

Making Healthy Cheaper



Briefing Book

2023/24 Plan Year



OPEH&W HealthPlan

Established 1992

Contact

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Making Healthy Cheaper

The OPEH&W Health Plan knows that medical plan designs today must be more dynamic. The old-fashioned medical plan designs available elsewhere are no longer fit for purpose. Today's medical plan designs must go further and make healthy cheaper, by improving quality of life, balancing affordability with rich benefits, prioritizing access to the highest quality providers and encouraging healthy proactive behaviors.

With a proven 30+ year track record, the OPEH&W Health Plan is a trusted healthcare benefits home for local government organizations in Oklahoma, and renowned as a progressive innovator. Its already saving its members huge amounts and making healthy cheaper, by automatically packaging all its medical plan designs with the following impressive and growing list of innovative enhancements.

FREE	Transplants
FREE	Cancer Care <small>Coming Soon</small>
FREE	Cardiac Care
FREE	Spinal Care
FREE	Hip & Knee Care
FREE	Maternity Care
FREE	Cash Rewards
FREE	Medical Equipment & Supplies
FREE	Primary & Pediatric Care
FREE	Psychiatry & Counseling Care
FREE	Mental Health Support Programs
FREE	Muscle & Joint Pain Program
FREE	Diabetes Program
FREE	Hypertension Program
FREE	Cholesterol Program
FREE	Asthma & COPD Program
FREE	Alcohol Addiction Program
FREE	Opioid Addiction Program
FREE	Tobacco & Vaping Addiction Program
FREE	Fitness & Wellness Program
FREE	Weight-Loss Program
FREE	Sleep Studies
FREE	Women's & Family Support Program
FREE	OTC Acid-Reflux & GERD Medications
\$5	OTC Antihistamine Medications
FREE	Tobacco & Smoking Cessation Medications
\$25	Insulin
\$5	Diabetic Oral Generic Medications
\$500	for Dependent Accident Claims
50%	Dependent Deductible Reimbursement

2023/24 Plan Year Rates

Rates Valid from 7/1/2023 through 6/30/2024



		Health (Medical & Rx)						Dental		Vision	
		Diamond Preferred	Platinum	Gold	Silver	Bronze	Diamond Choice	Enhanced	Standard	Enhanced	Standard
Active & Retiree	Member	707.86	665.38	630.00	601.68	566.28	757.30	45.36	40.82	7.74	6.28
	Child	338.18	317.88	300.98	287.46	270.54	361.78	23.96	21.56	7.22	5.82
	Children	550.54	517.50	489.98	467.96	440.44	588.94	38.10	34.30	7.22	5.82
	Spouse	827.64	777.98	736.60	703.50	662.12	885.40	56.02	50.42	6.80	5.50
	Spouse & Child	1,165.82	1,095.86	1,037.58	990.96	932.66	1,247.18	79.98	71.98	18.44	14.92
	Spouse & Children	1,378.18	1,295.48	1,226.58	1,171.46	1,102.56	1,474.34	94.12	84.72	18.44	14.92
COBRA	Member	722.02	678.70	642.60	613.72	577.62	772.44	46.26	41.64	7.90	6.42
	Child	344.94	324.24	307.00	293.20	275.96	369.02	24.44	22.00	7.38	5.94
	Children	561.54	527.86	499.78	477.32	449.24	600.72	38.86	34.98	7.38	5.94
	Spouse	844.18	793.54	751.34	717.56	675.36	903.12	57.14	51.42	6.94	5.62
	Spouse & Child	1,189.12	1,117.78	1,058.34	1,010.76	951.32	1,272.14	81.58	73.42	18.82	15.22
	Spouse & Children	1,405.72	1,321.40	1,251.12	1,194.88	1,124.60	1,503.84	96.00	86.40	18.82	15.22
Group Life	20,000	6.00									
	30,000	9.00									
	40,000	12.00									
	50,000	15.00									
Additional Life	First \$20,000	18-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & Over
	With AD&D	2.00	2.60	3.40	5.20	8.40	13.40	15.40	24.80	41.60	64.20
	Without AD&D	1.40	2.00	2.80	4.60	7.80	12.80	14.20	24.20	41.00	63.60
	Each \$5,000	18-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & Over
	With AD&D	0.50	0.65	0.85	1.30	2.10	3.35	3.85	6.20	10.40	16.05
	Without AD&D	0.35	0.50	0.70	1.15	1.95	3.20	3.70	6.05	10.25	15.90

About the OPEH&W Health Plan

30 Years & Counting!

The OPEH&W Health Plan was formed in **1992** by **15** Oklahoma Counties, primarily to offer better, lower cost coverage to Oklahoma Public Employees and their families. This is a mandate which continues to be its focus.

The OPEH&W Health Plan is not an insurance company, it is a public trust formed under the provisions of Oklahoma State Statutes Titles **51** & **74**. These statutes allow Oklahoma local government Employers to enter pooled agreements. In this case, an agreement to offer healthcare benefits. This means the OPEH&W Health Plan falls under the oversight of the Attorney General of Oklahoma, and not the Oklahoma Insurance Department.








Participating Employer Groups enter into a Local Government Agreement and a Group Application Form. There is no contract period, simply a minimum commitment to an initial **12-months** of participation, after-which any participating employer group may leave the OPEH&W Health Plan at any time with **60-day** notice.

A Board of Trustees oversees the OPEH&W Health Plan. This is comprised of a representative from each participating employer group. With an Executive Voting Board of **15** members making the final decisions. The Board meets a minimum of **4** times a year under the Open Meeting Act at the ACCO building in Oklahoma City. The Board is responsible for setting premium rates and benefits, making financial decisions, entering contracts with vendors, and approving new Employer Groups to the OPEH&W Health Plan. This means every Employer Group has a voice and the potential to influence the OPEH&W Health Plan.

100+ Participating Employer Groups including:



	 Diamond	 Platinum	 Gold	 Silver	 Bronze
Medical Coverage					
Deductible	1,000	1,750	3,250	2,250	4,250
Co-Insurance	20%	20%	20%	50%	50%
Max Out-of-Pocket	5,000	6,000	7,000	7,000	7,500
Virtual Primary & Pediatric Care with MDLIVE	Free	Free	Free	Free	Free
In-Person Primary & Pediatric Care	25	25	25	25	25
Virtual Urgent Care with MDLIVE	Free	Free	Free	Free	Free
In-Person Urgent Care	25	25	25	25	25
In-Person Specialist Visits	50	50	50	50	50
Virtual Counseling & Psychiatry with MDLIVE	Free	Free	Free	Free	Free
Prescription Coverage					
Deductible	75	100	100	500	500
Max Out-of-Pocket	2,500	2,500	2,500	2,500	2,500
Generics	10	10	10	10	50% Max \$20
Preferred Brands	45	25% Max \$80	25% Max \$80	25% Max \$80	30% Max \$100
Non-Preferred Brands	60	40% Max \$120	40% Max \$120	40% Max \$120	50% Max \$150
Specialty Generics	10	10	10	10	20% Max \$50
Specialty Preferred Brands	60	60	60	20% Max \$80	30% Max \$80
Specialty Non-Preferred Brands	100	100	100	40% Max \$120	50% Max \$120
Insulin - Select Preferred Brands	25	25	25	25	25
Acid-Reflux & GRED OTC's	Free	Free	Free	Free	Free
Diabetic Generics	5	5	5	5	5
Antihistamine OTC's	5	5	5	5	5

Free Major Medical Care

Members, Spouses and Dependents of the OPEH&W Health Plan **pay nothing** for **Transplants, Spinal Surgeries, Hip & Knee Surgeries, Maternity Care & Cardiac Care** when receiving care at Blue Distinction+ network providers. With **Cancer Care** coming soon.

Free Medical Equipment

Free next business day delivery on over **4,000 Free** medical equipment and supply items, including BI-PAPS, C-PAPS, continous glucose monitors, insulin pumps, joint braces, back braces, nebulizers, kneelers, crutches, wheelchairs and much more.

Cash Rewards

Members can earn up to **\$500** per procedure in cash rewards just for selecting high-quality, cost-effective providers, with rewards for over **1,600** procedures.

Making Healthy Cheaper

- » **Free** Virtual Primary, Pediatric & Urgent Care with **MDLIVE**
- » **Free** Virtual Counseling & Pyschiatric Care with **MDLIVE**
- » **Free** Diabetes & Diabetes Prevention Programs with **Omada & Livongo**
- » **Free** High Blood Pressure Programs with **Omada & Livongo**
- » **Free** Weight Management Programs with **Wondr, Omada & Livongo**
- » **Free** High Cholesterol Program with **Omada**
- » **Free** Asthma & COPD Program with **Propeller**
- » **Free** Muscle & Joint Pain Program with **Hinge Health**
- » **Free** Mental Health Programs with **SilverCloud, inMynd & LearnToLive**
- » **Free** Alcohol Addiction Program with **Pelago**
- » **Free** Opioid Addiction Program with **Pelago**
- » **Free** Tobacco & Vaping Addiction Program with **Pelago**
- » **Free** In-Home Sleep Studies with **ConnectDME**
- » **Free** Fitness & Wellness Programs with **Well onTarget**
- » **Free** Women's & Family Health with **Ovia Health**
- » **50%** Dependent Deductible Reimbursement
- » **\$500** Dependent Accident Reimbursement

Diamond Health

2023-2024 Plan Year

Free Major Medical Care

Members Pay **Zero** Out-of-Pocket for:

- Transplants**
- Cancer Care** (Coming Soon)
- Cardiac Surgeries** (Over 750 Procedures)
- Spinal Surgeries** (Over 350 Procedures)
- Hip & Knee Surgeries** (Over 140 Procedures)
- Maternity Care**

From **Blue Distinction Centers+** Network Providers

Monthly Rates

Member	\$707.86
Child	\$338.18
Children	\$550.54
Spouse	\$827.64
Spouse & Child	\$1,165.82
Spouse & Children	\$1,378.18

Making Healthy Cheaper

- Free** **Member Rewards** Cash Rewards for Members
- Free** **ConnectDME** Medical Equipment & Supplies
- Free** **ConnectDME** In-Home Sleep Studies
- Free** **Omada** Diabetes & High Blood Pressure Programs
- Free** **Omada** High Cholesterol & Weight Management Programs
- Free** **Livongo** Diabetes & High Blood Pressure Programs
- Free** **Livongo** Weight Management & Mental Health Programs
- Free** **Hinge Health** Muscle & Joint Pain Programs
- Free** **Propeller** Asthma & COPD Programs
- Free** **Pelago** Alcohol, Opioid, Tobacco & Vaping Addiction Programs
- Free** **SilverCloud** Mental Health Programs
- Free** **inMynd** Mental Health Programs
- Free** **Learntolive** Mental Health Programs
- Free** **Ovia Health** Women's & Family Health Programs
- Free** **Well onTarget** Health & Wellness Programs
- Free** **Wondr Health** Weight-Loss Program
- Free** \$500 towards **Dependent Accident Claims**
- Free** **Dependent Deductible Reimbursement** for amounts over 50%

Prescription Coverage

Deductible	\$75
Brand Names Only	
Max Out-of-Pocket	\$2,500
Family Max	\$5,000

Prescription Co-Pays

30 Day Supply	
For 90 Day Supply Multiply by 2.5	
Generics	\$10
Preferred Brands	\$45
Non-Preferred Brands	\$60

Specialty Co-Pays

30 Day Supply	
Generics	\$10
Preferred Brands	\$60
Non-Preferred Brands	\$100

In-Network Medical Coverage

From **BluePreferred** Network Providers

\$1,000	Deductible – Family Max \$2,000
\$5,000	Max Out-of-Pocket – Family Max \$10,000
20%	Co-Insurance
Free	Primary & Pediatric Care virtually with MDLIVE
Free	Urgent Care virtually with MDLIVE
Free	Counseling & Psychiatry virtually with MDLIVE
\$25	Primary & Pediatric In-Person Office Visit Co-Pay
\$25	Urgent Care In-Person Office Visit Co-Pay
\$50	Specialist In-Person Office Visit Co-Pay
\$50	Emergency Room Co-Pay (waived if admitted)

Out-of-Network Medical Coverage

\$2,000	Deductible – Family Max \$4,000
\$10,000	Max Out-of-Pocket – Family Max \$20,000
30%	Co-Insurance of Allowable Cost
100%	Balance Billing for Amounts Over Allowable Cost

Prescription Enhancements

30 Day Supply	
Contraceptives	Free
Tobacco Cessation	Free
GERD & Acid Reflux OTC's	Free
Diabetic Oral Generics	\$5
Antihistamine OTC's	\$5
Insulin (Select Brands)	\$25

Platinum Health

2023-2024 Plan Year

Free Major Medical Care

Members Pay **Zero** Out-of-Pocket for:

Transplants

Cancer Care (Coming Soon)

Cardiac Surgeries (Over 750 Procedures)

Spinal Surgeries (Over 350 Procedures)

Hip & Knee Surgeries (Over 140 Procedures)

Maternity Care

From **Blue Distinction Centers+** Network Providers

Monthly Rates

Member	\$665.38
Child	\$317.88
Children	\$517.50
Spouse	\$777.98
Spouse & Child	\$1,095.86
Spouse & Children	\$1,295.48

Making Healthy Cheaper

- Free** **Member Rewards Cash Rewards** for Members
- Free** **ConnectDME Medical Equipment & Supplies**
- Free** **ConnectDME In-Home Sleep Studies**
- Free** **Omada Diabetes & High Blood Pressure** Programs
- Free** **Omada High Cholesterol & Weight Management** Programs
- Free** **Livongo Diabetes & High Blood Pressure** Programs
- Free** **Livongo Weight Management & Mental Health** Programs
- Free** **Hinge Health Muscle & Joint Pain** Programs
- Free** **Propeller Asthma & COPD** Programs
- Free** **Pelago Alcohol, Opioid, Tobacco & Vaping Addiction** Programs
- Free** **SilverCloud Mental Health** Programs
- Free** **inMynd Mental Health** Programs
- Free** **Learntolive Mental Health** Programs
- Free** **Ovia Health Women's & Family Health** Programs
- Free** **Well onTarget Health & Wellness** Programs
- Free** **Wondr Health Weight-Loss** Program
- Free** **\$500 towards Dependent Accident Claims**
- Free** **Dependent Deductible Reimbursement** for amounts over **50%**

In-Network Medical Coverage

From **BluePreferred** Network Providers

- \$1,750 Deductible** – Family Max **\$3,500**
- \$6,000 Max Out-of-Pocket** – Family Max **\$12,000**
- 20% Co-Insurance**
- Free Primary & Pediatric Care** virtually with **MDLIVE**
- Free Urgent Care** virtually with **MDLIVE**
- Free Counseling & Psychiatry** virtually with **MDLIVE**
- \$25 Primary & Pediatric** In-Person Office Visit Co-Pay
- \$25 Urgent Care** In-Person Office Visit Co-Pay
- \$50 Specialist** In-Person Office Visit Co-Pay
- \$50 Emergency Room** Co-Pay (waived if admitted)

Out-of-Network Medical Coverage

- \$3,500 Deductible** – Family Max **\$7,000**
- \$12,000 Max Out-of-Pocket** – Family Max **\$24,000**
- 30% Co-Insurance** of Allowable Cost
- 100% Balance Billing** for Amounts Over Allowable Cost

Prescription Coverage

Deductible	\$100
Brand Names Only	
Max Out-of-Pocket	\$2,500
Family Max	\$5,000

Prescription Co-Pays

30 Day Supply	
For 90 Day Supply Multiply by 2.5	
Generics	\$10
Preferred Brands	25% up to \$80
Non-Preferred Brands	40% up to \$120

Specialty Co-Pays

30 Day Supply	
Generics	\$10
Preferred Brands	\$60
Non-Preferred Brands	\$100

Prescription Enhancements

30 Day Supply	
Contraceptives	Free
Tobacco Cessation	Free
GERD & Acid Reflux OTC's	Free
Diabetic Oral Generics	\$5
Antihistamine OTC's	\$5
Insulin (Select Brands)	\$25

Gold Health

2023-2024 Plan Year

Free Major Medical Care

Members Pay **Zero** Out-of-Pocket for:

Transplants

Cancer Care (Coming Soon)

Cardiac Surgeries (Over 750 Procedures)

Spinal Surgeries (Over 350 Procedures)

Hip & Knee Surgeries (Over 140 Procedures)

Maternity Care

From **Blue Distinction Centers+** Network Providers

Monthly Rates

Member	\$630.00
Child	\$300.98
Children	\$489.98
Spouse	\$736.60
Spouse & Child	\$1,037.58
Spouse & Children	\$1,226.58

Making Healthy Cheaper

- Free** **Member Rewards Cash Rewards** for Members
- Free** **ConnectDME Medical Equipment & Supplies**
- Free** **ConnectDME In-Home Sleep Studies**
- Free** **Omada Diabetes & High Blood Pressure** Programs
- Free** **Omada High Cholesterol & Weight Management** Programs
- Free** **Livongo Diabetes & High Blood Pressure** Programs
- Free** **Livongo Weight Management & Mental Health** Programs
- Free** **Hinge Health Muscle & Joint Pain** Programs
- Free** **Propeller Asthma & COPD** Programs
- Free** **Pelago Alcohol, Opioid, Tobacco & Vaping Addiction** Programs
- Free** **SilverCloud Mental Health** Programs
- Free** **inMynd Mental Health** Programs
- Free** **Learntolive Mental Health** Programs
- Free** **Ovia Health Women's & Family Health** Programs
- Free** **Well onTarget Health & Wellness** Programs
- Free** **Wondr Health Weight-Loss** Program
- Free** **\$500 towards Dependent Accident Claims**
- Free** **Dependent Deductible Reimbursement** for amounts over **50%**

Prescription Coverage

Deductible	\$100
Brand Names Only	
Max Out-of-Pocket	\$2,500
Family Max	\$5,000

Prescription Co-Pays

30 Day Supply	
For 90 Day Supply Multiply by 2.5	
Generics	\$10
Preferred Brands	25% up to \$80
Non-Preferred Brands	40% up to \$120

Specialty Co-Pays

30 Day Supply	
Generics	\$10
Preferred Brands	\$60
Non-Preferred Brands	\$100

In-Network Medical Coverage

From **BluePreferred** Network Providers

- \$3,250 Deductible** – Family Max **\$6,500**
- \$7,000 Max Out-of-Pocket** – Family Max **\$14,000**
- 20% Co-Insurance**
- Free Primary & Pediatric Care** virtually with **MDLIVE**
- Free Urgent Care** virtually with **MDLIVE**
- Free Counseling & Psychiatry** virtually with **MDLIVE**
- \$25 Primary & Pediatric** In-Person Office Visit Co-Pay
- \$25 Urgent Care** In-Person Office Visit Co-Pay
- \$50 Specialist** In-Person Office Visit Co-Pay
- \$50 Emergency Room** Co-Pay (waived if admitted)

Out-of-Network Medical Coverage

- \$6,500 Deductible** – Family Max **\$13,000**
- \$14,000 Max Out-of-Pocket** – Family Max **\$28,000**
- 30% Co-Insurance** of Allowable Cost
- 100% Balance Billing** for Amounts Over Allowable Cost

Prescription Enhancements

30 Day Supply	
Contraceptives	Free
Tobacco Cessation	Free
GERD & Acid Reflux OTC's	Free
Diabetic Oral Generics	\$5
Antihistamine OTC's	\$5
Insulin (Select Brands)	\$25

Silver Health

2023-2024 Plan Year

Free Major Medical Care

Members Pay **Zero** Out-of-Pocket for:

Transplants

Cancer Care (Coming Soon)

Cardiac Surgeries (Over 750 Procedures)

Spinal Surgeries (Over 350 Procedures)

Hip & Knee Surgeries (Over 140 Procedures)

Maternity Care

From **Blue Distinction Centers+** Network Providers

Monthly Rates

Member	\$601.68
Child	\$287.46
Children	\$467.96
Spouse	\$703.50
Spouse & Child	\$990.96
Spouse & Children	\$1,171.46

Making Healthy Cheaper

- Free** **Member Rewards Cash Rewards** for Members
- Free** **ConnectDME Medical Equipment & Supplies**
- Free** **ConnectDME In-Home Sleep Studies**
- Free** **Omada Diabetes & High Blood Pressure** Programs
- Free** **Omada High Cholesterol & Weight Management** Programs
- Free** **Livongo Diabetes & High Blood Pressure** Programs
- Free** **Livongo Weight Management & Mental Health** Programs
- Free** **Hinge Health Muscle & Joint Pain** Programs
- Free** **Propeller Asthma & COPD** Programs
- Free** **Pelago Alcohol, Opioid, Tobacco & Vaping Addiction** Programs
- Free** **SilverCloud Mental Health** Programs
- Free** **inMynd Mental Health** Programs
- Free** **Learntolive Mental Health** Programs
- Free** **Ovia Health Women's & Family Health** Programs
- Free** **Well onTarget Health & Wellness** Programs
- Free** **Wondr Health Weight-Loss** Program
- Free** **\$500 towards Dependent Accident Claims**
- Free** **Dependent Deductible Reimbursement** for amounts over 50%

In-Network Medical Coverage

From **BluePreferred** Network Providers

- \$2,250 Deductible** – Family Max **\$4,500**
- \$7,000 Max Out-of-Pocket** – Family Max **\$14,000**
- 50% Co-Insurance**
- Free Primary & Pediatric Care** virtually with **MDLIVE**
- Free Urgent Care** virtually with **MDLIVE**
- Free Counseling & Psychiatry** virtually with **MDLIVE**
- \$25 Primary & Pediatric** In-Person Office Visit Co-Pay
- \$25 Urgent Care** In-Person Office Visit Co-Pay
- \$50 Specialist** In-Person Office Visit Co-Pay
- \$50 Emergency Room** Co-Pay (waived if admitted)

Out-of-Network Medical Coverage

- \$4,500 Deductible** – Family Max **\$9,000**
- \$14,000 Max Out-of-Pocket** – Family Max **\$28,000**
- 50% Co-Insurance** of Allowable Cost
- 100% Balance Billing** for Amounts Over Allowable Cost

Prescription Coverage

Deductible	\$500
Brand Names Only	
Max Out-of-Pocket	\$2,500
Family Max	\$5,000

Prescription Co-Pays

30 Day Supply	
For 90 Day Supply Multiply by 2.5	
Generics	\$10
Preferred Brands	25% up to \$80
Non-Preferred Brands	40% up to \$120

Specialty Co-Pays

30 Day Supply	
Generics	\$10
Preferred Brands	20% up to \$80
Non-Preferred Brands	40% up to \$120

Prescription Enhancements

30 Day Supply	
Contraceptives	Free
Tobacco Cessation	Free
GERD & Acid Reflux OTC's	Free
Diabetic Oral Generics	\$5
Antihistamine OTC's	\$5
Insulin (Select Brands)	\$25

Bronze Health

2023-2024 Plan Year

Free Major Medical Care

Members Pay **Zero** Out-of-Pocket for:

- Transplants**
- Cancer Care** (Coming Soon)
- Cardiac Surgeries** (Over 750 Procedures)
- Spinal Surgeries** (Over 350 Procedures)
- Hip & Knee Surgeries** (Over 140 Procedures)
- Maternity Care**

From **Blue Distinction Centers+** Network Providers

Monthly Rates

Member	\$566.28
Child	\$270.54
Children	\$440.44
Spouse	\$662.12
Spouse & Child	\$932.66
Spouse & Children	\$1,102.56

Making Healthy Cheaper

- Free** **Member Rewards Cash Rewards** for Members
- Free** **ConnectDME Medical Equipment & Supplies**
- Free** **ConnectDME In-Home Sleep Studies**
- Free** **Omada Diabetes & High Blood Pressure** Programs
- Free** **Omada High Cholesterol & Weight Management** Programs
- Free** **Livongo Diabetes & High Blood Pressure** Programs
- Free** **Livongo Weight Management & Mental Health** Programs
- Free** **Hinge Health Muscle & Joint Pain** Programs
- Free** **Propeller Asthma & COPD** Programs
- Free** **Pelago Alcohol, Opioid, Tobacco & Vaping Addiction** Programs
- Free** **SilverCloud Mental Health** Programs
- Free** **inMynd Mental Health** Programs
- Free** **Learntolive Mental Health** Programs
- Free** **Ovia Health Women's & Family Health** Programs
- Free** **Well onTarget Health & Wellness** Programs
- Free** **Wondr Health Weight-Loss** Program
- Free** **\$500 towards Dependent Accident Claims**
- Free** **Dependent Deductible Reimbursement** for amounts over 50%

Prescription Coverage

Deductible	\$500
Generics & Brand Names	
Max Out-of-Pocket	\$2,500
Family Max	\$5,000

Prescription Co-Pays

30 Day Supply	
For 90 Day Supply Multiply by 2.5	
Generics	50% up to \$20
Preferred Brands	30% up to \$100
Non-Preferred Brands	50% up to \$150

Specialty Co-Pays

30 Day Supply	
Generics	20% up to \$50
Preferred Brands	30% up to \$80
Non-Preferred Brands	50% up to \$120

In-Network Medical Coverage

From **BluePreferred** Network Providers

\$4,250	Deductible – Family Max \$8,500
\$7,500	Max Out-of-Pocket – Family Max \$15,000
50%	Co-Insurance
Free	Primary & Pediatric Care virtually with MDLIVE
Free	Urgent Care virtually with MDLIVE
Free	Counseling & Psychiatry virtually with MDLIVE
\$25	Primary & Pediatric In-Person Office Visit Co-Pay
\$25	Urgent Care In-Person Office Visit Co-Pay
\$50	Specialist In-Person Office Visit Co-Pay
\$50	Emergency Room Co-Pay (waived if admitted)

Out-of-Network Medical Coverage

\$8,500	Deductible – Family Max \$17,000
\$15,000	Max Out-of-Pocket – Family Max \$30,000
50%	Co-Insurance of Allowable Cost
100%	Balance Billing for Amounts Over Allowable Cost

Prescription Enhancements

30 Day Supply	
Contraceptives	Free
Tobacco Cessation	Free
GERD & Acid Reflux OTC's	Free
Diabetic Oral Generics	\$5
Antihistamine OTC's	\$5
Insulin (Select Brands)	\$25

Free Major Medical Care

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Free Major Medical Care available from BlueDistinction+ Centers, the highest quality providers, excelling in their field.

Members pay **zero** out of pocket for:

Transplants

Cancer Care

Coming Soon

Cardiac Care

Over 750 Procedure Types

Spine Care

Over 350 Procedure Types

Hip & Knee Care

Over 140 Procedure Types

Maternity Care



Transplants

15%+ Better

One-Year
Patient Survival Rate

15%+ Better

One-Year
Graft Survival Rate

Cancer Care

...

...

Cardiac Care

17% Lower

In-Hospital Mortality Rate

12% Lower

Inappropriate Procedure Rate

12% Lower

Bleeding Complication Rate

Spinal Care

48% Lower

Reoperation Rate
(90-Day Lumbar)

26% Lower

Readmission Rate
(30-Day Lumbar Unplanned)

33% Lower

Readmission Rate
(30-Day Cervical Unplanned)

Hip & Knee Care

7% Lower

30-Day Readmission Rate

9% Lower

Complication Rate

Maternity Care

70% Lower

Early Elective Delivery Rate

53% Lower

Episiotomy Rate

32% Lower

Cesarean Section Rate

Health Advocates

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Personal Support When You & Your Family Need It Most

What is a Health Advocate?

- » Provides access to you and your dependents to an all-around benefits specialist and personal health care resources
- » Health Advocates are more than just customer service personnel, they are part of a dedicated support team
- » The health advocate is assigned to you and your covered family members
- » This way, you will have a familiar person to talk to whenever you may have a question, concern or health issue needing to be addressed

How Do You Reach a Health Advocate?

- » Availability: **24-7**
- » Phone: **800 313 5162**
- » Online: **www.bcbsok.com**
- » Text: **BCBSOKAPP**** to **33633** to download the App
- » App Store: Search for **BCBSOKAPP** on the Apple App Store or Google Play Store

What Can a Health Advocate Assist You With?

- » Access to Programs/Services
- » Medical Information
- » Claims History/Status
- » Benefit Details
- » Claims Questions
- » Health Care Support
- » Navigation Guidance
- » Cost Estimates for Services
- » Wellness Resources
- » Personal Holistic Care
- » Support for Behavioral Health Issues
- » Managing a Chronic Condition or Health Concern
- » Specialized Clinician Support

Who's Part of the Health Advocate Support Team?

- » Registered Nurse (RN)
- » Behavioral Health Specialist
- » Pharmacist
- » Holistic Health Advisor
- » Social Workers
- » Medical Doctor

When Do Health Advocates Reach Out Directly to You?

- » Welcome
- » Health Event/Chronic Condition
- » New Diagnosis
- » Finding Care
- » Virtual Visits Guidance
- » Connectivity with Other Programs/Services

MDLIVE Virtual Health Care

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

- » **Free** Doctor, Pediatrician, Counselor & Psychiatrist Visits
- » **Free** Electronic Prescriptions Sent to Your Pharmacy
- » Simple, Convenient, Private & Secure
- » **Avoid** the **Germ**s
- » **Avoid** the **Inconvenience**
- » **Avoid** the **Time Wasting**
- » **Avoid** the **High Cost** of ER's & Urgent Care's

Feel Better

- » Healthcare should be simple, fast, and uncomplicated
- » **MDLIVE** makes it easy to visit a doctor in minutes through mobile app, online and by phone
- » Get access to quality healthcare for **Free** without leaving home, work or wherever you are
- » **MDLIVE's** friendly, board-certified doctors are revolutionizing access to quality healthcare
- » They're professionally trained to use virtual technology to treat many conditions
- » **MDLIVE** doctors are board-certified and have an average **15-years** of experience

Mobile App

- » Use **MDLIVE** on the go with the Mobile App
- » Download the **Free MDLIVE** app and have access to care anytime on a smartphone
- » It is designed to be a personal medical companion online

Getting Started

- » Register for **Free** now at <https://www.mdlive.com/opehw>
- » Setting up a secure account only takes about **15-minutes**
- » Search through and choose from **MDLIVE's** network of board-certified Doctors
- » Wait to see a doctor right away or schedule an appointment for a more convenient time
- » Speak to a Doctor on the phone or online
- » Doctors review symptoms then recommend treatment
- » They can even electronically send a prescription to the nearest pharmacy if it is required

MDLIVE Virtual Primary, Pediatric & Urgent Care

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

MDLIVE Primary & Pediatric Care services are **Free** for covered OPEH&W Health Plan Members, Spouses and Dependents. Saving Members from Office Visit Co-Pays. Doctors are almost always available immediately with no waiting time or appointment required. Unless an appointment time is requested by the Member. Access on major holidays may result in small wait times.

MDLIVE Doctors **Can Treat** Over **50** Medical Conditions, such as:

- » Allergies
- » Asthma
- » Birth Control
- » Bronchitis
- » Cellulitis
- » Cold & Flu
- » Constipation
- » Cough
- » COVID-19
- » Diabetes
- » Diarrhea
- » Ear Pain
- » Fever
- » Gout
- » Headache
- » High Blood Pressure
- » High Cholesterol
- » Infections
- » Insect Bites
- » Joint Aches & Pains
- » Pink Eye
- » Poison Ivy
- » Rashes
- » Respiratory Infections
- » Sinus Problems
- » Sore Throat
- » Sports Injuries
- » Thyroid Issues
- » UTI
- » Yeast Infections
- » **and more...**



MDLIVE Doctors are **Unable to Treat**

These are the conditions which **MDLIVE** Doctors do not currently treat. For any of these issues, it is suggested an individual see a Primary Care Doctor, go to an Urgent Care Facility, or go to an Emergency Room depending on the severity of the issue:

- » Emergency situations (bleeding, heart attack, suicidal thinking)
- » Sexually transmitted diseases (STDs)
- » Urinary tract infections in males
- » Urinary tract infections in females under 18 years of age
- » Children under 3 with a fever need to be seen immediately by a doctor in an office-based setting.
- » Children under 12 with ear pain can be treated if the pain is due to a virus (e.g., Colds), allergies, or an external infection. If there is a high likelihood it is a bacterial inner infection that needs antibiotics, they should be seen immediately by a doctor in an office-based setting.

MDLIVE Doctors are **Unable to Prescribe**

These are the medications which **MDLIVE** Doctors do not currently prescribe:

- » Hair Loss Medications
- » Erectile Dysfunction Medications
- » Sleeping Pills
- » DEA Controlled Medications
- » Some Anti-Viral Medications
- » Weight Loss Medications
- » Muscle Relaxants
- » Medicinal Marijuana
- » Injectable Medications

MDLIVE Virtual Counseling & Psychiatry

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

MDLIVE Counseling & Psychiatry services are **Free** for OPEH&W Health Plan Members, Spouse and Dependent Children.

This service saves Members significant amounts of Out-of-Pocket costs.

Counseling and Psychiatry services require an appointment be scheduled.

This ensures that a professional qualified to support the relevant issue is available.

Also, given the lengthier nature of the visit types that both parties have the required time available. Access on major holidays may result in small wait times.

Get **MDLIVE** Counseling & Psychiatry Support Now For:

- » Addictions
- » Aging & Caregiver Support
- » Anxiety
- » Bipolar
- » Grief & Loss
- » LGBTQ+ Support
- » Life Changes
- » Obsessive Compulsive Disorder (OCD)
- » Panic Disorders
- » Parenting Support
- » Phobias
- » Relationship Issues
- » Stress Management
- » Trauma & PTSD
- » **and more...**



Suicidal Thoughts? Help is Available

If you or anyone you know is having thoughts of suicide, please call the National Suicide Prevention Lifeline:

800.273.8255

or call **911** if you feel you are in immediate danger.

ConnectDME Home Medical Equipment & Supplies

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Free Home Medical Equipment & Supplies

Free Shipping & Handling

Free Next Business Day Delivery
(if order received before noon)

Free In-Home Setup & Training



The Process

- » Email or FAX a Physician Prescription to healthplan@opehw1.com or **918.515.6171**
- » Prepare for Post-Surgery Needs, call **918.600.5799**

What's Available from ConnectDME

Over 4,000 Items including:

- » Bi-PAPS
- » C-PAPS
- » Continuous Glucose Monitors
- » Insulin Pumps
- » Joint & Back Braces
- » Nebulizers
- » Boot Walkers & Kneelers
- » Crutches & Wheelchairs
- » **& More...**



Home Medical Equipment

Home Medical Equipment & Supplies, sometimes called Durable Medical Equipment or DME, is Equipment or Supply items for a piece of Equipment needed outside of a Medical Facility environment, either for single or repeated use, which has been prescribed by a Qualified Medical Professional for the treatment of a Medical condition or rehabilitation from a Medical event or procedure.

What's Not Available from ConnectDME

- » Prescription Medications
- » Glucose Meters & Testing Strips
- » If in doubt call the OPEH&W Health Plan

ConnectDME In-Home Sleep Studies

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

WatchPAT®ONE & ONE-M

- » Up to 3 Nights Use with the ONE-M
- » ONE-M Helps Detect Night-to-Night Variance
- » Fully Disposable - No Return Shipment
- » Easy to Use
- » Instant & Highly Accurate Results
- » Real Time Cloud Data Upload
- » Detects True Sleep Time, Sleep Staging & Sleep Apnea



Data

Measures & Collects 7 Channels of Data:

- » AHI & RDI via PAT®
- » Heart Rate
- » Oximetry
- » Actigraphy
- » Body Position
- » Snoring
- » Chest Motion



Process

- » Send a Physician's Order for a Home Sleep Test to **ConnectDME**
- » Receive the At-Home Sleep Study Device
- » Wear the Device for One Night or Up To 3 Nights with ONE-M
- » Data Automatically Uploaded to the Cloud
- » Dispose of the Device
- » Data Scored by a Registered Polysomnographic Technologist
- » Results Sent to Prescribing Physician
- » Results Meet AASM & CMS Definitions for Sleep Hypopnea Scoring Guidelines

Cash Rewards for Members

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Members could earn cash with Member Rewards just for having a healthcare procedure

Rewards Range from

\$25 to \$500

Members can shop and compare costs for over **1,600** health care procedures. Just like shopping for new tires for your car or a new computer, doing a little comparison shopping can really pay off.

The price of health care services can differ by hundreds and sometimes thousands of dollars based on where you get them. And higher cost does not always mean better quality. By choosing a cost-effective option for your care, not only can you save money on your out-of-pocket costs, but you may earn a cash Member Reward.

How it Works

There are no forms to fill out – it's easy. Just follow these steps when a doctor suggests a medical procedure or service:

1. Log into Blue Access for Members at BCBSOK.com or call **800.672.2567**, the number on the back of your BCBSOK member ID card
2. Click the Doctors and Hospitals tab – then Find a Doctor or Hospital
3. Search to compare choices and select a reward eligible location
4. Have the procedure or service at the reward eligible location chosen
5. Once the claim is paid, the member receives a check in the mail



Omada Diabetes, Diabetes Prevention, High Cholesterol & High Blood Pressure Programs

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

A Personalized Program to Help You Lose Weight, Gain Energy & Improve Your Overall Health

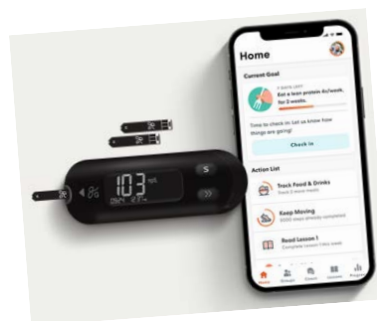
Participate for **Free**

» Call **800.672.2567**



Technology

- » Linked to Personalized Account
- » Smart Digital Scales
- » Smart Finger-Prick Glucose Meter
- » Smart Continuous Glucose Monitor (CGM)
- » Smart Blood Pressure Monitor



Diabetes Program

- » Certified Diabetes Care
- » Professional Health Coaches
- » Virtual Physician Visits
- » Educational Resources
- » Peer Support Groups
- » Track Progress with the Omada App



Hypertension Program

- » Personalized Care Plans
- » Professional Health Coaches & Hypertension Specialists
- » Virtual Physician Visits
- » Educational Resources
- » Peer Support Groups
- » Track Progress with the Omada App

Learn More

» **www.omadahealth.com**



Hinge Health Muscle & Joint Pain Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Save Time & Money Overcoming Joint & Back Pain Anytime, Anywhere

Participate for **Free**

» Call **800.672.2567**



The Hinge Health Method

An over-reliance on traditional drug and surgical interventions to musculoskeletal issues continues to exist, resulting in **50%** overspend in unnecessary and avoidable costs.

As a replacement to surgery, **Hinge Health** has pioneered a proven **3-pronged** solution of exercise therapy, behavioral therapy, and education to tackle chronic back and joint pain, which also demonstrates reductions in the rates of depression, anxiety, and absenteeism by more than **50%**.

Exercise

- » Free Tablet Computer & Wearable Sensors
- » Real-Time Feedback & Tracking
- » During Stretching & Exercising the **Hinge Health** App Watches

78% Reduced Pain

74% Avoided Surgery

23% Reduced Opioid Use

Therapy

- » Unlimited 1-on-1 Coaching
- » Coach Provided Personalized Support

Education

- » Personalized & Interactive
- » **15-M0inute** Guided Lessons

Body Areas Supported

- » Ankle
- » Knee
- » Hip
- » Pelvic Floor (for Women) – Coming Soon
- » Back
- » Neck
- » Shoulder
- » Elbow
- » Wrist
- » Hand



Enso Pain Relief Device

- › Groundbreaking Wearable Technology for Everyday Pain Relief
- › Addresses Musculoskeletal Pain Without Drugs or Surgery
- › FDA Approved Wearable Device
- › Non-Addictive & Non-Invasive
- › Attaches to the Skin with an Adhesive Gel Pad
- › Comfortable to Wear Excising
- › Does Not Lose Effectiveness Over Time
- › Releases Endorphins
- › Controlled Through Mobile App
- › Personalized Care Plan to Address Participants Unique Pain Needs



Outcomes After Daily Use for 4-Weeks

- › **54%** of Participants Reported Reduced Pain
- › **31%** of Participants Reported Improvement in Walking Function
- › **32%** of Participants Reported Increased Mobility

Hinge Connect

- › Integrating Hinge's Clinical Care Team
- › In-Person Providers for Real-Time Interventions
- › Utilizes Electronic Medical Records from 750k Providers
- › Identifies Less-Invasive Care Opportunities
- › Helps Prevent Surgical Solutions & Opioid Prescriptions
- › Provides Non-Invasive & Non-Addictive Alternatives



Digital Musculoskeletal Clinic

- › Prevention – At-Risk – Job-Specific Exercises & Education
- › Acute – Recent Injury – Virtual PT for All Joint & Muscle Groups
- › Chronic – High-Risk – Exercise, Education & Behavioral Change
- › Surgery – Pre & Post Rehab – Rehab & Continuity of Care

Outcomes

- › **60%** Pain Reduction
- › **66%** of Planned Surgeries Avoided
- › **80%** of Participants Not Pursuing Future Surgeries

Precision Movement Tracking

- › **87** Unique Points on the Body Tracked
- › Full-Body Assessments of Strength, Balance & Flexibility
- › Real-Time Feedback to Correct Form & Build Confidence



Propeller Asthma & COPD Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Participate for **Free**

» Call **855.315.2460**

Take Charge

- » Doctor-Recommended, Clinically Proven, & Cleared by the FDA
- » Gain Real Insights of Triggers
- » Reduce the Hassle of Managing Asthma or COPD
- » Improves Quality of Life
- » Shares Information with Family & Care Team

Sensor

- » Attach to Existing Inhalers
- » Track Where, When, & How Often Medication is Used
- » Communicates with Phone App
- » Works with Over 90% of Inhaled Medications



Learn

- » Learns Breathing Patterns, Flare-Ups & Medication Use
- » Helps Manage Symptoms & Identify Triggers
- » **79%** Fewer Asthma Attacks
- » **50%** More Doses Taken On-Schedule
- » **50%** More Symptom-Free Days

Educate

- » Reports which Aid Better Understanding of Asthma or COPD
- » Reports which Aid Physicians in Treatment Plan Adjustments

Outcomes - Asthma

- » **58%** Higher Adherence
- » **18%** Reduction in Rescue Inhaler Use
- » **13%** More SABA-Free Days
- » **72%** Users Achieved Asthma Control
- » **57%** Reduction in ER Visits & Hospitalizations



Outcomes - COPD

- » **36%** Absolute Improvement in Rescue Inhaler- Free Days
- » **63%** Reduction in Mean Rescue Inhaler Puffs Per Day
- » **73%** Reduction in Nighttime Rescue Inhaler Use
- » **35%** Reduction in COPD-Related Healthcare Utilization

Satisfaction

- » **93%** Reporting Satisfaction
- » **90%** Reporting Usefulness
- » **84%** High Satisfaction with Inhaler Sensor Device & Monitoring

Pelago

Alcohol, Opioid, Tobacco & Vaping Addiction Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Participate for **Free**

- » Call **855.315.2460**
- » Enroll online at: **<https://www.pelagohealth.com/>**
 - » Click **ENROLL** in upper right corner of the webpage
 - » Enter **OPEH&W** as your employer

Overview

- » **90%** of Individuals Needing Care Aren't Getting It
- » World's First 100% Digital Addiction Clinic
- » Comprehensive Medication-Assisted Treatment Program for Multiple Addictions
- » Personalized Addiction Treatment Programs for Alcohol, Opioid, Tobacco & Vaping
- » Validated in a Randomized-Controlled Trial & 8 Peer-Reviewed Studies

Program Facts

- » **88%** Member Activation Rate
- » **52%** Validated Tobacco Quit Rate
- » **73%** Abstain or Drinking Below Safe Limit
- » **5x** Higher Quit Rates than Other Programs

All QuitGenius Addiction Solutions Provide

- » Convenience
- » Improved Mood & Health
- » Private & Confidential
- » No Judgement
- » Engaging Mobile Content
- » Dedicated Quit Coach Care Team
- » Personalized Tracking
- » Unlimited 1:1 Psychological Therapy Available 24/7
- » Cognitive Behavioral Therapy Education
- » Audio Sessions & Physical Exercises
- » Physician Led Virtual Clinical Care

Tobacco & Vaping Addiction

- » **19.7%** of Oklahomans are Tobacco Users
- » **\$3,598** Annual Cost of Tobacco Use per Affected Individual
- » **\$2,400** Annually is What a Pack-A-Day Smoker Spends on Cigarettes

Tobacco & Vaping Addiction Coverage Includes

- » Nicotine Replacement Therapy
- » Connected Carbon Monoxide Monitor Device



Alcohol Addiction

- » **6-9%** of Oklahomans have Alcohol Issues
- » **\$12,301** Annual Cost of Alcohol Addiction per Affected Individual
- » **16%** of ER Patients Injured at Work have Alcohol in their System
- » **70%** of Oklahomans with Alcohol Addiction also use Tobacco

Alcohol Addiction Coverage Includes

- » Connected Alcohol Breathalyzer Device
- » Prescribed Medication (naltrexone) Discreetly Mailed to Your Home

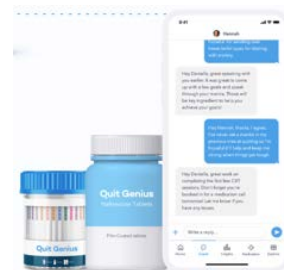


Opioid Addiction

- » **1-2%** of Oklahomans have Opioid Issues
- » **\$21,281** Annual Medical Cost of Opioid Misuse per Affected Individual
- » **70%** of U.S. Overdose Deaths (**47,157**), in 2018 were due to Opioids

Opioid Addiction Coverage Includes

- » At Home Urine Analysis Testing
- » Prescribed Medication (buprenorphine/naloxone) Discreetly Mailed to Your Home



Wondr Health Weight-Loss Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

No Fasting, Diet Foods or Calorie Counting

Participate for **Free**

» Visit **www.wondrhealth.com/opehw**

» or call **800.313.5162**



Wondr isn't a Typo – or a Diet

Wondr is a digital behavioral change program that teaches clinically proven weight management skills. A master class of sorts, with a renowned team of doctors and clinicians (which is why the “e” was left out of Wondr) teaches the behavioral science behind eating the foods you love while still losing weight and improving your overall physical and mental wellbeing.

Not a Diet

No points or counting calories - you'll learn clinically - proven skills so that you can eat your favorite foods and still lose weight, get more physically fit, catch better ZZZs, and improve your overall health.

A Digital Weight Loss Program

A year-long, entirely digital program offers intriguing, on-demand master classes, like the science of eating pizza, as well as 24/7 support in the Wondr app and WondrLink community.

Science Based & Clinically Proven

Based in behavioral science, Wondr has helped hundreds of thousands of people learn clinically proven skills to improve their overall health, for good.

Cost Effective

Wondr is offered through the OPEH&W Health Plan as a preventive care benefit, which means no out-of-pocket costs for you.

What it Does

- » It's Not What You Eat, It's When & How You Eat
- » Teaches How to Lose Weight & Improve Health
- » Helps reduce the chances of getting diabetes or heart disease
- » Increases the chances of living a longer, healthier life
- » An online program that teaches people how to eat
- » Doesn't include starving, counting calories, or eating diet food

Learn More

» Visit **www.wondrhealth.com**

SilverCloud Mental Health Support Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

A Better Way to Feel Better

SilverCloud Offers Personal, On-Demand, Digital Mental Health Support and Guidance for Anxiety, Depression, Stress, Sleep Problems or Resilience Concerns

Participate for **Free**

- » For covered Members, Spouses and Dependents Aged 18 or Older
- » Log In at **express-scripts.com/healthsolutions**
- » If Eligible, Use the Generated Access Code & Enrollment Link

Digital Platform

- » Access by Phone, Tablet or Computer
- » Explore a Wide-Range of Lessons, Tools & Videos
- » Receive Coaching & Support
- » Record Thoughts & Feelings with the Journal Tool
- » Practice Mindfulness with Relaxation & Breathing Techniques

Certified Coaching

Coaches that work for you by providing guidance and assistance in completing the program, offering help with:

- » Goal Setting
- » Progress Charting
- » Understanding Program Content
- » Inspiring, Motivating & Celebrating Success

The Key to Success

- » Create & Maintain Consistent Behaviors
- » Log In, Same Time, Several Days a Week
- » Continue Until Program is Complete



Suicidal Thoughts? Help is Available

If you or anyone you know is having thoughts of suicide, please call the National Suicide Prevention Lifeline:

800.273.8255

or call **911** if you feel you are in immediate danger.

5 Focused Programs

Anxiety

- » Increase Awareness of Thoughts & Moods
- » Learn to Face your Anxieties
- » Gain Control of Anxious Thoughts

Depression

- » Reflect on Feelings & Actions Links
- » Learn to Improve Your Mood
- » Feel Better About the Future & Yourself

Resilience

- » Boost Your Wellbeing
- » Get Tips on Shining in Specific Situations
- » Learn the 5 Domains of Resilience

Sleep Issues

- » Learn the Cause of Poor Sleep
- » Assess Your Current Sleep Habits
- » Start & Maintain Healthy Sleep Cycles

Stress

- » Manage Stress & Improve Self-Esteem
- » Set Smart Life Goals
- » Learn to Better Solve Problems

inMynd Mental Health Support Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Free Mental Health Support

Innovative for Better Outcomes

Because no one's mental health journey is the same, inMynd has created the first predictive models to map and help prevent the progression of anxiety, depression, and insomnia, thus promoting initial adherence through behavioral science-based methods.

Individualized for Better Accessibility

Better awareness of and access to a range of personalized, discrete support and resources:

- » Digital Cognitive Behavioral Therapy (dCBT) program
- » Specialized care and support through Neuroscience Therapeutic Resource CentersSM
- » Member coaching and medication education provided by our team of specialist pharmacists

Integrated for Better Engagement

Proactively meeting each member where they are in their personal journeys with relevant, contextual support across a variety of conditions:

- » Driving proper utilization and addressing potential over-utilization
- » Delivering informed physician care alerts

Invested for Better Productivity and Predictability

Addressing mental health leads to the improved health:

- » Decreased acute medical costs through better whole person care
- » Improved productivity due to decreased absenteeism and turnover
- » Enhanced employee satisfaction (80% of employees are more satisfied at work after treatment)

Suicidal Thoughts? Help is Available

If you or anyone you know is having thoughts of suicide, please call the National Suicide Prevention Lifeline:

800.273.8255

or call **911** if you feel you are in immediate danger.



Learntolive Mental Health Support Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Learntolive

An online mental health program for people living with stress, depression, substance use, insomnia and/or social anxiety.

How Learntolive Works

Learn to Live is a confidential online Cognitive Behavioral Therapy program. This form of therapy focuses on problem solving and changing behaviors. You can take online programs for the following conditions: Depression, Social Anxiety, Stress, Substance Use, Anxiety, Worry and Insomnia. The programs help you identify the problem(s), understand how your mind works, then learn and practice ways to deal with the problem(s).

Learntolive Programs

Social Anxiety

Do you feel isolated? Is it too difficult or awkward to voice your point of view? Social anxiety has a history of creating barriers that keep us from the lives we want to live. Using the highly effective tools of Cognitive Behavioral Therapy (CBT), we can help you learn to live.

Depression

Depression affects almost 10% of people each year. Because the root causes of depression are different than those for anxiety, Learn to Live has developed a program specifically for depression. This program applies the same proven CBT principles to help people change unhelpful thought and behavior patterns.

Stress, Anxiety & Worry

Painful stress, anxiety and worry affect up to 30% of the population each year. Stopping the worry cycle can sometimes seem impossible. Learn to Live has developed a program to help individuals overcome their anxiety struggles and refresh their lives.

Insomnia

Do you have difficulty sleeping? Do you find yourself laying awake at night, unable to get adequate sleep? If you answered yes, then this is the program for you. You'll learn how to harness your fatigue to help you sleep better. You'll find tools to help you let go of the stress and worry that so often contribute to insomnia.

Substance Use

Sometimes concerns about alcohol or drug use can sneak up on us. If that's your experience, you aren't alone. It happens to 1 in 10 of us every year. And it can turn our lives, jobs and relationships upside down. Learn to Live's Substance Use program offers proven CBT tools that have helped many out of this trap.

Suicidal Thoughts? Help is Available

If you or anyone you know is having thoughts of suicide, please call the National Suicide Prevention Lifeline:

800.273.8255

or call **911** if you feel you are in immediate danger.



The **Learntolive** Process

Identify the problem

Life provides us with plenty of opportunities to feel stressed and worried, like relationships, health, work, and finances. It's normal to feel sad, lonely, afraid, nervous, or anxious. If those feelings don't seem to go away, it may be an indication of an issue with anxiety or depression.

We'll help you identify the thoughts and behavior patterns that perpetuate your issues, so you can work through them. You don't have to stay anxious and lonely. Your world can get bigger.

Understand How Your Mind Works

Sometimes our own thoughts become too focused on perceived threats and our sense of helplessness. When we experience depression or anxiety, these thinking patterns become our norm. We worry that we will be miserable and stuck, and we start avoiding the things in life that would help us be more resilient.

Our programs are designed to help you recognize your fears and stressors, and understand how to deal with the thoughts and behavior patterns that are keeping you anxious or down.

Learn Ways to Deal with the Problem

The Learn to Live programs are divided into eight lessons, each describing new ideas like Thought Inspection, Fear-facing and Goal Setting to help you develop new healthy habits. You'll listen to Dr. Russ explain the thought processes and behaviors that get you stuck and introduce the powerful tools of CBT in his quirky and engaging way. And learn to how to live the life you've been longing for.

Practice...Repeat...

Once you have the know-how, it's time to put it to work. Your homework provides you the opportunity to practice your new thinking and living on a daily basis.

We help you set your goals and track your progress from your personalized dashboard. We also help you identify the support you need to reach your goals: a Learn to Live coach, people you already know - your Teammates, or others in the community who are on the same path.

Live the Life You Want To

By the end of the program, you will have learned to inspect your thoughts and change your behavior patterns, and will have taken the first steps towards becoming more engaged in your life.

You will be able to manage your thoughts, actions, and attention in more situations. You'll have the tools and capabilities you need to truly live and maintain the life you've always wanted to live.

The Science of Cognitive Behavioral Therapy (CBT)

Hundreds of studies have shown that CBT is a powerful solution to problems like anxiety and depression. When CBT tools are delivered online, they're as effective as face-to-face sessions, making this a smart option for those who prefer online to in-office meetings.



Ovia Women's Health & Family Support Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

Making Healthy Happy Families Possible

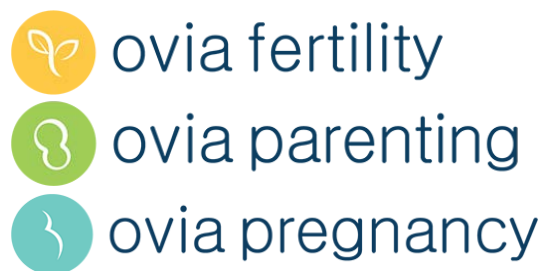
An innovative approach for the journey into parenthood, from pre-pregnancy through delivery and ongoing parenting support

- » Features education, coaching and maternity management solutions
- » Results in improved clinical outcomes and cost savings
- » Aims to help parents returning to work transition successfully

Participate for **Free**

» Call **800.672.2567**

Mobile Apps



Mobile Apps Offer

- » 50+ Physician-developed Clinical Programs
- » Health Assessment and Symptom Tracking
- » Unlimited 1-on-1 Coaching (In-app chat and telephonic)
- » Career and Return-to-work Programs
- » Product Offers & Discounts
- » **& More...**

Learn More

» **www.oviahealth.com**



Well onTarget Wellness Program

Included **Free** with the **Diamond, Platinum, Gold, Silver & Bronze** Health Plans

A New Way to Experience Wellness

Participate for **Free**

» Call **800.672.2567**

Health Assessment

On your first log in to BlueAccess for Members you will be asked to complete the Health Assessment, or will receive reminders to complete your Health Assessment if you haven't yet done so

- » Sometimes known as a health risk assessment
- » It takes about **15 minutes**
- » It uses adaptable questions to learn more about your current health status
- » Including comparing your health with others in your age group
- » It identifies what you are already doing well and where there are opportunities for improvement
- » After completion, you will get a personal wellness report and a certificate of completion
- » This provides recommended goals and action steps
- » You can also compare your latest results with your previous results
- » Your answers help tailor the Well onTarget portal with the programs that may help you reach your goals
- » Completing your Health Assessment earns you **2,500 BluePoints**
- » You should plan to retake the Health Assessment every **6 months**
- » Earning another **2,500 BluePoints** in the process
- » This will help you understand the progress you're making or where additional effort might be needed

Portal

- » After first completing certain activities, such as:
 - » Completing the Health Assessment
 - » Having a biometric screening
 - » Watching a video on a suggested clinical topic
 - » Connecting a device to help track fitness
- » The Well onTarget portal becomes dynamically personalized based upon your responses
- » Displaying personally relevant content and engagement opportunities
- » Refreshes regularly based on your interests and completed activities

Self-Management Programs

- » **26** programs to support your health journey
- » Recommended based on your Health Assessment responses
- » Packed with options to help you meet your health goals
- » Work at your own pace to reach your health goals
- » Offer structured activities, clinical and behavioral information
- » Earn BluePoints by reaching milestones
- » Interactive or Educational
- » Interactive Programs include:
 - » Quitting Tobacco, Weight Management & Managing Stress
 - » Involve creating daily habits to track, with midpoint and final assessments
- » Educational Programs include:
 - » Preventive Health & Sleep Health
 - » Involve quizzes, podcasts and other resources embedded within a 6-lesson format



Tools & Trackers

- › Interactive Symptom Checker
- › Articles & Condition Management Information
- › Track a wide range of health factors such as:
 - › Food Diary
 - › Exercise Diary
 - › Stress Levels
 - › Sleep
 - › Blood Pressure
 - › Tobacco Use

Wellness Coaching

Certified wellness coaches, available by phone or secure messaging, able to help with:

- › Quitting tobacco
- › Maintaining a tobacco free status
- › Improving physical fitness
- › Nutrition
- › Ideas for healthy eating
- › Accessing a registered dietitian
- › Managing and positively impacting blood pressure
- › Managing and positively impacting cholesterol
- › Designing a health and wellness plan for your fitness level, lifestyle, and goals
- › Creative and healthy ways to combat stress

Mobile App

Take wellness on the go, anytime - anywhere and:

- › Take your Health Assessment
- › Set personal health and wellness goals
- › Track your progress
- › Connect with a wellness coach
- › Track data synced from more than 80 fitness devices and apps

BluePoints Program

- › BluePoints can help motivate you to maintain a healthy lifestyle
- › Earn points for participating in wellness activities
- › You can redeem points in the online shopping mall
- › The program gives you points instantly, so you can use them right away

Fitness Program

- › **10,000+** fitness locations nationwide
- › Unlimited, anytime anywhere access
- › No annual commitment
- › **\$25** enrollment fee
- › **\$25** monthly access fee per member
- › Get **2,500** BluePoints for joining
- › Earn additional BluePoints for weekly visits
- › Additional membership benefits include:
 - › Monthly Newsletter
 - › Online resources to locate gyms & track visits
 - › Discounts from a network of **40,000+** complementary & alternative medicine provider

Preventive Benefits

In-Network Coverage

Preventive care services received from **In-Network** providers and BlueCard PPO Providers **are not** subject to Deductible, Co-Pay, Co-Insurance, or dollar maximums. Claims for preventive care services submitted by an In-Network or BlueCard PPO provider for a non-preventive care service or diagnosis code will be subject to In-Network Deductible and Co-Insurance.

Out-of-Network Coverage

Preventive care services received from **Out-of-Network** providers **are** subject to the Out-of-Network Deductible, Co-Insurance, and balance billing. Claims for preventive care services submitted by an Out-of-Network provider for a non-preventive care service or diagnosis code will be subject to Out-of-Network Deductibles and Co-Insurance.

Covered Preventive Care Services

Evidence Based Items & Services

Those that hold a rating of A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF).

» <https://www.healthcare.gov/coverage/preventive-care-benefits/>

Examples of Covered Preventive Care Services

- » Abdominal Aortic Aneurysm Screenings
- » Blood Pressure Screenings
- » Bone Density Screenings
- » Cervical Screenings
- » Cholesterol Screenings
- » Colonoscopy Screenings (Including Digital Imaging)
- » Diabetic Screenings
- » Flu Vaccines (+ H1N1)
- » Immunizations
- » Mammogram Screenings (Including Digital Imaging)
- » Obesity Screenings & Counseling
- » Prostate (PSA) Screenings
- » Tobacco Use Screenings & Counseling



Routine Immunizations for Children, Adolescents & Adults

As recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control & Prevention.

» <http://www.cdc.gov/vaccines/schedules/index.html>

Evidenced Informed Preventive Care & Screenings for Infants, Children & Adolescents

As provided for in the comprehensive guidelines of the Health Resources & Services Administration (HRSA).

» <https://www.aap.org/en-us/professional-resources/practicesupport/Pages/PeriodicitySchedule.aspx>

Evidence Based Preventive Care & Screenings for Women

As provided for in the comprehensive guidelines of the Health Resources & Services Administration (HRSA).

» <http://www.hrsa.gov/womensguidelines/index.html>

Breastfeeding Counseling, Support Services & Supplies

Benefits provided for Breastfeeding Counseling & Support Services received through Providers specializing in the care of Pregnant & Postpartum Women, and include:

- » **Manual Breast Pumps including Accessories & Supplies** Covered in full for the Rental of, or at the OPEH&W Health Plan's discretion, the purchase of. Limit of 2-units per plan year. Available from a contracted Durable Medical Equipment supplier, retail suppliers, In-Network or Out-of-Network Providers.
- » **Electric Breast Pumps including Accessories & Supplies** Covered in full up to a maximum of \$150 per unit. Limit of 2-units per plan year. Available only from In-Network Providers or contracted Durable Medical Equipment suppliers.
- » **Hospital Grade Breast Pumps, Accessories & Supplies** Available through rental agreements. Covered in full for up to 12-months of rental or once the OPEH&W Health Plan has paid \$1,000 in rental fees, whichever occurs first. Available only from contracted Durable Medical Equipment suppliers. Rented Equipment to be returned to the Durable Medical Equipment supplier at the end of the rental coverage period.

Child Specific Benefits

Child Accident or Injury Reimbursement

How to Qualify

» If a Covered Dependent Child receives Covered Services in an Emergency Room, Urgent Care Facility or Minor Emergency Center for an Accidental Injury.

Reimbursement Amount

» Up to the first **\$500** of out-of-pocket costs.

How to Apply

- » Must be received no later than **3-months** after end of plan year of accident.
- » Complete a Dependent Accident Reimbursement Form available online.
- » **Form:** www.opehw1.com/medicalDependentAccidentReimbursement.html
- » Attach a copy of the Explanation of Benefits (EOB).
- » It must show the accident claim.
- » Mail both documents to the OPEH&W Health Plan Administrators Office.

What Next

- » If approved, the claim will be re-processed.
- » The OPEH&W Health Plan will pay the Provider any amounts owed.
- » The Provider will reimburse the Member any amounts owed.



Child Deductible Reimbursement

How to Qualify

» If a Covered Dependent Child meets more than **50%** of the In-Network Deductible during the plan year.

Reimbursement Amount

» Any amount over **50%** paid towards the Covered Dependent Child's In-Network Deductible.

How to Apply

- » Apply within **3-months** after the end of the plan year.
- » Complete a Dependent Deductible Reimbursement Form:
- » **Form:** www.opehw1.com/medicalDependentDeductibleReimbursement.html
- » Attach an Explanation of Benefits (EOB).
- » It must show the total amount of the plan year Deductible met by the Dependent Child.
- » Mail both documents to the OPEH&W Health Plan Administrators Office.

What Next

» If approved, reimbursement checks will be mailed directly to the Member.

Prescription Management Programs

The OPEH&W Health Plan uses Prescription Management Programs to manage utilization, prevent abuse and deliver less costly alternatives. Details of these programs are shown below, while the medications involved can be found listed on the OPEH&W Health Plan's website.

Please note, the OPEH&W Health Plan reserves the right to add or remove medications from these Prescription Management Programs at any time, contact the OPEH&W Health Plan Administration office to verify whether a Medication is subject to a Quantity & Age Restriction, Clinical Prior Authorization, Step Therapy or Exclusion.

Quantity & Age Restrictions

- » Prescription Medications with recommended quantity limitations or recommended age Limitations and/or require Clinical determinations for appropriate use.
- » The OPEH&W Health Plan's Prescription Drug Vendor administers the Quantity & Age Limitation processes on behalf of the OPEH&W Health Plan.
- » A listing of Prescription Medications subject to Quantity or Age Limitations can be found on the OPEH&W Health Plan's website.



Clinical Prior Authorizations

- » Certain Prescription Medications require a Clinical Prior Authorization (CPA); this is a Clinical review of the background to the Medication being prescribed.
- » It involves the Prescribing Physician to respond with additional information and the OPEH&W Health Plan's Prescription Drug Vendor to make a clinical determination for appropriate use before they will be covered.
- » The OPEH&W Health Plan's Prescription Drug Vendor administers the Clinical Prior Authorization processes on behalf of the OPEH&W Health Plan.
- » A listing of Prescription Medications requiring a Clinical Prior Authorization can be found on the OPEH&W Health Plan's website.

Step Therapies

- » Certain Prescription Medications covered under the OPEH&W Health Plan require the use of an equally effective and less expensive Prescription Medications before a more expensive alternative will be considered for coverage in a step-up process of approval.
- » A listing of Prescription Medications requiring Step Therapy can be found on the OPEH&W Health Plan's website.

Exclusions

- » Certain Prescription Medications are not covered under the OPEH&W Health Plan.
- » A listing of Prescription Medications not covered can be found on the OPEH&W Health Plan's website.

Enhanced Dental Coverage

2023-2024 Plan Year

Rates

45.36	Member
23.96	Child
38.10	Children
56.02	Spouse
79.98	Spouse & Child
94.12	Spouse & Children

Vendor



Network
Website
Customer Service

Dental Networks of America
www.bcbsok.com
888.381.9727



Coverage

Plan Paid Maximum

» **\$2,500** per plan year

Deductible

» **\$25** per plan year

Preventive & Diagnostic Services

- » **Free** twice per plan year, not subject to Deductible
- » Cleaning, Polishing, Bite-Wings X-Rays & Prophylaxis

Basic Services

- » **15%** Co-Insurance after Deductible
- » Fillings, Simple Extractions, Surgical Removal of Teeth & Root Canals

Major Services

- » **40%** Co-Insurance after Deductible
- » Implants, Crowns, Full or Partial Dentures, Bridge Repairs & Occlusal Guards

Orthodontics

- » For Dependent Children up to age **26**
- » **50%** Co-Insurance
- » **\$1,500** Lifetime Maximum

Standard Dental Coverage

2023-2024 Plan Year

Rates

40.82	Member
21.56	Child
34.30	Children
50.42	Spouse
71.98	Spouse & Child
84.72	Spouse & Children

Vendor



Network
Website
Customer Service

Dental Networks of America
www.bcbsok.com
888.381.9727



Coverage

Plan Paid Maximum

» **\$1,500** per plan year

Deductible

» **\$50** per plan year

Preventive & Diagnostic Services

- » **Free** twice per plan year, not subject to Deductible
- » Cleaning, Polishing, Bite-Wings X-Rays & Prophylaxis

Basic Services

- » **20%** Co-Insurance after Deductible
- » Fillings, Simple Extractions, Surgical Removal of Teeth & Root Canals

Major Services

- » **50%** Co-Insurance after Deductible
- » Implants, Crowns, Full or Partial Dentures, Bridge Repairs & Occlusal Guards

Orthodontics

- » For Dependent Children up to age **26**
- » **50%** Co-Insurance
- » **\$1,500** Lifetime Maximum

Enhanced Vision Coverage

2023-2024 Plan Year

Vendor & Network

Network VSP - Signature
Website www.vsp.com
Customer Service 800.877.7195

Coverage

WellVision Exam

Once every **12-months** receive a WellVision Exam for a **\$10 Co-Pay**.

Retinal Screening

Once every **12-months** receive a Routine Digital Retinal Screening for up to a maximum **\$39 Co-Pay**.

Materials Deductible

Once every **12-months** pay a **\$25 Deductible** for Lenses and/or Frames.

Lenses

Once every **12-months** receive Single, Lined-Bifocal, Lined-Trifocal, Light-Reactive Lenses or Standard Progressive (No-Line) Lenses for **Free** after the **Materials Deductible**. Or, receive Premium Progressive Lenses for a **\$80-\$90 Co-Pay**, or Custom Progressive Lenses for a **\$120- \$160 Co-Pay**, and **35-40%** Discounts on High Index, Polarized & Impact-Resistant Lenses.

Lens Customizations

Polycarbonate Lenses & Transitional (Photochromic) Lens Customizations are **Free**. Scratch-Resistance, Anti-Reflective Coatings, UV Protection & Other Lens Customizations are **Discounted**.

Frames

Once every **12-months** spend up to **\$120** and receive a **20% Discount** for amounts over that. Choose a **Featured Frame Brand** and get an extra **\$20** to spend, for a total allowance of **\$140**.

Extra Savings

20% Discount on additional glasses including lens enhancements, or non-prescription sunglasses or blue-light filtering glasses within 12-months of last eye exam. additional glasses or sunglasses receive a **20% Discount**.

Contact Lenses

Instead of Lenses and/or Frames, once every **12-months** spend up to **\$120** on Elective Contact Lenses. Additionally, once every **12-months** receive a **15% Discount** on a Contact Lens Fitting & Evaluation Exam, paying a maximum of **\$60**, without reducing the amount available for Contact Lenses. Medically Necessary Contact Lenses are **Free**. Note: Purchase of Contact Lenses resets the 12-month waiting period for Lenses & Frames.

Essential Medical Eye Care

Pay a **\$20 Co-Pay** and receive: **Retinal Screening** for members with diabetes. **Medical Exams & Services** for diagnosis, evaluation, treatment, & management of chronic conditions, such as diabetic eye disease, glaucoma, & age-related macular degeneration. **Treatment for Urgent Conditions** such as eye infections, foreign body & abrasions, eye injuries, & eye or eyelid chemical exposure. **Medical Tests** for diagnosis & treatment of sudden vision changes, such as eye flashes, floaters, & sudden vision loss. **Other Medical Services** which help support optimal vision & eye health, for members experiencing eye disorders or diseases.

Laser Vision Care

Laser Vision Surgery from in-network providers is **Discounted** for an average **15%** off the regular price, or **5%** off the promotional price.

Hearing Coverage

60% Discount on top-of-the-line hearing aids from TruHearing.
Free Online Hearing Screening. **\$39** for **120** Hearing Aid Batteries.

Rates

7.74	Member
7.22	Child
7.22	Children
6.80	Spouse
18.44	Spouse & Child
18.44	Spouse & Children



Standard Vision Coverage

2023-2024 Plan Year

Vendor & Network

Network VSP - Signature
Website www.vsp.com
Customer Service 800.877.7195

Coverage

WellVision Exam

Once every **12-months** receive a WellVision Exam for a **\$10 Co-Pay**.

Retinal Screening

Once every **12-months** receive a Routine Digital Retinal Screening for up to a maximum **\$39 Co-Pay**.

Materials Deductible

Once every **12-months** pay a **\$25 Deductible** for Lenses and/or Frames.

Lenses

Once every **12-months** receive Single, Lined-Bifocal, Lined-Trifocal, Light-Reactive Lenses or Standard Progressive (No-Line) Lenses for **Free** after the **Materials Deductible**. Or, receive Premium Progressive Lenses for a **\$80-\$90 Co-Pay**, or Custom Progressive Lenses for a **\$120- \$160 Co-Pay**, and **35-40%** Discounts on High Index, Polarized & Impact-Resistant Lenses.

Lens Customizations

Polycarbonate Lenses for Kids are **Free**. Polycarbonate Lenses for Adults, Transitional (Photochromic), Scratch-Resistance, Anti-Reflective Coatings, UV Protection & Other Lens Customizations are **Discounted**.

Frames

Once every **24-months** spend up to **\$120** and receive a **20% Discount** for amounts over that. Choose a **Featured Frame Brand** and get an extra **\$20** to spend, for a total allowance of **\$140**.

Extra Savings

20% Discount on additional glasses including lens enhancements, or non-prescription sunglasses or blue-light filtering glasses within 12-months of last eye exam. additional glasses or sunglasses receive a **20% Discount**.

Contact Lenses

Instead of Lenses and/or Frames, once every **12-months** spend up to **\$120** on Elective Contact Lenses. Additionally, once every **12-months** receive a **15% Discount** on a Contact Lens Fitting & Evaluation Exam, paying a maximum of **\$60**, without reducing the amount available for Contact Lenses. Medically Necessary Contact Lenses are **Free**. Note: Purchase of Contact Lenses resets the 12-month waiting period for Lenses & Frames.

Essential Medical Eye Care

Pay a **\$20 Co-Pay** and receive: **Retinal Screening** for members with diabetes. **Medical Exams & Services** for diagnosis, evaluation, treatment, & management of chronic conditions, such as diabetic eye disease, glaucoma, & age-related macular degeneration. **Treatment for Urgent Conditions** such as eye infections, foreign body & abrasions, eye injuries, & eye or eyelid chemical exposure. **Medical Tests** for diagnosis & treatment of sudden vision changes, such as eye flashes, floaters, & sudden vision loss. **Other Medical Services** which help support optimal vision & eye health, for members experiencing eye disorders or diseases.

Laser Vision Care

Laser Vision Surgery from in-network providers is **Discounted** for an average **15%** off the regular price, or **5%** off the promotional price.

Hearing Coverage

60% Discount on top-of-the-line hearing aids from TruHearing.

Free Online Hearing Screening. **\$39** for **120** Hearing Aid Batteries.

Rates

6.28	Member
5.82	Child
5.82	Children
5.50	Spouse
14.92	Spouse & Child
14.92	Spouse & Children



Group Term Life Coverage

2023-2024 Plan Year

Coverage Amounts & Monthly Rates

6.00	20,000
9.00	30,000
12.00	40,000
15.00	50,000

Vendor



Website www.metlife.com
Customer Service 866.492.6983

Employee Coverage

- › Qualification is **unconditional** and **guaranteed**
- › Only valid while an Employee is employed
- › Does not build any cash value
- › Policy conversion available upon retirement or employment termination
- › If Employee is aged **70** through age **79** coverage is reduced by **50%**
- › If Employee is aged **80+** coverage is reduced by **75%**

AD&D Coverage

- › AD&D or Accidental Death & Dismemberment Coverage
- › For Employees only
- › Doubles the benefit paid if an Employee is killed in an accident while at work, home, travel or play
- › Provides coverage if injured in an accident if there is loss of a limb, the use of a limb, loss of sight or loss of hearing
- › Qualification is **unconditional** and **guaranteed**
- › Enrollment is **automatic** and included for **free**
- › If Employee is aged **70** through age **79** coverage is reduced by **50%**
- › If Employee is aged **80+** coverage is reduced by **75%**

25% Spouse Coverage

- › Qualification is **unconditional** and **guaranteed**
- › Enrollment is **automatic** and included for **free**
- › No enrollment requirement in any other coverage
- › Employee is automatically designated primary beneficiary
- › If Employee is aged **70** through age **79** coverage is reduced by **50%**
- › If Employee is aged **80+** coverage is reduced by **75%**

10% Child Coverage

- › Qualification is **unconditional** and **guaranteed**
- › Enrollment is **automatic** and included for **free**
- › No enrollment requirement in any other coverage
- › Child is covered until the end of the month in which they turn **26**
- › Employee is automatically designated primary beneficiary
- › If Employee is aged **70** through age **79** coverage is reduced by **50%**
- › If Employee is aged **80+** coverage is reduced by **75%**



Additional Benefits

- › Last Will & Testament Creation
- › Living Will Creation
- › Durable Power of Attorney Creation
- › Grief Counseling Services
- › Estate Resolution Services
- › Funeral Planning Services

Additional Term Life Coverage

2023-2024 Plan Year

Rates

- » Calculate rate using attained age of Employee or Spouse at coverage start date
- » Rates re-calculated annually using Employee or Spouse's attained age each **July 1st**
- » Rate for each **\$5,000**:

	18-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
With AD&D	0.50	0.65	0.85	1.30	2.10	3.35	3.85	6.20	10.40	16.05
No AD&D	0.35	0.50	0.70	1.15	1.95	3.20	3.70	6.05	10.25	15.90

Vendor



Website www.metlife.com
Customer Service **866.492.6983**

Employee Coverage

- » Minimum **\$20,000**, and then in increments of **\$5,000** thereafter
- » Maximum **5x** gross annual pay up to **\$500,000**
- » Optional AD&D coverage available at **\$0.15** per **\$5,000**

Spouse Coverage

- » Minimum **\$20,000**, and then in increments of **\$5,000** thereafter
- » Maximum **50%** of Employee's approved coverage

Child Coverage

- » Option 1: **\$10,000** coverage at **\$2** per month
- » Option 2: **\$20,000** coverage at **\$4** per month
- » Child coverage requires Employee has approved coverage
- » One premium covers a Child up to the end of the month they turn **26**

Enrollment & Coverage Approval

New Employer Group Enrollment

- » Qualification is **guaranteed** and **unconditionally approved** for takeover of in-force coverage

First Opportunity Enrollment

- » Qualification is **guaranteed** and **unconditionally approved** for:
 - » Employee up to **\$150,000**
 - » Spouse up to **\$50,000**
 - » Child coverage
- » Qualification is **conditional** and **requires medical underwriting approval** for coverage exceeding these amounts

Later Enrollment

- » Qualification is **conditional** and **requires medical underwriting approval** for:
 - » Enrollment in Employee, Spouse or Child coverage
 - » Increases in coverage amounts of existing Employee, Spouse or Child coverage



Additional Benefits

- » Last Will & Testament Creation
- » Living Will Creation
- » Durable Power of Attorney Creation
- » Grief Counseling Services
- » Estate Resolution Services
- » Funeral Planning Services

Retiree Coverage

2023-2024 Plan Year

Under 65 Health Coverage

Former Employee Members, Spouses & Children

- » Health Coverage (Medical & Prescription) identical to Current Employee Members
- » Choice of continuing with current health option or any option of a lesser value

Over 65 Health Coverage

Former Employee Members & Spouses

- » A Medicare Advantage Plan with Both Medical and Rx Coverage
- » **Fixed Rate** for all Participants (No Age, Gender or Tobacco Rating)
- » **Zero** Medical Out-of-Pocket
- » **4,500** Prescription Medication Formulary
- » Consistent Coverage - **No Donut Hole**
- » **\$3,000** Hearing Aid Allowance (every 36 months)

Over 65 Health Coverage

\$142.70 per month
or
\$37.70 after OPERS

Retirement Subsidies

- » The OPEH&W Health Plan is approved as a Qualified Plan
- » Able to receive subsidies from retirement funds such as OPERS & OTRS
- » This can only be used to offset Health Coverage premiums

Dental & Vision Coverage

- » Dental Coverage and rates are identical to Current Employees
- » Vision Coverage and rates are identical to Current Employees

Term Life

- » Participation is optional
- » Retiree Term Life Coverage does not reduce after age **70**
- » Qualification is **Unconditional** and **Guaranteed**, no medical underwriting or examinations

Retiree Benefit	Spouse Benefit	Rate
5,000	0	14.75
5,000	2,500	19.75
10,000	0	29.50
10,000	5,000	39.50
15,000	0	44.25
15,000	7,500	59.25
20,000	0	59.00
20,000	10,000	79.00



16-Year History of Rates & Benefits

16-Year History of Rates

Plan Year	Increase	Trend
2023-24	5.0%	12.0%
2022-23	9.5%	22.5%
2021-22	2.0%	5.9%
2020-21	3.0%	7.9%
2019-20	4.0%	6.9%
2018-19	2.5%	7.5%
2017-18	7.4%	8.5%
2016-17	7.5%	7.8%
2015-16	0%	3.9%
2014-15	1.5%	5.3%
2013-14	0%	4.1%
2012-13	5.0%	6.1%
2011-12	8.5%	8.5%
2010-11	6.0%	6.9%
2009-10	5.0%	6.3%
2008-09	0%	6.0%



History of Benefits

2023-2024 Plan Year - 5.0% Increase

- » Added **Propeller** Asthma & COPD Program
- » Added **Quit Genius** Alcohol, Opioid, Tobacco & Vaping Addiction Program
- » Added coverage for **Implants** as a Major Service to both Dental Plans

2022-2023 Plan Year - 9.5% Increase

- » Adjusted health coverage as follows:

	Diamond	Platinum	Gold	Silver	Bronze
Medical Deductible Increased to	1,000	1,750	3,250	2,250	4,250
Medical Max Out-of-Pocket Increased to	5,000	6,000	7,000	7,000	7,500
Urgent Care Co-Pay Increased to	25	25	25	25	25
Primary Care Co-Pay Increased to	25	25	25	25	25
Rx Deductible Increased to	75	No Change	No Change	No Change	No Change
Rx Max Out-of-Pocket Increased to	2,500	2,500	2,500	No Change	No Change

- » Added **Essential Medical Eye Care** to **Vision Coverage**

2021-2022 Plan Year - 2.0% Increase – Employee Tier Only

- » No Benefit Changes

2020-2021 Plan Year - 3.0% Increase

- » Added **Health Advocacy Solutions** from **BlueCross**
- » Added **Connect 360** from **Express Scripts**
- » Added **Zero Out-of-Pocket** Medical Procedures
- » Added **Member Rewards** program
- » Added **Omada** Pre-Diabetes, Hypertension & High Cholesterol Program
- » Added **Livongo** Diabetes Program
- » Added **Hinge Health** Physical Therapy Program
- » Added **Well onTarget** Wellness Program
- » Added **Ovia** Fertility Program
- » Added **Wondr Health** Weight Loss Program
- » Removed CAT/MRI **BVA** Call-In Penalty of \$100
- » Added **Enhanced Dental** Plan

2019-2020 Plan Year - 4.0% Increase

- » Added 4 new Health Plan Design options: **Platinum**, **Gold**, **Silver** & **Bronze**
- » Renamed current Health plan design as **Diamond**
- » Added **Diamond** Non-Preferred Brand Rx Tier
- » Reduced **Diamond** & **Platinum** In-Network Medical Maximum Out of Pocket to \$3,000

2018-2019 Plan Year - 2.5% Increase

- » Added Orthodontic Dental Coverage for Dependent Children Only

2017-2018 Plan Year - 7.4% Increase

- » Reduced Family Multiplier from **3x** to **2x**
- » Set In-Network Deductible as **\$750**
- » Set In-Network Maximum Out-of-Pocket as **\$5,000**
- » Set Out-of-Network Deductible as **\$1,500**
- » Set Out-of-Network Maximum Out-of-Pocket as **\$10,000**
- » Set Rx Maximum Out-of-Pocket as **\$2,000**

2016-2017 Plan Year - 7.5% Increase

- » Set In-Network Individual Deductible as **\$750**
- » Set Out-of-Network Individual Deductible as **\$750**
- » Switched to **BluePreferred** Medical Network
- » Added **ConnectDME**
- » Added **MDLIVE**
- » Added **BCBSOK BVA** Customer Service Model

2015-2016 Plan Year - No Increase

- » Created **\$1,900** Rx In-Network Out-of-Pocket Limit
- » Split Specialty Rx into **3** tiers:
 - » Generic's **\$10**
 - » Preferred Brands **\$60**
 - » Non-Preferred Brands **\$100**

2014-2015 Plan Year - 1.5% Increase – Employee Tier Only

- » increased In-Network Medical Out-of-Pocket Limit to **\$2,500**
- » Separated Medical In-Network & Out-of-Network Cost-Sharing
- » increased Specialty Rx Co-Pay from **\$40** to **\$60**
- » Added OTC Nexium at **\$0** Co-Pay with a prescription
- » Added OTC Nasacort at **\$5** Co-Pay with a prescription

2013-2014 Plan Year - No Increase

- » Reduced Contraception Rx Co-Pay from **\$10** to **\$0**
- » Added Smoking Cessation Rx Coverage of **6-months** each plan year at a **\$0** Co-Pay

2012-2013 Plan Year – 5.0% Increase

- » Reduced Office Visit Co-Pay from **\$25** to **\$20**
- » Reduced Member Co-Share from **30% / \$3,000** to **20% / \$2,000**
- » Dependent Child Deductible Added Reimbursement of amounts paid over **\$250**

2011-2012 Plan Year - 8.5% Increase

- » Added Rx Brand Name Deductible at **\$50**
- » Added Out-of-Network Deductible at **\$1,000**
- » Added Office Visit Co-Pay at **\$25**, or **\$50** for Specialists
- » Increased Member Co-Share from **20% / \$2,000** to **30% / \$3,000**
- » Removed Lifetime & Plan Year Maximums

2010-2011 Plan Year – 6.0% Increase

- » Increased Deductible from **\$400** to **\$500**
- » Increased Generic Rx Co-Pay from **\$5** to **\$10**

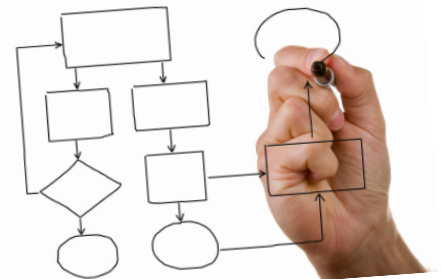
Administration

Day-to-Day operations of the OPEH&W Health Plan are performed by the OPEH&W Health Plan's Administration Office. Due to the OPEH&W Health Plan being a public trust, the administration of the OPEH&W Health Plan is contracted to McElroy & Associates. When you call the OPEH&W Health Plan's toll-free phone number this is who you are talking to.

McElroy & Associates has been the OPEH&W Health Plan's Administrator for over **25-years**. During this time, it has overseen and introduced many changes and improvements. Today, the administration of the OPEH&W Health Plan is more complex than at any other time in its history, with more than **5-times** as many participating Employer Groups than when it took over in **1996**.

Activities

The Health Plan Administrators Office is primarily focused with securing the best vendor contracts available. This allows the OPEH&W Health Plan to continue to offer rich benefits at affordable rates, while also providing expert advice to the OPEH&W Health Plan's Board of Trustees as they make the tough decisions on the future direction of the OPEH&W Health Plan.



The OPEH&W Health Plan's Administration Office prides itself on its professionalism, passion and expertise, and is the cornerstone for the success of the OPEH&W Health Plan. It's ability to provide a wide range of services at industry low rates with a small but dedicated team is impressive. This is backed up by the OPEH&W Health Plan's track record as it continues to offer benefit rich plan designs at some of the lowest rates available.

Services

- » Cloud Admin & Enrollment Platform
- » Vendor Contract Negotiation
- » Financial & Investment Management
- » Financial Audits
- » Actuarial Assessments
- » Member Education & Communication
- » Group Education & Communication
- » Education & Communication
- » Eligibility, Billing, Customer Service
- » Day-to-Day Administrative Tasks
- » Federal Regulation Compliance
- » Data Security
- » Member Support Functions
- » Creation of Communication Materials
- » Marketing & Acquisition of New Groups



Why it Works

Track Record

The OPEH&W Health Plan's long record of success and prosperity in a time of medical cost inflation and ever-changing federal regulations, allows its participating Employer Groups to have trust in the OPEH&W Health Plan's continued success.

Safety in Numbers

With size comes safety. Small Employer Groups on their own are prone to large increases in premium and/or high out-of-pocket plan designs. That's where a pool consisting of multiple Employer Groups is so beneficial, spreading the risk and reward across the whole population.

Equal Treatment

When assessing benefit and rate changes, individual Employers participating in the OPEH&W Health Plan are not disadvantaged. Every participating Employer Group and their Employees pay the same premium rates.



Stable Environment

Having a safe and reliable health benefits home for your Employees and their families is invaluable. Shopping and changing carriers regularly or experiencing large premium rate increases or drastic cuts to benefits is very stressful for Employees. Stability solves this and more, providing Employer Groups with a strong recruitment benefit.

Participation Ownership

With those Employer Groups who are participating in the OPEH&W Health Plan having an ownership stake, OPEH&W Health Plan Participating Employer Groups are more likely not to leave. Also, every participating Employer Group has a say in how the OPEH&W Health Plan is run, managed and what the benefits and premium rates are.

Professional Management

The OPEH&W Health Plan Administrators handles the day-to-day operations of running the OPEH&W Health Plan, dealing with all federal regulations, including the management and risk assessment of the OPEH&W Health Plan. The participating Employer Groups can rest assured that their Employees and their families are in the best, professional and highly competent hands with a track record which is beyond reproach.

Where the Dollars Go



The OPEH&W Health Plan knows how to be frugal. Premium dollars go further when handled by a professional team with years of experience:

- » With **89%** of every Dollar is used to pay Medical, Prescription and Dental claims, the OPEH&W Health Plan continues to be significantly better than the new federally mandated **84%**.
- » Stop-Loss Re-Insurance coverage is an essential component of any well-run health plan, and at **2%** the OPEH&W Health Plan is leveraging coverage at half the industry average.
- » Without a good network of providers with excellent discounts the OPEH&W Health Plan would simply not work. The medical network is a major component of the OPEH&W Health Plan's success and with discounts averaging over **60%** it is one of the main reasons the Health Plan's rates are so low and the benefits so rich. The OPEH&W Health Plan is lucky, most self-funded plans have double or triple this cost.
- » Making the OPEH&W Health Plan tick daily is key; this is the job of the OPEH&W Health Plan's Administration Office, which offers a wide range of services with decades of expertise. At a cost of just **0.5%**, the Administration Office runs roughly **75%** lower than industry average.

There is simply no other health plan like the OPEH&W Health Plan. Many have tried to find another plan which can offer the strength and quality of benefits at anywhere approaching a similar price.

Pooling & Self-Funding

Pooling

There is safety in numbers; this is the main principle surrounding the pooling method. With many small Employer Groups acting as one large group, pooling their resources together, the whole is greater than the sum of its parts. Pooling has many advantages for individual Employer Groups:

- » **Size is Everything** With healthcare, the larger the number of participants, the greater the ability to spread risk and reduce overhead.
- » **Shared Expenses** One large group pays less than the expenses for small individual standalone groups.
- » **Purchasing Power** Almost without exception, contracts can be negotiated at a lower cost for larger groups than smaller groups.
- » **Risk** The amount of risk the pool is exposed to, this is mostly driven by the cost of claims paid for healthcare services.
- » **No-One Is Immune** Every employer will experience cycles of high and low claims.
- » **Taking the Good with the Bad** Pooling several Employer Groups together allows for the absorption of bad risk. This means, should a single employer experience a bad year with high claims, other Employer Groups in the pool help to absorb the risk and vice versa.
- » **All-For-One & One-For-All** Risk is measured across the entire pool, by doing this, no individual Employer Groups is treated differently or unfairly, with every Employer Groups paying the same rates per Employee into the pool regardless of how bad their claims history has been and for how long.



Self-Funding

Self-Funding means that the OPEH&W Health Plan directly pays the cost of claims for healthcare services received by its members, instead of paying a premium to an insurance company, who would then underwrite and pay from their own financial sources (Fully-Funding). The OPEH&W Health Plan pays for claims received from its own financial means. For large groups or pools this is a cheaper way to cover costs. About **89-cents** of every dollar paid into the pool is used to pay claims. This rises to **96-cents** when other fully insured products (Vision, Life, Stop-Loss) are factored in.

Stop Loss

Currently the OPEH&W Health Plan self-funds its Medical, Prescription and Dental claims. The OPEH&W Health Plan's Life and Vision benefits are fully funded. To prevent excessive risk exposure, the OPEH&W Health Plan maintains a Stop-Loss Re-Insurance Policy; this limits the potential monetary loss from Medical claims to **\$425,000** per individual per plan year. If an individual has claims exceeding this amount, the Stop-Loss Re-Insurance Policy reimburses the OPEH&W Health Plan for any overage. Additionally, the Stop Loss coverage includes an Aggregate component preventing excessive financial risk once the Health Plan's total exposure during each plan year exceeds **125%** of expected claims.

Joining

Change

At the OPEH&W Health Plan, we understand that change is difficult, and never more so than with health benefits. That is why we make becoming a participating employer group not only as simple as possible, but transparent, ensuring that all decision makers are comfortable before beginning the transition.

Initial Presentation

The OPEH&W Health Plan has developed a presentation designed for decision makers of an employer group. About 30-45 minutes long, it covers all aspects of the OPEH&W Health Plan. No decision about joining the OPEH&W Health Plan is made at this time, only whether to proceed with a free non-binding underwriting study. To schedule a presentation please email healthplan@opehw1.com or call us at **800.468.5744**.



Underwriting Study

- » Performed on all prospective groups
- » Helps ensure the security and continued prosperity of the Health Plan
- » Free and performed by an independent 3rd party
- » Not used to determine a group's premium rates
- » Every group pays the same rates
- » Used to assess the potential risk a group poses
- » Risk is the difference between expected premiums and expected claims
- » Results may indicate some risk
- » Groups with an indicated risk of less than 5% are automatically approved
- » If a risk greater than 5% is indicated, board approval is required



Underwriting Data

- » Failure to provide data will automatically result in a group's denial
- » Data required for the underwriting study is as follows

» Claims

- » Excel Spreadsheet
- » **24-month** Minimum Lookback
 - » Separate Monthly Totals by Medical, Pharmacy & Dental
 - » Indicate if Pharmacy Claims Include Rebates

» High-Cost Claimants

- » Excel Spreadsheet
- » **24-month** Minimum Lookback
- » Individuals with Aggregate Claims Greater Than **\$50,000**
- » Indicate:
 - » Diagnosis details
 - » Enrollment Status
 - » Member, Spouse or Dependent
 - » Employee, COBRA or Retiree

» Census

- » Excel Spreadsheet
- » Include **all** employees, COBRA's & retirees
- » **No** Names or SSN's
- » Indicate:
 - » Age
 - » Gender
 - » ZIP Code
 - » Coverage Tier

» Current & Proposed Coverage Details

- » Benefit Designs
- » Rates
- » Eligibility Rules
- » Premium Contribution Requirements



After Approval

- » Group signs 2 copies of the Inter-Local Government Agreement:
 - » This makes the group a part of the public trust
 - » It is made possible by Oklahoma State Statutes 51 & 74
- » Group completes the Group Application Form PDF
 - » Group Contact Information
 - » Benefits to be Offered
- » Groups commit to an initial period of 12-months only
- » After which, participation continues without recommitment
- » Mail to the Plan Administration Office
- » One countersigned original will be returned to the group

Enrollment

Enrollments of a new group's employees and newly hired employees thereafter use the OPEH&W Health Plan's online platform named

Transition

- » Groups can start on any month
- » Coverage starts on the first day of a month
- » Every effort will be made to make the transition as smooth as possible



