcp
Call WIN's Service Team at 877-767-0303
8 am - 6:30 pm CST | Monday - Friday

Public Entity

15

Including:

- ▶ **24/7 nurse care advocate support**
Including education, guidance, and emotional support to help you each step of the way
- ▶ **Assistance selecting an in-network provider**
Based on your individual treatment needs, goals, and preferences
- ▶ **Expertise in understanding complex information**
Such as common causes, testing and treatment options, as well as medication guidance

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 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.

Express Scripts Diabetes Care Value Program

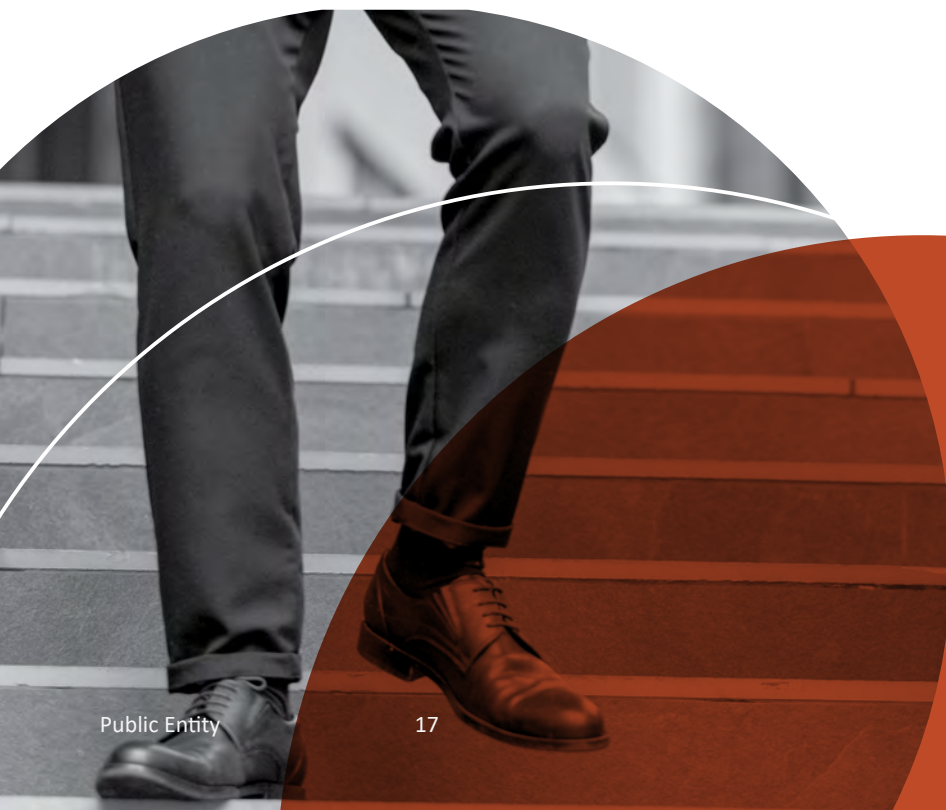


Express Scripts is introducing new no cost programs in 2024 to help qualifying members with diabetes and those at risk for diabetes or heart disease.

Here are highlights of what you will receive once you accept an invitation to participate:

- ▶ Digital care for Type 1 and Type 2 diabetes that securely sends results to diabetes specialists to help patients better control glucose levels, through LifeScan.
- ▶ Use of a Continuous Glucose Monitor (CGM), when clinically appropriate, to give patients and providers better insight of glucose levels.
- ▶ Medication education and counseling for patients diagnosed with diabetes and those hoping to avoid diagnoses.
- ▶ Digital diabetes prevention program, through Omada. Omada is a personalized program designed to help you make gradual changes to the way you eat, move, sleep and manage stress. If you are at risk for diabetes or heart disease, this may be for you!

Look for more information to come your way





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 layers on top of your existing Express Scripts prescription drug coverage to uncover every clinically sound way you can spend less on your prescriptions! RxSS proactively alerts members when lower-cost prescription drug options become available, saving them 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!



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



Compare prices between different pharmacies.



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)!

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 (and members of their household) 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 counseling



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.



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

Delta Dental of Missouri

microsite.deltadentalmo.com/MCHCP
(866) 429-1095
7 a.m. to 5 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



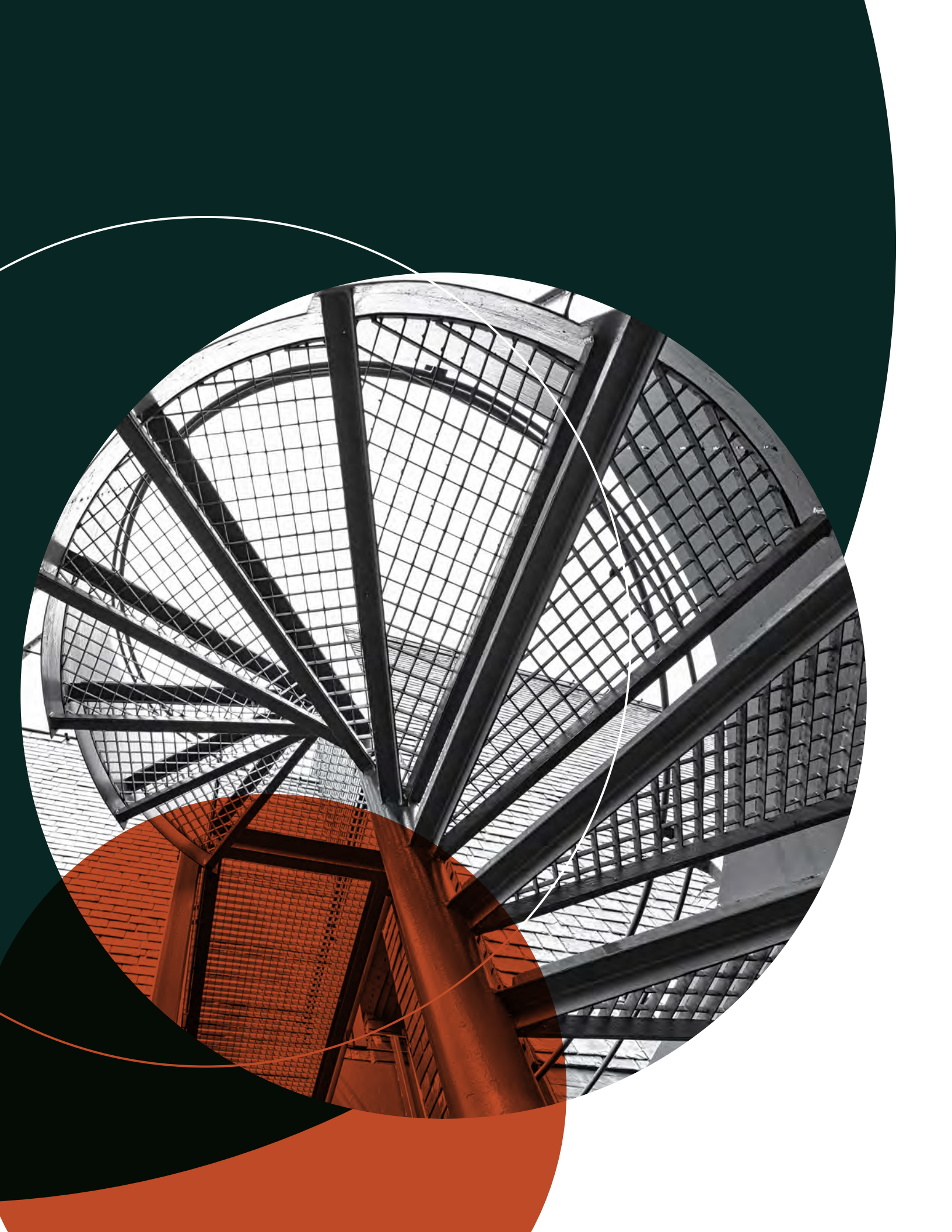
Resource Disclaimers

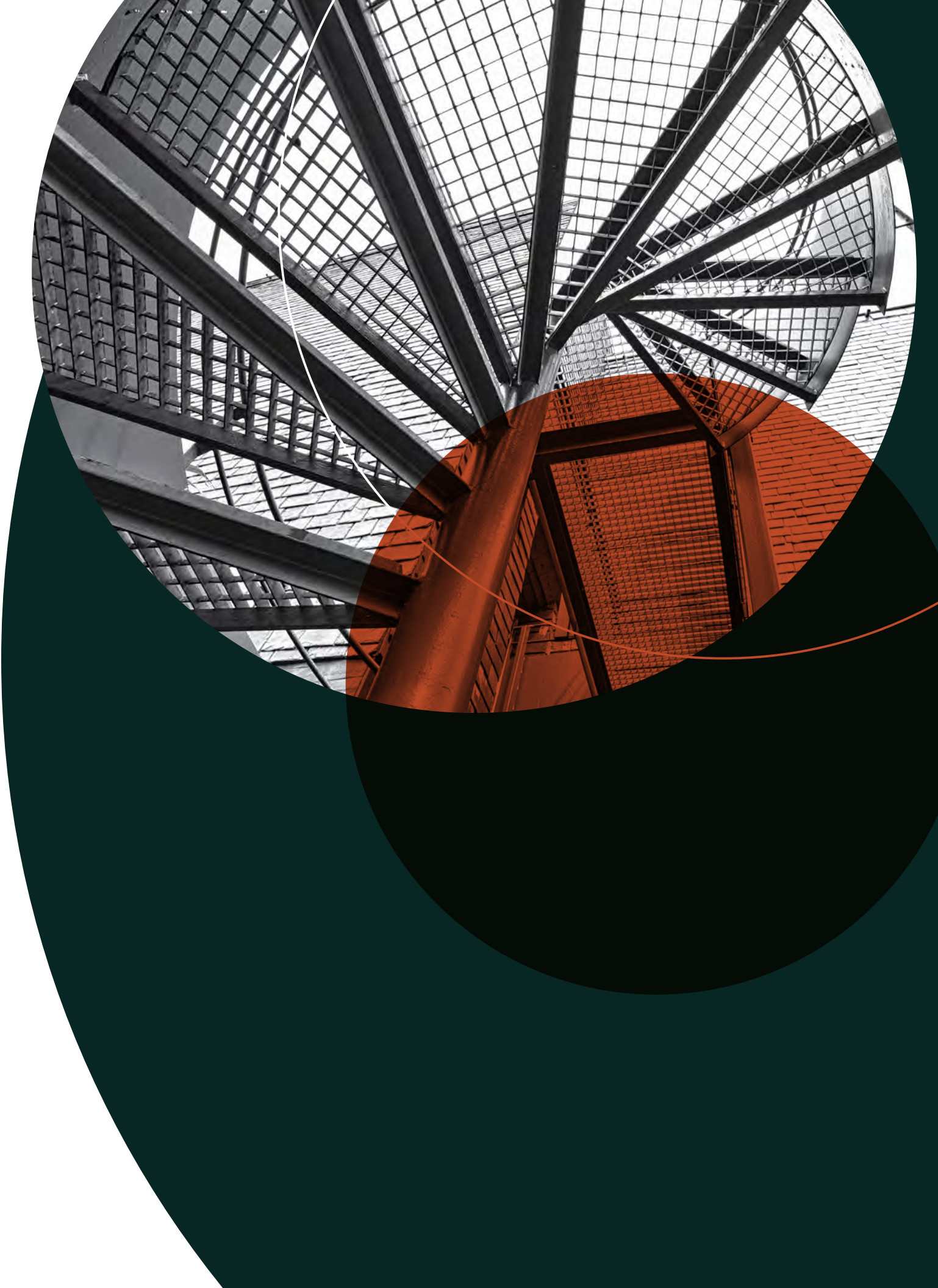
Websites

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.

Microsites

A microsite is a webpage or small group of webpages that provide information specific to your MCHCP plan.





832 Weathered Rock Court

Jefferson City, MO 65101

800-487-0771

573-751-0771

www.mchcp.org

myMCHCP



MCHCP

my health. my choice. myMCHCP



IN STEP WITH YOUR HEALTH