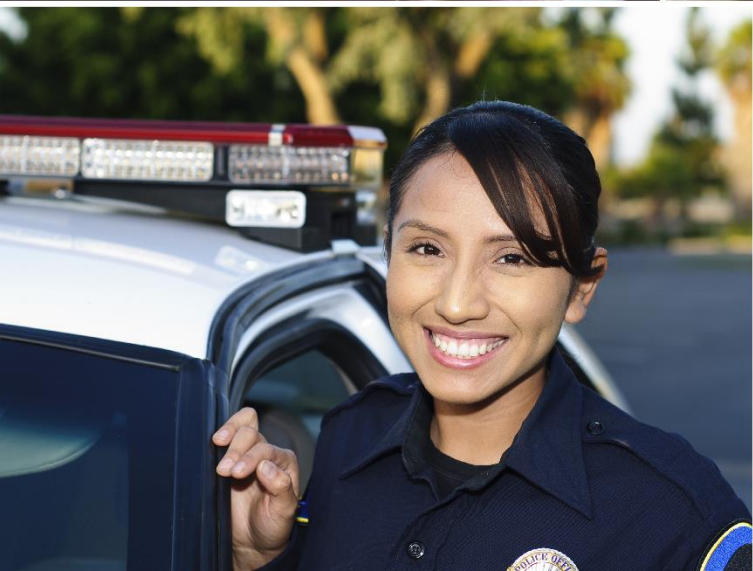




Benefits You Can Trust



This presentation contains summary information as of March 2025 for Open Enrollment Plan Year – July Fiscal Year 2026

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 72,000 NH public sector workers and their family members choose HealthTrust for their coverage*

Our focus is YOU!

- High quality, cost-effective, comprehensive benefit plans
- Enrollee Services Center
- Secure Enrollee Portal - www.healthtrustnh.org
- Slice of Life Wellness Program
- Well-Being Programs
- Transition Care and Survivor Care
- Vision and Hearing Discount Programs

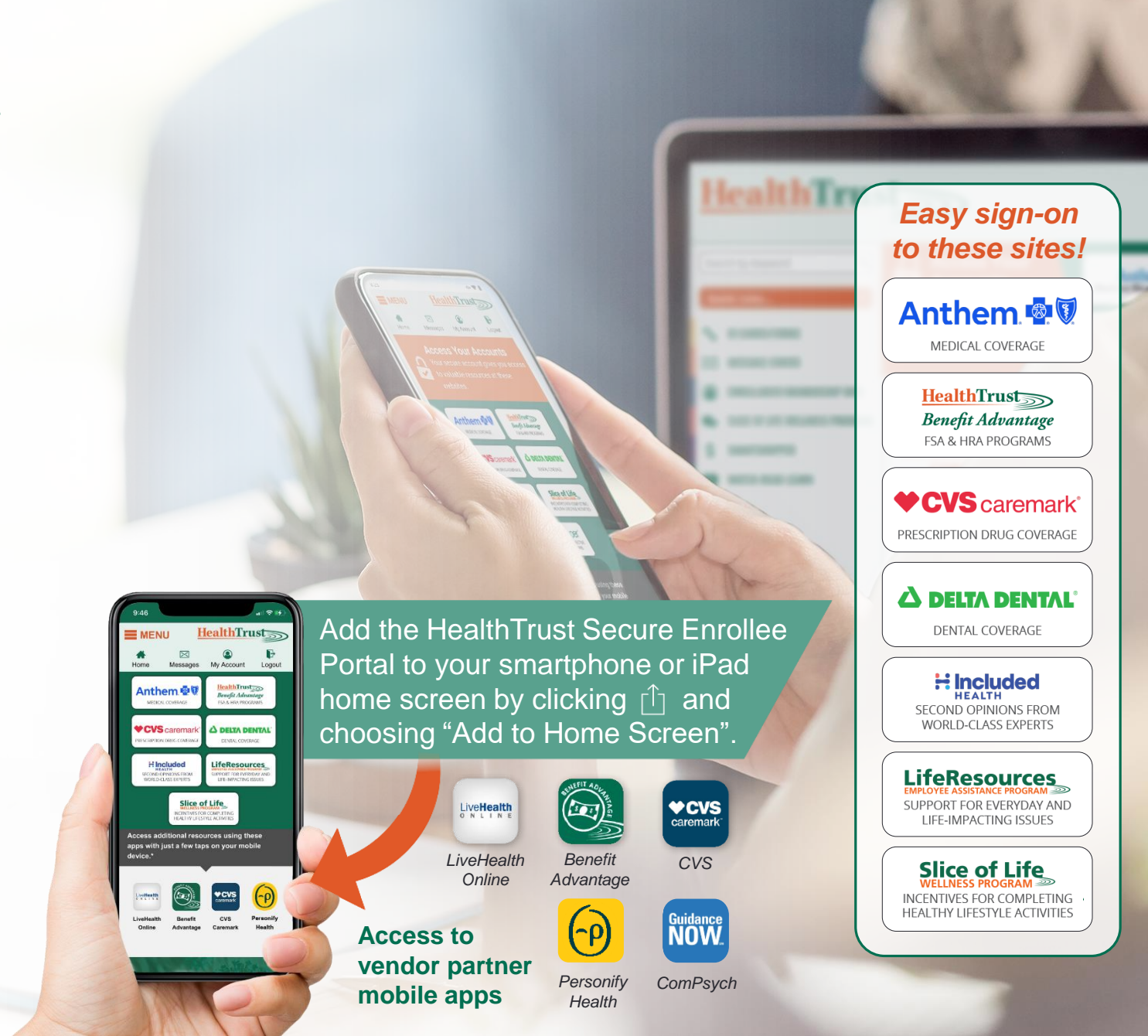




Engage! Get the Most from Your Benefits

Secure Enrollee Portal (SEP) and easy to use HealthTrust Mobile

- Easy sign-on to seven 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 WELLNESS PROGRAM** INCENTIVES FOR COMPLETING HEALTHY LIFESTYLE ACTIVITIES

Our Well-Being Programs provide the resources you and your covered family members need to achieve optimum health.*



**Please Note: HealthTrust Well-Being Programs are subject to change.*

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 Rewards Cash each year.
- **To Register:** Log in or create your HealthTrust Secure Enrollee Portal account at www.healthtrustnh.org and click on the Slice of Life button or download the Personify Health app.
- **Rewards your way!** You decide when and what to redeem Rewards Cash for including gift cards, a health and wellness item from the Personify Health store or a donation to a charity.



**Retirees enrolled in the HealthTrust Medicare Advantage with Prescription Drug (MAPD) plan do not have access to the Slice of Life program.*

HEALTHY ACTIONS = REWARDS!



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	Rewards 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

2025 Annual Key Action Rewards: \$35

- Complete the Health Check for \$10 Rewards Cash and 500 Points.
- Complete three Health Coaching Sessions to earn \$25 Rewards Cash.
- Complete a Biometric Screening and earn 3,000 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

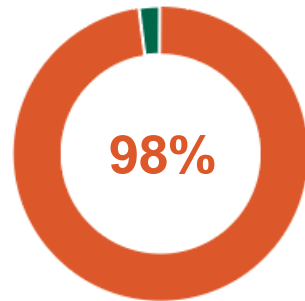
ACCESS BLUE HMO PLANS

- **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

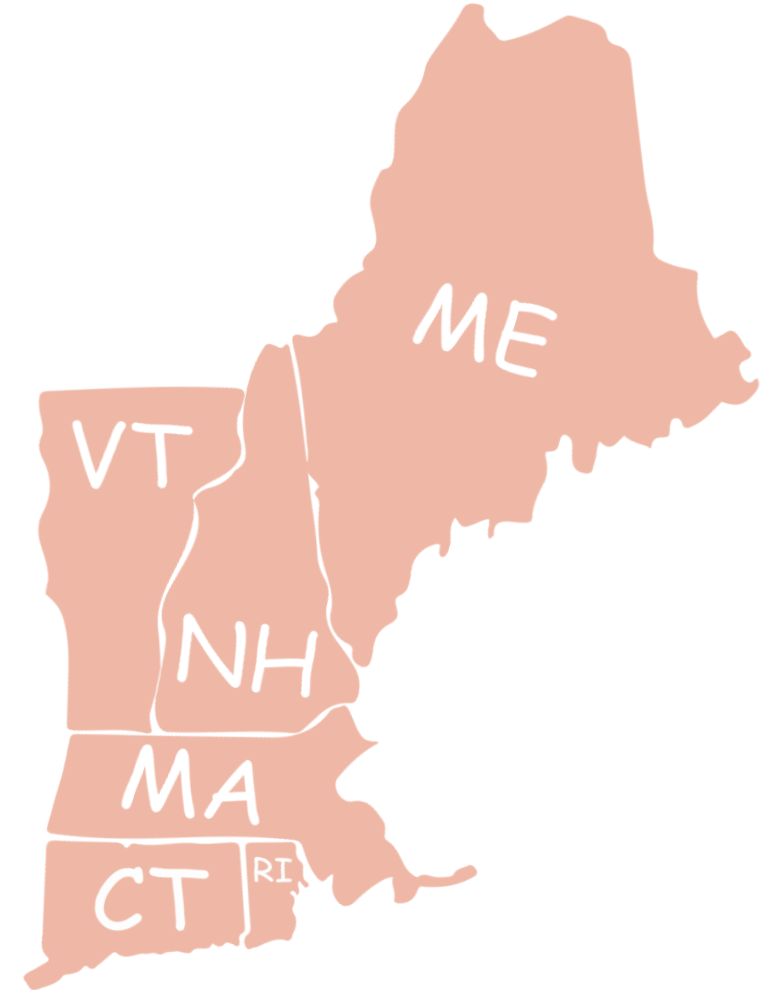
New Hampshire Statistics:



PCPs and
Hospitals in
Network



Specialists in
Network

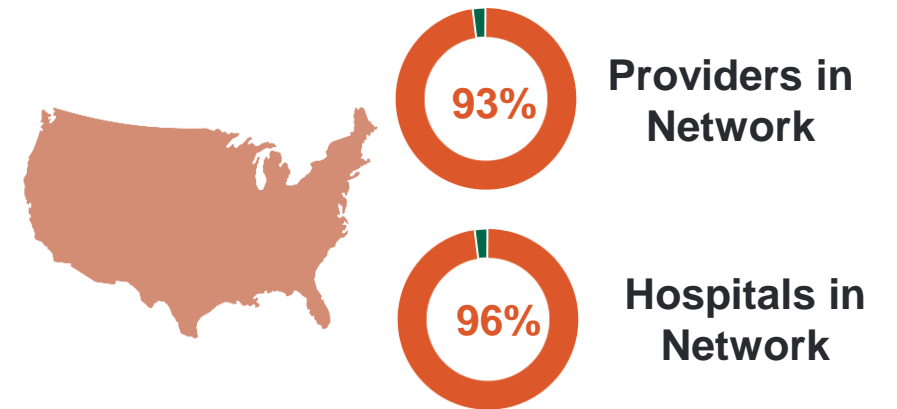


OPEN ACCESS PREFERRED PROVIDER ORGANIZATION (PPO) PLANS

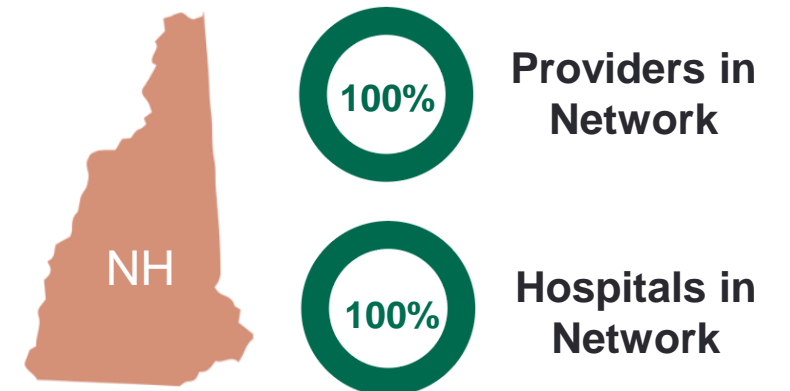
- **Nationwide Network** and lets you choose care anywhere in the United States.
- Selecting a PCP is highly recommended, but not required.
- **No referrals required.**
- To pay the lowest out-of-pocket expenses, you will want to use in-network benefits. Out-of-network benefits are also available.



Nationwide Network



New Hampshire



MEDICAL BENEFIT OPTIONS

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

Medical Plan Type	Open Access PPO	Access Blue New England HMO	Access Blue New England HMO with Deductible
Plan Name	OA20	AB20	AB15/40IPDED
Visit Copay	\$20	\$20	\$15
Specialty Visit Copay	\$20	\$20	\$40
Walk-In Center Copay	\$20	\$20	\$15
Urgent Care Copay	\$75	\$50	\$125
ER Copay	\$150	\$100	\$250
Standard Deductible (per person/per family)	\$1,000 / \$3,000 (Out-of-Network)	\$0	\$1,000 / \$3,000
Standard Coinsurance	20% (Out-of-Network)	N/A	N/A
Chiropractic Visits/Copay	Unlimited / \$20	Unlimited / \$20	Unlimited / \$15
Therapy Visits (PT/OT/ST)/Copay	Unlimited / \$20	60 / \$20	60 / \$15
Acupuncture Visits/Copay	Unlimited / \$20	Unlimited / \$20	Unlimited / \$15
Durable Medical Equipment	\$100 deductible, then you pay 20%	You pay 20%	\$100 deductible, then you pay 20%
MRI, CT scan, PET, MRA	You pay \$0 (In-Network Only)	You pay \$0	Standard Deductible
X-Rays and Ultrasounds	You pay \$0 (In-Network Only)	You pay \$0	You pay \$0
Labs (including allergy testing)	You pay \$0 (In-Network Only)	You pay \$0	You pay \$0
Maximum Out-of-Pocket (per person/per family; medical and RX expenses combined)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$5,000 / \$10,000

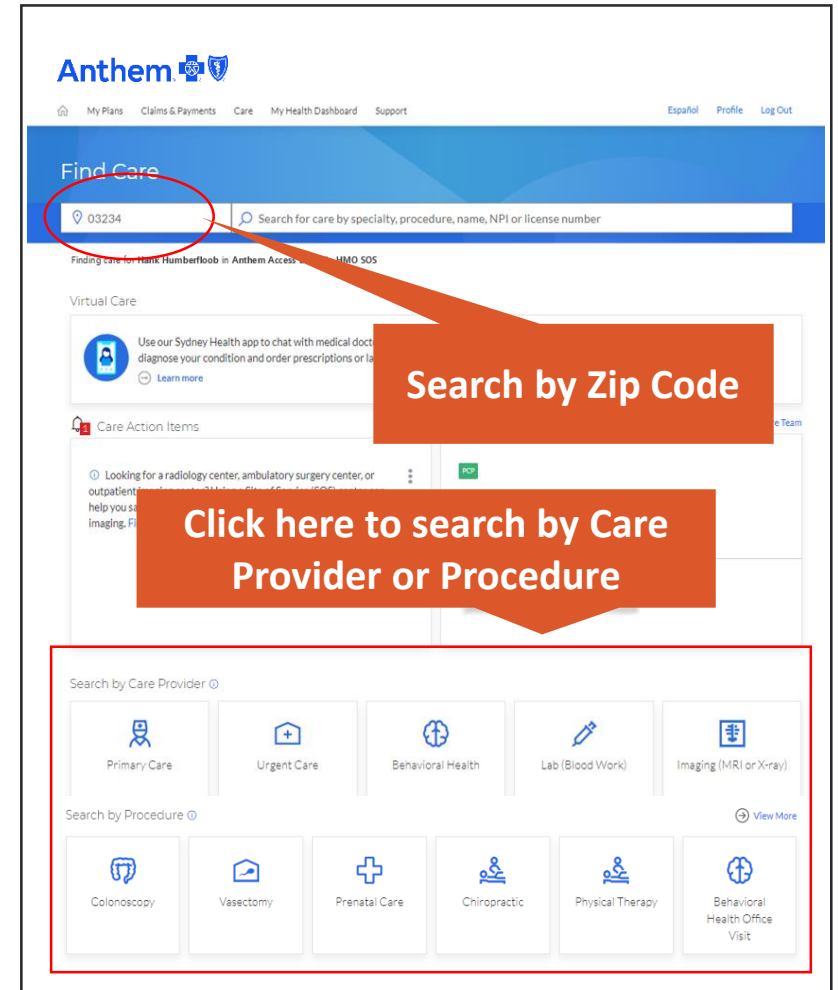
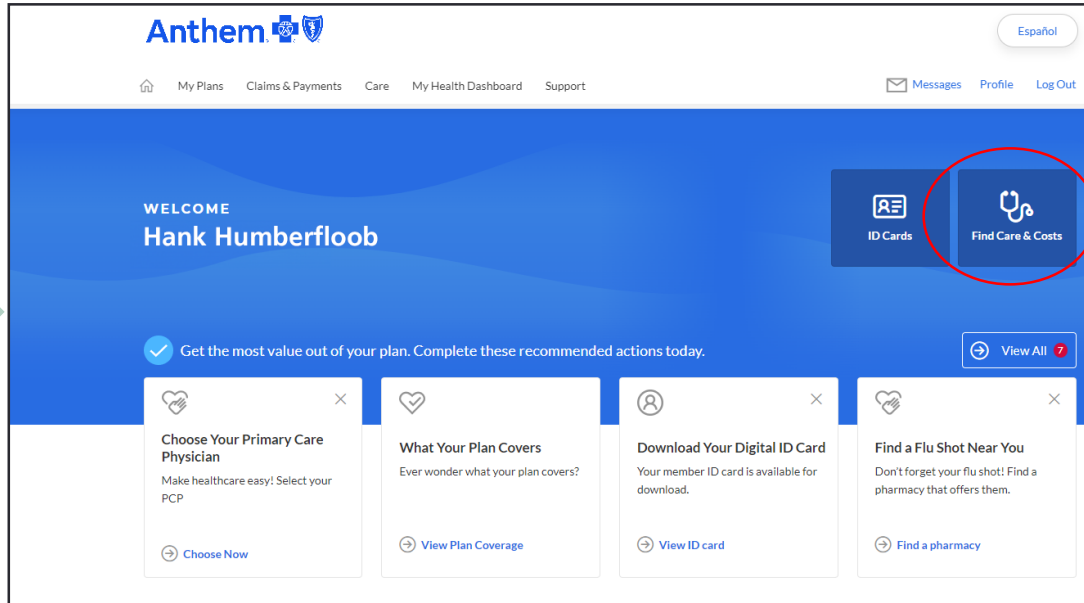


Disclaimer: This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.

HOW TO FIND AN ANTHEM NETWORK PROVIDER

Log in to your *Secure Enrollee Portal (SEP)* account at www.healthtrustnh.org and click on the *Anthem* button.

Start here!



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

Searching by Care Providers and Procedures

Click one of the buttons shown below on Anthem's website to search by Care Provider or Procedure.

Search by Care Provider

- Primary Care
- Behavioral Health
- Hospital
- Lab (Blood Work)
- Imaging (MRI or X-ray)**

Search by Procedure

- Chiropractic
- Behavioral Health Visit
- Physical Therapy
- Vasectomy
- Shoulder Repair
- Bariatric Surgery (Gastric Bypass, Laparoscopic, Inpatient)

You can also filter for all of these recognitions when searching for Site of Service providers!

- Recognitions
- Site of Service - Laboratory
 - Site of Service - Radiology
 - Site of Service - Ambulatory Surgery

Distance

Filter [Clear All](#)

- Radiology**
- Site of Service - Advanced Imaging**

Key Filters

- Accepts New Patients

Distance

20 Miles

Specialty

Sub-Specialty

Recognitions

- Site of Service - Advanced Imaging
- Site of Service - Radiology

DERRY IMAGING CENTER
(603) 537-1363
81 Hall St
CONCORD, NH 03301
MERRIMACK County, NH
[+Locations](#)
8.61 miles 21 min
[Get Directions](#)

CONCORD IMAGING CENTER
(603) 415-9444
60 Commercial St Ste 101
CONCORD, NH 03301
MERRIMACK County, NH
[+Locations](#)
2.05 miles 19 min

Recognitions

Site of Service - Advanced Imaging

Using this independent Site of Service care provider can lower your out-of-pocket costs for advanced diagnostic imaging (such as MRIs and CT scans). Not all plans offer a Site of Service benefit, so please contact Member Services to confirm.

Site of Service - Radiology

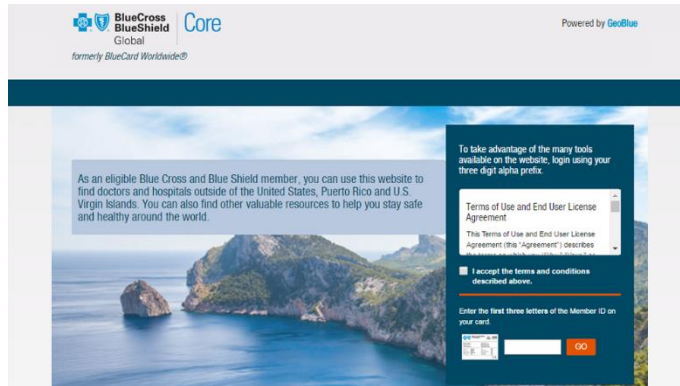
Using this independent Site of Service care provider can lower your out-of-pocket costs for radiology (such as X-rays and ultrasounds). Not all plans offer a Site of Service benefit, so please contact Member Services to confirm.

COVERAGE ANYWHERE ANYTIME

Worldwide Coverage

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

www.bcbsglobalcore.com
800.810.2583



BCBS Global Core



Away From Home Care Program (HMO 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
RX10/20/45	Retail / Maintenance Choice Copays: \$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 - 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 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 [CVSpecialty.com](https://www.CVSpecialty.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

PMA, SMA, POLICE, AFSCME 1386A

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

Plan Coverage:	Dental Plan Option
	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.

DENTAL BENEFIT OPTION CITY EMPLOYEES AND FIRE July Plan Year (7/1 through 6/30)

Plan Coverage:	Dental Plan Option
	15C
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	60%
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	\$750



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



- 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 to find participating dentists.

YOUR 7-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. Learn More about your HealthTrust Coverage** – Customized Benefit Packets are available through your employer and contain everything you need to know about your coverage, including enrollment forms!

Serving the Public Sector of New Hampshire Since 1985











Call 800.527.5001



Send a message directly from the Secure Enrollee Portal →



or by email enrolleeservices@healthtrustnh.org

-  ID CARDS/FORMS
-  MESSAGE CENTER
-  ENROLLMENT/MEMBERSHIP INFO
-  SLICE OF LIFE WELLNESS PROGRAM
-  MEDICAL CARE ACCESS
-  EXPERT MEDICAL SUPPORT
-  DISEASE MANAGEMENT
-  MENTAL HEALTH

Thank you!