

Making Healthy Cheaper

Briefing Book **2024/25 Plan Year**



OPEH&W HealthPlan



OPEH&W HealthPlan

Established 1992

2024-25 Plan Year Briefing Book

CONTACT

ROSS NAYLOR

E **ROSS.NAYLOR@OPEHW1.COM**

V **918.440.9051**

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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**
- FREE Spine Surgeries**
- FREE Cardiac Surgeries**
- FREE Hip & Knee Surgeries**
- FREE Maternity Care**
- FREE Cash Rewards for Members** from **Member Rewards**
- FREE Primary & Pediatric Virtual Care** from **MDLIVE**
- FREE Psychiatry & Counseling Virtual Care** from **MDLIVE**
- FREE Medical Equipment & Supplies** from **ConnectDME**
- FREE Muscle & Joint Pain Programs** from **Hinge Health**
- FREE Diabetes Program** from **Omada**
- FREE Hypertension Program** from **Omada**
- FREE Cholesterol Program** from **Omada**
- FREE Weight Management Program** from **Omada**
- FREE Asthma & COPD Programs** from **Propeller**
- FREE Tobacco & Vaping Addiction Program** from **Pelago**
- FREE Opioid Addiction Program** from **Pelago**
- FREE Alcohol Addiction Program** from **Pelago**
- FREE Mental Health Program** from **SilverCloud**
- FREE Mental Health Program** from **inMynd**
- FREE Mental Health Program** from **LearntoLive**
- FREE Women's & Family Health Programs** from **Ovia Health**
- FREE Health & Wellness Programs** from **WellonTarget**
- FREE Weight-Loss Program** from **Wondr Health**
- FREE In-Home Sleep Studies** from **ConnectDME**
- FREE OTC Acid-Reflux & GERD Medications**
- FREE Tobacco & Smoking Cessation Medications**
- \$5 OTC Antihistamine Medications**
- \$25 Insulin**
- \$5 Diabetic Oral Generic Medications**
- FREE \$500 towards Dependent Accident Claims**
- 50% Dependent Deductible Reimbursement**

All-In-One Rate Sheet: 2024/25 Plan Year

Rates Valid from 7/1/2024 through 6/30/2025



		Health (Medical & Rx)				
		Diamond Preferred	Platinum	Gold	Silver	Bronze
Active & Refiree	Member	743.26	668.94	639.20	616.90	594.60
	Child	355.08	319.58	305.36	294.72	284.06
	Children	578.06	520.26	497.14	479.78	462.44
	Spouse	869.02	782.12	747.36	721.28	695.22
	Spouse & Child	1,224.10	1,101.70	1,052.72	1,016.00	979.28
	Spouse & Children	1,447.08	1,302.38	1,244.50	1,201.06	1,157.66
COBRA	Member	758.12	682.32	651.98	629.24	606.50
	Child	362.20	325.96	311.48	300.62	289.74
	Children	589.62	530.66	507.08	489.38	471.70
	Spouse	886.40	797.76	762.30	735.72	709.12
	Spouse & Child	1,248.60	1,123.72	1,073.78	1,036.34	998.86
	Spouse & Children	1,476.02	1,328.42	1,269.38	1,225.10	1,180.82
Group Life	20,000	6.50				
	30,000	9.74				
	40,000	13.00				
	50,000	16.24				
Additional Life	First \$20,000	18-34	35-39	40-44	45-49	50-54
	With AD&D	2.00	2.60	3.40	5.20	8.40
	Without AD&D	1.40	2.00	2.80	4.60	7.80
	Each Additional \$5,000	18-34	35-39	40-44	45-49	50-54
	With AD&D	0.50	0.65	0.85	1.30	2.10
	Without AD&D	0.35	0.50	0.70	1.15	1.95

AD&D is Accidental Death & Dismemberment Coverage

Dental		Vision	
Enhanced	Standard	Enhanced	Standard
47.62	42.86	7.74	6.28
25.16	22.64	7.22	5.82
40.00	36.02	7.22	5.82
58.82	52.94	6.80	5.50
83.98	75.58	18.44	14.92
98.82	88.96	18.44	14.92
48.58	43.72	7.90	6.40
25.66	23.10	7.36	5.94
40.80	36.74	7.36	5.94
60.00	54.00	6.94	5.62
85.66	77.10	18.80	15.22
100.80	90.74	18.80	15.22

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:



HEALTH COVERAGE OPTIONS

2024-2025 Plan Year
July 1st, 2024 through June 30th, 2025



FREE MAJOR MEDICAL CARE






MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

**TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE**
(Coming Soon)

FROM BlueDistinction+ PROVIDERS **ONLY**

MAKING HEALTHY CHEAPER

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

	 Diamond	 Platinum	 Gold	 Silver	 Bronze
Medical Coverage					
Deductible	1,000	1,500	3,250	2,250	4,250
Co-Insurance	20%	20%	20%	50%	50%
Max Out-of-Pocket	5,000	5,000	7,000	7,000	7,500
Virtual Primary & Pediatric Care from 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 from 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	55	25% Max \$80	25% Max \$80	30% Max \$100
Non-Preferred Brands	60	70	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 & GERD OTC's	Free	Free	Free	Free	Free
Diabetic Generics	5	5	5	5	5
Antihistamine OTC's	5	5	5	5	5

DIAMOND HEALTH COVERAGE

2024-2025 Plan Year

FREE MAJOR MEDICAL CARE

MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE
(Coming Soon)

COVERAGE FROM **BlueDistinction+** PROVIDERS **ONLY**,
NO OUT-OF-NETWORK COVERAGE AVAILABLE,
EXCEPT MATERNITY CARE

MAKING HEALTHY CHEAPER

FREE Cash Rewards for Members from **Member Rewards**
FREE Primary & Pediatric Virtual Care from **MDLIVE**
FREE Psychiatry & Counseling Virtual Care from **MDLIVE**
FREE Medical Equipment & Supplies from **ConnectDME**
FREE Diabetes & High Blood Pressure Programs from **Omada**
FREE High Cholesterol & Weight Programs from **Omada**
FREE Muscle & Joint Pain Programs from **Hinge Health**
FREE Asthma & COPD Programs from **Propeller**
FREE Tobacco & Vaping Addiction Program from **Pelago**
FREE Opioid Addiction Program from **Pelago**
FREE Alcohol Addiction Program from **Pelago**
FREE Mental Health Program from **SilverCloud**
FREE Mental Health Program from **inMynd**
FREE Mental Health Program from **LearntoLive**
FREE Women's & Family Health Programs from **Ovia Health**
FREE Health & Wellness Programs from **WellonTarget**
FREE Weight-Loss Program from **Wondr Health**
FREE In-Home Sleep Studies from **ConnectDME**
FREE \$500 towards **Dependent Accident Claims**
50% Dependent Deductible Reimbursement

MEDICAL

IN-NETWORK

Blue Preferred Network Providers

\$1,000 Deductible - Individual
\$2,000 Deductible - Family Maximum
\$5,000 Maximum Out-of-Pocket - Individual
\$10,000 Maximum Out-of-Pocket - Family Maximum
20% Co-Insurance

PROFESSIONAL SERVICES

FREE Primary & Pediatric Care Telehealth from **MDLIVE**
FREE Counseling & Psychiatry Telehealth from **MDLIVE**
FREE Urgent Care Telehealth from **MDLIVE**

OUT-OF-NETWORK

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

\$25 Primary & Pediatric Care In-Person Co-Pay
\$50 Specialist In-Person Co-Pay
\$25 Urgent Care In-Person Co-Pay
\$50 Emergency Care Co-Pay (waived if admitted)

PRESCRIPTION

COVERAGE

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

ENHANCEMENTS

30 Day Supply
\$5 Diabetic Oral Generics
FREE Contraceptives

CO-PAYS

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

\$5 Antihistamine OTC's
FREE Tobacco Cessation

SPECIALTY CO-PAYS

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

\$25 Insulin (Select Brands)
FREE GERD & Acid Reflux OTC's

MONTHLY RATES

\$743.26 Member
\$869.02 Spouse
\$ 355.08 Child
\$1,224.10 Spouse & Child

\$ 578.06 Children
\$1,447.08 Spouse & Children

PLATINUM HEALTH COVERAGE

2024-2025 Plan Year

FREE MAJOR MEDICAL CARE

MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE

(Coming Soon)

COVERAGE FROM **BlueDistinction+** PROVIDERS **ONLY**,
NO OUT-OF-NETWORK COVERAGE AVAILABLE,
EXCEPT MATERNITY CARE

MAKING HEALTHY CHEAPER

FREE Cash Rewards for Members from **Member Rewards**
FREE Primary & Pediatric Virtual Care from **MDLIVE**
FREE Psychiatry & Counseling Virtual Care from **MDLIVE**
FREE Medical Equipment & Supplies from **ConnectDME**
FREE Diabetes & High Blood Pressure Programs from **Omada**
FREE High Cholesterol & Weight Programs from **Omada**
FREE Muscle & Joint Pain Programs from **Hinge Health**
FREE Asthma & COPD Programs from **Propeller**
FREE Tobacco & Vaping Addiction Program from **Pelago**
FREE Opioid Addiction Program from **Pelago**
FREE Alcohol Addiction Program from **Pelago**
FREE Mental Health Program from **SilverCloud**
FREE Mental Health Program from **inMynd**
FREE Mental Health Program from **LearntoLive**
FREE Women's & Family Health Programs from **Ovia Health**
FREE Health & Wellness Programs from **WellonTarget**
FREE Weight-Loss Program from **Wondr Health**
FREE In-Home Sleep Studies from **ConnectDME**
FREE \$500 towards **Dependent Accident Claims**
50% Dependent Deductible Reimbursement

MEDICAL

IN-NETWORK

Blue Preferred Network Providers

\$1,500 Deductible - Individual
\$3,000 Deductible - Family Maximum
\$5,000 Maximum Out-of-Pocket - Individual
\$10,000 Maximum Out-of-Pocket - Family Maximum
20% Co-Insurance

PROFESSIONAL SERVICES

FREE Primary & Pediatric Care Telehealth from **MDLIVE**
FREE Counseling & Psychiatry Telehealth from **MDLIVE**
FREE Urgent Care Telehealth from **MDLIVE**

OUT-OF-NETWORK

100% Balance Billing for Amounts Over Allowable Cost
\$3,000 Deductible - Individual
\$6,000 Deductible - Family Maximum
\$10,000 Maximum Out-of-Pocket - Individual
\$20,000 Maximum Out-of-Pocket - Family Maximum
30% Co-Insurance

\$25 Primary & Pediatric Care In-Person Co-Pay
\$50 Specialist In-Person Co-Pay
\$25 Urgent Care In-Person Co-Pay
\$50 Emergency Care Co-Pay (waived if admitted)

PRESCRIPTION

COVERAGE

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

ENHANCEMENTS

30 Day Supply
\$5 Diabetic Oral Generics
FREE Contraceptives

CO-PAYS

30 Day Supply
\$10 Generics
\$55 Preferred Brands
\$70 Non-Preferred Brands
For **90** Day Supply Multiply by 2.5

\$5 Antihistamine OTC's
FREE Tobacco Cessation

SPECIALTY CO-PAYS

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

\$25 Insulin (Select Brands)
FREE GERD & Acid Reflux OTC's

MONTHLY RATES

\$668.94 Member
\$782.12 Spouse
\$ 319.58 Child
\$1,101.70 Spouse & Child

\$ 520.26 Children
\$1,302.38 Spouse & Children

GOLD HEALTH COVERAGE

2024-2025 Plan Year

FREE MAJOR MEDICAL CARE

MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE
(Coming Soon)

COVERAGE FROM **BlueDistinction+** PROVIDERS **ONLY**,
NO OUT-OF-NETWORK COVERAGE AVAILABLE,
EXCEPT MATERNITY CARE

MAKING HEALTHY CHEAPER

FREE Cash Rewards for Members from **Member Rewards**
FREE Primary & Pediatric Virtual Care from **MDLIVE**
FREE Psychiatry & Counseling Virtual Care from **MDLIVE**
FREE Medical Equipment & Supplies from **ConnectDME**
FREE Diabetes & High Blood Pressure Programs from **Omada**
FREE High Cholesterol & Weight Programs from **Omada**
FREE Muscle & Joint Pain Programs from **Hinge Health**
FREE Asthma & COPD Programs from **Propeller**
FREE Tobacco & Vaping Addiction Program from **Pelago**
FREE Opioid Addiction Program from **Pelago**
FREE Alcohol Addiction Program from **Pelago**
FREE Mental Health Program from **SilverCloud**
FREE Mental Health Program from **inMynd**
FREE Mental Health Program from **LearntoLive**
FREE Women's & Family Health Programs from **Ovia Health**
FREE Health & Wellness Programs from **WellonTarget**
FREE Weight-Loss Program from **Wondr Health**
FREE In-Home Sleep Studies from **ConnectDME**
FREE \$500 towards **Dependent Accident Claims**
50% Dependent Deductible Reimbursement

MEDICAL

IN-NETWORK

Blue Preferred Network Providers

\$3,250 Deductible - Individual
\$6,500 Deductible - Family Maximum
\$7,000 Maximum Out-of-Pocket - Individual
\$14,000 Maximum Out-of-Pocket - Family Maximum
20% Co-Insurance

PROFESSIONAL SERVICES

FREE Primary & Pediatric Care Telehealth from **MDLIVE**
FREE Counseling & Psychiatry Telehealth from **MDLIVE**
FREE Urgent Care Telehealth from **MDLIVE**

OUT-OF-NETWORK

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

\$25 Primary & Pediatric Care In-Person Co-Pay
\$50 Specialist In-Person Co-Pay
\$25 Urgent Care In-Person Co-Pay
\$50 Emergency Care Co-Pay (waived if admitted)

PRESCRIPTION

COVERAGE

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

ENHANCEMENTS

30 Day Supply
\$5 Diabetic Oral Generics
FREE Contraceptives

CO-PAYS

30 Day Supply
\$10 Generics
25% up to **\$45** Preferred Brands
40% up to **\$120** Non-Preferred Brands
For **90** Day Supply Multiply by 2.5

\$5 Antihistamine OTC's
FREE Tobacco Cessation

SPECIALTY CO-PAYS

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

\$25 Insulin (Select Brands)
FREE GERD & Acid Reflux OTC's

MONTHLY RATES

\$639.20 Member
\$747.36 Spouse
\$ 305.36 Child
\$1,052.72 Spouse & Child

\$ 497.14 Children
\$1,244.50 Spouse & Children

SILVER HEALTH COVERAGE

2024-2025 Plan Year

FREE MAJOR MEDICAL CARE

MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE

(Coming Soon)

COVERAGE FROM **BlueDistinction+** PROVIDERS **ONLY**,
NO OUT-OF-NETWORK COVERAGE AVAILABLE,
EXCEPT MATERNITY CARE

MAKING HEALTHY CHEAPER

FREE Cash Rewards for Members from **Member Rewards**
FREE Primary & Pediatric Virtual Care from **MDLIVE**
FREE Psychiatry & Counseling Virtual Care from **MDLIVE**
FREE Medical Equipment & Supplies from **ConnectDME**
FREE Diabetes & High Blood Pressure Programs from **Omada**
FREE High Cholesterol & Weight Programs from **Omada**
FREE Muscle & Joint Pain Programs from **Hinge Health**
FREE Asthma & COPD Programs from **Propeller**
FREE Tobacco & Vaping Addiction Program from **Pelago**
FREE Opioid Addiction Program from **Pelago**
FREE Alcohol Addiction Program from **Pelago**
FREE Mental Health Program from **SilverCloud**
FREE Mental Health Program from **inMynd**
FREE Mental Health Program from **LearntoLive**
FREE Women's & Family Health Programs from **Ovia Health**
FREE Health & Wellness Programs from **WellonTarget**
FREE Weight-Loss Program from **Wondr Health**
FREE In-Home Sleep Studies from **ConnectDME**
FREE \$500 towards **Dependent Accident Claims**
50% Dependent Deductible Reimbursement

MEDICAL

IN-NETWORK

Blue Preferred Network Providers

\$2,250 Deductible - Individual
\$4,500 Deductible - Family Maximum
\$7,000 Maximum Out-of-Pocket - Individual
\$14,000 Maximum Out-of-Pocket - Family Maximum
50% Co-Insurance

PROFESSIONAL SERVICES

FREE Primary & Pediatric Care Telehealth from **MDLIVE**
FREE Counseling & Psychiatry Telehealth from **MDLIVE**
FREE Urgent Care Telehealth from **MDLIVE**

OUT-OF-NETWORK

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

\$25 Primary & Pediatric Care In-Person Co-Pay
\$50 Specialist In-Person Co-Pay
\$25 Urgent Care In-Person Co-Pay
\$50 Emergency Care Co-Pay (waived if admitted)

PRESCRIPTION

COVERAGE

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

ENHANCEMENTS

30 Day Supply
\$5 Diabetic Oral Generics
FREE Contraceptives

CO-PAYS

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

\$5 Antihistamine OTC's
FREE Tobacco Cessation

SPECIALTY CO-PAYS

30 Day Supply
\$10 Generics
25% up to **\$80** Preferred Brands
40% up to **\$120** Non-Preferred Brands

\$25 Insulin (Select Brands)
FREE GERD & Acid Reflux OTC's

MONTHLY RATES

\$616.90 Member
\$721.28 Spouse
\$ 294.72 Child
\$1,016.00 Spouse & Child

\$ 479.78 Children
\$1,201.06 Spouse & Children

BRONZE HEALTH COVERAGE

2024-2025 Plan Year

FREE MAJOR MEDICAL CARE

MEMBERS PAY **ZERO** OUT-OF-POCKET FOR

TRANSPLANTS
CARDIAC SURGERIES
SPINAL SURGERIES
HIP & KNEE SURGERIES
MATERNITY CARE
CANCER CARE
(Coming Soon)

COVERAGE FROM **BlueDistinction+** PROVIDERS **ONLY**,
NO OUT-OF-NETWORK COVERAGE AVAILABLE,
EXCEPT MATERNITY CARE

MAKING HEALTHY CHEAPER

FREE Cash Rewards for Members from **Member Rewards**
FREE Primary & Pediatric Virtual Care from **MDLIVE**
FREE Psychiatry & Counseling Virtual Care from **MDLIVE**
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FREE High Cholesterol & Weight Programs from **Omada**
FREE Muscle & Joint Pain Programs from **Hinge Health**
FREE Asthma & COPD Programs from **Propeller**
FREE Tobacco & Vaping Addiction Program from **Pelago**
FREE Opioid Addiction Program from **Pelago**
FREE Alcohol Addiction Program from **Pelago**
FREE Mental Health Program from **SilverCloud**
FREE Mental Health Program from **inMynd**
FREE Mental Health Program from **LearntoLive**
FREE Women's & Family Health Programs from **Ovia Health**
FREE Health & Wellness Programs from **WellonTarget**
FREE Weight-Loss Program from **Wondr Health**
FREE In-Home Sleep Studies from **ConnectDME**
FREE \$500 towards **Dependent Accident Claims**
50% Dependent Deductible Reimbursement

MEDICAL

IN-NETWORK

Blue Preferred Network Providers

\$4,250 Deductible - Individual
\$8,500 Deductible - Family Maximum
\$7,500 Maximum Out-of-Pocket - Individual
\$15,000 Maximum Out-of-Pocket - Family Maximum
50% Co-Insurance

PROFESSIONAL SERVICES

FREE Primary & Pediatric Care Telehealth from **MDLIVE**
FREE Counseling & Psychiatry Telehealth from **MDLIVE**
FREE Urgent Care Telehealth from **MDLIVE**

OUT-OF-NETWORK

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

\$25 Primary & Pediatric Care In-Person Co-Pay
\$50 Specialist In-Person Co-Pay
\$25 Urgent Care In-Person Co-Pay
\$50 Emergency Care Co-Pay (waived if admitted)

PRESCRIPTION

COVERAGE

\$500 Deductible (Generics & Brands)
\$2,500 Out-of-Pocket Max
\$5,000 Family Max

ENHANCEMENTS

30 Day Supply
\$5 Diabetic Oral Generics
FREE Contraceptives

CO-PAYS

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

\$5 Antihistamine OTC's
FREE Tobacco Cessation

SPECIALTY CO-PAYS

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

\$25 Insulin (Select Brands)
FREE GERD & Acid Reflux OTC's

MONTHLY RATES

\$594.60 Member
\$695.22 Spouse
\$ 284.06 Child
\$ 979.28 Spouse & Child

\$ 462.44 Children
\$1,157.66 Spouse & Children

FREE MAJOR MEDICAL CARE

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

FREE MAJOR MEDICAL CARE

ONLY AT BLUEDISTINCTION+ CENTERS

HIGHEST QUALITY PROVIDERS

MEMBERS PAY **ZERO** OUT-OF-POCKET



TRANSPLANTS

15% HIGHER 1 YEAR PATIENT SURVIVAL

15% HIGHER 1 YEAR GRAFT SURVIVAL

CARDIAC SURGERIES

750+ PROCEDURES

17% LOWER MORTALITY

12% LOWER INAPPROPRIATE PROCEDURES

12% LOWER BLEEDING COMPLICATIONS

SPINE SURGERIES

350+ PROCEDURES

48% LOWER REOPERATIONS

33% LOWER READMISSIONS

HIP & KNEE SURGERIES

140+ PROCEDURES

7% LOWER READMISSIONS

9% LOWER COMPLICATIONS

MATERNITY CARE

70% LOWER EARLY ELECTIVE DELIVERY

53% LOWER EPISIOTOMYS

32% LOWER CESAREAN SECTIONS

CANCER CARE

COMING SOON

HEALTH ADVOCATES

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

PERSONAL SUPPORT WHEN YOU & YOUR FAMILY NEED IT MOST

HEALTH ADVOCATES

- » Provides access to all-around benefit specialists and personal health care resources.
- » 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.
- » A familiar person to talk to whenever you have a question, concern, or health issue.

CONTACT A HEALTH ADVOCATE

- » **Availability** **24/7**
- » **Phone** **800.313.5162**
- » **Online** **www.bcbsok.com**
- » **Text** **BCBSOKAPP**** to **33633** to Download the App
- » **App** Search for **BCBSOKAPP** on the Apple App Store or Google Play Store

HEALTH ADVOCATE SERVICES

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

HEALTH ADVOCATE TEAM MEMBERS

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

HEALTH ADVOCATE OUTREACH OPPORTUNITIES

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

MDLIVE

VIRTUAL HEALTH CARE

FREE WITH **DIAMOND, PLATINUM, GOLD, SILVER & BRONZE** HEALTH PLAN OPTIONS

FAST, HASSLE-FREE HEALTH CARE

Board-Certified Doctors. Licensed Therapists. Now. That's Better.

PARTICIPATE FOR FREE

» VISIT www.mdlive.com/opehw.

AVOID

- » Germs
- » Inconvenience
- » Wasted Time
- » High-Cost ER & Urgent Care Visits

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 homework 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

- » 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

FREE WITH **DIAMOND, PLATINUM, GOLD, SILVER & BRONZE** HEALTH PLAN OPTIONS

CONVENIENT WELLNESS SCREENINGS, ROUTINE CARE, AND CHRONIC CONDITION MANAGEMENT.

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
- » Urinary Tract Infection (UTI)
- » Yeast Infections
- » **& 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
- » DEA Controlled Medications
- » Muscle Relaxants
- » Erectile Dysfunction Medications
- » Some Anti-Viral Medications
- » Medicinal Marijuana
- » Sleeping Pills
- » Weight Loss Medications
- » Injectable Medications

MDLIVE

VIRTUAL COUNSELING & PSYCHIATRY CARE

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

TALK THERAPY AND PSYCHIATRY ON YOUR SCHEDULE FROM THE COMFORT AND PRIVACY OF HOME.

- » **FREE** for Members, Spouse and Dependent Children.
- » Saves Members Significant Amounts of Out-of-Pocket Costs.
- » Counseling and Psychiatry Services Require an Appointment be Scheduled.
- » Ensures a Professional Qualified to Support the Relevant Issue is Available.
- » Access on Major Holidays May Result in Small Wait Times.

SUPPORT AVAILABLE 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 | » & 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

MEDICAL EQUIPMENT & SUPPLIES

FREE WITH **DIAMOND, PLATINUM, GOLD, SILVER & BRONZE** HEALTH PLAN OPTIONS

FREE MEDICAL EQUIPMENT & SUPPLIES

THE PROCESS

- » Email a Physician Prescription to **healthplan@opehw1.com** or,
- » FAX a Physician Prescription to **918.515.6171**.
- » Prepare for Post-Surgery Needs, call **918.600.5799**.
- » Get **FREE** Shipping & Handling.
- » Get **FREE** Next Business Day Delivery (If order received before noon).
- » Get **FREE** In-Home Setup & Training (If required).



WHAT IS AVAILABLE

OVER 6,000 ITEMS:

- | | | |
|--------------------------|------------------------|---------------------------|
| » Bi-PAP's | » C-PAP's | » Boot Walkers & Kneelers |
| » Insulin Pumps | » Joint & Back Braces | » Nebulizers |
| » Crutches & Wheelchairs | » & More... | |

WHAT IS NOT AVAILABLE

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

MEDICAL EQUIPMENT

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.



CONNECTDME

IN-HOME SLEEP STUDIES

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

FREE IN-HOME SLEEP STUDIES

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.



MEMBER REWARDS

CASH REWARDS FOR MEMBERS PROGRAM

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

MEMBERS CAN EARN CASH WITH MEMBERS 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.

Whenever a doctor suggests a medical procedure or service:



- Call **800.672.2567** (the number on the back of your BCBSOK member ID card).
- Tell the Health Advocate about your upcoming procedure or service.
- Select a location for your procedure or service which has a reward.
- Once the claim is paid, receive your reward check in the mail.

OR



- Log into **Blue Access for Members** at **BCBSOK.com**.
- Click the **Doctors and Hospitals** tab – then click **Find a Doctor or Hospital**.
- Search to compare choices and select a reward eligible location.
- Select a location for your procedure or service which has a reward.
- Once the claim is paid, receive your reward check in the mail.



OMADA

DIABETES, DIABETES PREVENTION, HIGH CHOLESTEROL & HIGH BLOOD PRESSURE PROGRAM

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

A PERSONALIZED PROGRAM TO HELP YOU LOSE WEIGHT, GAIN ENERGY & IMPROVE YOUR OVERALL HEALTH

PARTICIPATE FOR FREE

- » CALL **800.672.2567**
- » VISIT **www.omadahealth.com**

TECHNOLOGY

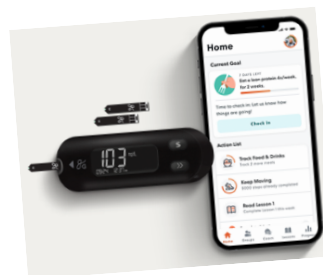
- » Linked to Personalized Account
- » Smart Digital Scales
- » Smart Finger-Prick Glucose Meter
- » Smart Continuous Glucose Monitor (CGM)
- » Smart Blood Pressure Monitor

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



HINGE HEALTH

MUSCLE & JOINT PAIN PROGRAM

FREE WITH **DIAMOND, PLATINUM, GOLD, SILVER & BRONZE** HEALTH PLAN OPTIONS

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 App Watches

THERAPY

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

EDUCATION

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

OUTCOMES

78% Reduced Pain

74% Avoided Surgery

23% Reduced Opioid Use

BODY AREAS SUPPORTED

- » Ankle
- » Knee
- » Hip
- » Pelvic Floor
- » 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.



ENSO OUTCOMES

After 4-Weeks Of Daily Use.

- » **54% Reduced** Pain.
- » **31% Improved** Walking Function.
- » **32% 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

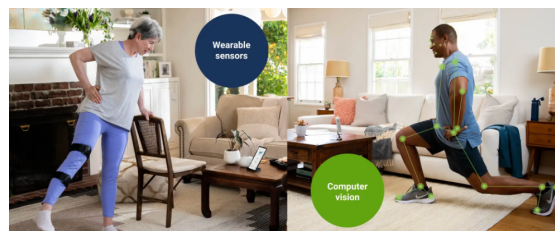
- » **Prevention** Job-Specific Exercises & Education.
- » **Acute** Virtual PT for All Joint & Muscle Groups.
- » **Chronic** Exercise, Education & Behavioral Change.
- » **Surgery** Rehab & Continuity of Care.

CLINIC OUTCOMES

- » **60% Reduced** Pain.
- » **66% Avoided** Planned Surgeries.
- » **80% Not Considering** 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

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

GET BACK TO DOING THE THINGS YOU LOVE

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.
- » Improve Quality of Life.
- » Share Information with Family & Care Team.

CUTTING-EDGE SENSOR

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

TECHNOLOGY THAT LEARNS

- » 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.

EDUCATIONAL REPORTS

- » Improve Understanding of Asthma & COPD.
- » Aid Physicians in Treatment Plan Adjustments.

ASTHMA OUTCOMES

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

COPD OUTCOMES

- » **36% 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.



PELAGO

ALCOHOL, OPIOID, TOBACCO & VAPING ADDICTION PROGRAMS

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

BREAKING DOWN BARRIERS TO SUBSTANCE USE CARE THAT WORKS

PARTICIPATE FOR **FREE**

» CALL **855.315.2460**

» VISIT **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 METRICS

- » **52%** Quit Tobacco
- » **73%** Abstained or Drank Below Safe Limit
- » **5x Higher** Quit Rates than Other Programs

PROGRAM HIGHLIGHTS

- » Convenience
- » Improved Mood & Health
- » Private & Confidential
- » Non-Judgmental
- » Engaging 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 PROGRAM

- » Nicotine Replacement Therapy.
- » Connected Carbon Monoxide Monitoring Device.

TOBACCO & VAPING FACTS

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



ALCOHOL ADDICTION PROGRAM

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

ALCOHOL FACTS

- » **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.



OPIOID ADDICTION PROGRAM

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

OPIOID FACTS

- » **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.



WONDR HEALTH

WEIGHT-LOSS PROGRAM

FREE WITH **DIAMOND, PLATINUM, GOLD, SILVER & BRONZE** HEALTH PLAN OPTIONS

NO FASTING, DIET FOODS or CALORIE COUNTING

PARTICIPATE FOR **FREE**

» VISIT **www.wondrhealth.com/opehw**.

» CALL **800.313.5162**.

NOT 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.



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.

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.

SILVERCLOUD

MENTAL HEALTH SUPPORT PROGRAM

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

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**

» VISIT www.express-scripts.com/healthsolutions

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

KEYS 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 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

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

EVERY MIND DESERVES BETTER

PARTICIPATE FOR **FREE**

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 & PREDICTIBILITY

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.



LEARN TO LIVE

MENTAL HEALTH SUPPORT PROGRAM

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

AN ONLINE MENTAL HEALTH PROGRAM FOR PEOPLE LIVING WITH STRESS, DEPRESSION, SUBSTANCE USE, INSOMNIA AND/OR SOCIAL ANXIETY.

PARTICIPATE FOR **FREE**

HOW IT 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).

SOCIAL ANXIETY PROGRAM

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 PROGRAM

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 PROGRAM

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 PROGRAM

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.

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.



SUBSTANCE USE PROGRAM

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.

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

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

MAKING HEALTHY HAPPY FAMILIES POSSIBLE

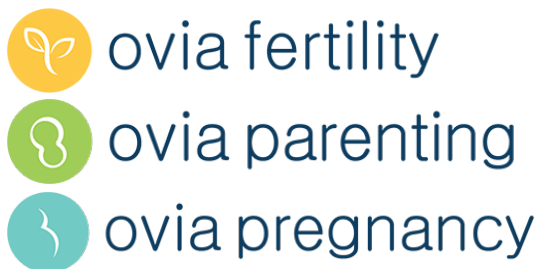
An innovative approach for the journey into parenthood, from pre-pregnancy through delivery and ongoing parenting support.

- » 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**.
- » VISIT **www.oviahealth.com**.

MOBILE **APPS**



APPS **PROVIDE**

- » **50+** Physician-Developed Clinical Programs.
- » Health Assessment & Symptom Tracking.
- » **Unlimited** 1-on-1 Coaching.
(In-App Chat & Telephonic)
- » Career & Return-to-Work Programs.
- » Product Offers & Discounts.
- » **& More...**



WELLONTARGET

WELLNESS PROGRAM

FREE WITH **DIAMOND**, **PLATINUM**, **GOLD**, **SILVER** & **BRONZE** HEALTH PLAN OPTIONS

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.
- » Takes about **15 minutes**.
- » Uses adaptable questions to learn about your current health status.
- » Compares your health with others in your age group.
- » Identifies where you're doing well and opportunities for improvement.
- » A personal wellness report providing goals and action steps.
- » You can also compare your latest results with your previous results.
- » 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.
- » Understand your progress or where additional effort is 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.
- » Personalized portal based upon your responses.
- » Displaying relevant content and engagement opportunities.
- » Refreshes based on your interests and completed activities.

SELF-MANAGEMENT PROGRAMS

- › **26** programs to support your health journey.
- › 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.
- › Structured activities, clinical and behavioral information.
- › Earn BluePoints by reaching milestones.
- › 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 CARE SERVICES

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 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 REIMBURSEMENT**

QUALIFICATION

» 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.

AFTER APPLYING

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



CHILD **DEDUCTIBLE REIMBURSEMENT**

QUALIFICATION

» 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 available online.
- » **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.

AFTER APPLYING

» 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

2024-2025 Plan Year

HELP & SUPPORT

VISIT www.bcbsook.com

CALL 800.313.5162



PLAN YEAR COVERAGE

\$2,500 Plan Paid Max

\$25 Deductible

PREVENTIVE & DIAGNOSTIC SERVICES

FREE Every 6 Months

Cleaning, Polishing, Bite-Wing X-Rays & Prophylaxis.

BASIC SERVICES

15% Co-Insurance

Fillings, Simple Extractions,
Surgical Removal of Teeth & Root Canals.

MAJOR SERVICES

40% Co-Insurance

Implants, Crowns, Full or Partial Dentures,
Bridge Repairs & Occlusal Guards.

ORTHODONTICS

\$1,500 Lifetime Maximum

50% Co-Insurance

For Dependent Children up to Age 26.

MONTHLY RATES

\$47.62 Member

\$25.16 Child

\$40.00 Children

\$58.82 Spouse

\$83.98 Spouse & Child

\$98.82 Spouse & Children



STANDARD DENTAL COVERAGE

2024-2025 Plan Year

HELP & SUPPORT

VISIT www.bcbsook.com

CALL 800.313.5162



PLAN YEAR COVERAGE

\$1,500 Plan Paid Max

\$50 Deductible

PREVENTIVE & DIAGNOSTIC SERVICES

FREE Every 6 Months

Cleaning, Polishing, Bite-Wing X-Rays & Prophylaxis.

BASIC SERVICES

20% Co-Insurance

Fillings, Simple Extractions,
Surgical Removal of Teeth & Root Canals.

MAJOR SERVICES

50% Co-Insurance

Implants, Crowns, Full or Partial Dentures,
Bridge Repairs & Occlusal Guards.

ORTHODONTICS

\$1,500 Lifetime Maximum

50% Co-Insurance

For Dependent Children up to Age 26.

MONTHLY RATES

\$42.86 Member

\$22.64 Child

\$36.02 Children

\$52.94 Spouse

\$75.58 Spouse & Child

\$88.96 Spouse & Children



ENHANCED VISION COVERAGE

2024-2025 Plan Year

HELP & SUPPORT

VISIT www.vsp.com
CALL 800.877.7195



USING VISION BENEFITS

Create an account at www.vsp.com. Once your plan is effective, review your benefit information.

Find an eye doctor who's right for you. With the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you.

At your appointment, tell them you have VSP. There's no ID card.

EYE EXAM

Every 12 Months

\$10 Co-Pay for WellVision Eye Exam

\$39 Co-Pay for Digital Retinal Scan

LENSES

Every 12 Months

FREE after Deductible for Single Vision

FREE after Deductible for Lined Bi-Focals

FREE after Deductible for Lined Tri-Focals

FREE after Deductible for Standard Progressives (No-Line)

\$80-\$90 Co-Pay for Premium Progressives (No-Line)

\$120-\$160 Co-Pay for Custom Progressives (No-Line)

40% Average Discount for High Index

40% Average Discount for Polarized

40% Average Discount for Impact-Resistant

FRAMES

Every 12 Months

\$120 Allowance, or

\$140 Allowance for Featured Brand Coverage

20% Discount for Coverage After Allowance

CONTACT LENSES (Instead of Lenses and/or Frames)

Every 12 Months

\$120 Allowance

Max \$60 Co-Pay for Fitting & Evaluation Exam

FREE for Medically Necessary Contacts

HEARING

Every 12 Months

Up to **60% Discount** for TruHearing Digital Hearing Aids

FREE Online Hearing Test

120 Hearing Aid Batteries for **\$39**

OUT-OF-NETWORK

Up to \$150 for Eye Exam

Up to \$170 for Frames

Up to \$150 for Single Vision Lenses

Up to \$175 for Bifocal Lenses (Lined & No-Lines)

Up to \$100 for Trifocal Lenses (Lined & No-Lines)

Up to \$175 for Progressive Lenses

Up to \$125 for Lenticular Lenses

Up to \$105 for Contacts

Up to \$210 for Medically Necessary Contacts

MONTHLY RATES

\$ **7.74** Member

\$ **7.22** Child

\$ **7.22** Children

\$ **6.80** Spouse

\$ **18.44** Spouse & Child

\$ **18.44** Spouse & Children

MATERIALS

Every 12 Months

\$25 Deductible

LENS CUSTOMIZATIONS

FREE Polycarbonates for Children

FREE Polycarbonates for Adults

FREE Transitional (Photochromic)

FREE Tinting

40% Average Discount for Scratch-Resistant

40% Average Discount for Anti-Reflective Coating

40% Average Discount for UV Coating

40% Average Discount for Other Lens Customizations

EXTRA SAVINGS

20% Discount for Additional Glasses or Sunglasses

20% Discount for Blue-Light Filtering Glasses

LASER VISION SURGERY

Discounted

ESSENTIAL MEDICAL EYE CARE SERVICES

\$20 Co-Pay

Get so much more than a vision exam. VSP network doctor can diagnose and treat conditions including conjunctivitis, dry eye disease, eye trauma, sudden changes in vision, and more. Covered services include:

Retinal Screening for members with diabetes.

Medical Exams & Services for diagnosis, treatment, and management of chronic conditions, such as diabetic eye disease, glaucoma, and age-related macular degeneration.

Treatment for Urgent Conditions such as eye infections, foreign body and abrasions, eye injuries, and eye or eyelid chemical exposure.

Medical Tests for diagnosis and treatment of sudden vision changes, such as eye flashes, floaters, and sudden vision loss.

Other Vision Medical Services



Coverage with a participating retail chain may be different. Once your benefit is effective, visit www.vsp.com for details. Based on applicable laws, benefits may vary by location. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. VSP, VSP Vision care for life, and WellVision Exam are registered trademarks, and "Life is better in focus." is a trademark of Vision Service Plan.

STANDARD VISION COVERAGE

2024-2025 Plan Year

HELP & SUPPORT

VISIT www.vsp.com
CALL 800.877.7195



USING VISION BENEFITS

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Find an eye doctor who's right for you. With the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you.

At your appointment, tell them you have VSP. There's no ID card.

EYE EXAM

Every **12 Months**

\$10 Co-Pay for WellVision Eye Exam

\$39 Co-Pay for Digital Retinal Scan

LENSES

Every **12 Months**

FREE after Deductible for Single Vision

FREE after Deductible for Lined Bi-Focals

FREE after Deductible for Lined Tri-Focals

FREE after Deductible for Standard Progressives (No-Line)

\$80-\$90 Co-Pay for Premium Progressives (No-Line)

\$120-\$160 Co-Pay for Custom Progressives (No-Line)

40% Average Discount for High Index

40% Average Discount for Polarized

40% Average Discount for Impact-Resistant

FRAMES

Every **24 Months**

\$120 Allowance, or

\$140 Allowance for Featured Brand Coverage

20% Discount for Coverage After Allowance

CONTACT LENSES (Instead of Lenses and/or Frames)

Every **12 Months**

\$120 Allowance

15% Discount for Fitting & Evaluation Exam

FREE for Medically Necessary Contacts

HEARING

Every **12 Months**

Up to **60% Discount** for TruHearing Digital Hearing Aids

FREE Online Hearing Test

120 Hearing Aid Batteries for **\$39**

OUT-OF-NETWORK

Up to \$150 for Eye Exam

Up to \$170 for Frames

Up to \$150 for Single Vision Lenses

Up to \$175 for Bifocal Lenses (Lined & No-Lines)

Up to \$100 for Trifocal Lenses (Lined & No-Lines)

Up to \$175 for Progressive Lenses

Up to \$125 for Lenticular Lenses

Up to \$105 for Contacts

Up to \$210 for Medically Necessary Contacts

MONTHLY RATES

\$ **6.28** Member

\$ **5.82** Child

\$ **5.82** Children

\$ **5.50** Spouse

\$ **14.92** Spouse & Child

\$ **14.92** Spouse & Children

MATERIALS

Every **12 Months**

\$25 Deductible

LENS CUSTOMIZATIONS

FREE Polycarbonates for Children

40% Average Discount for Polycarbonates for Adults

40% Average Discount for Transitional (Photochromic)

40% Average Discount for Tinting

40% Average Discount for Scratch-Resistant

40% Average Discount for Anti-Reflective Coating

40% Average Discount for UV Coating

40% Average Discount for Other Lens Customizations

EXTRA SAVINGS

20% Discount for Additional Glasses or Sunglasses

20% Discount for Blue-Light Filtering Glasses

LASER VISION SURGERY

Discounted

ESSENTIAL MEDICAL EYE CARE SERVICES

\$20 Co-Pay

Get so much more than a vision exam. VSP network doctor can diagnose and treat conditions including conjunctivitis, dry eye disease, eye trauma, sudden changes in vision, and more. Covered services include:

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Medical Exams & Services for diagnosis, treatment, and management of chronic conditions, such as diabetic eye disease, glaucoma, and age-related macular degeneration.

Treatment for Urgent Conditions such as eye infections, foreign body and abrasions, eye injuries, and eye or eyelid chemical exposure.

Medical Tests for diagnosis and treatment of sudden vision changes, such as eye flashes, floaters, and sudden vision loss.

Other Vision Medical Services



Coverage with a participating retail chain may be different. Once your benefit is effective, visit www.vsp.com for details. Based on applicable laws, benefits may vary by location. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. VSP, VSP Vision care for life, and WellVision Exam are registered trademarks, and "Life is better in focus." is a trademark of Vision Service Plan.

GROUP LIFE COVERAGE

2024-2025 Plan Year

COVERAGE AMOUNTS & MONTHLY RATES

EMPOLOYEE	SPOUSE	CHILD	RATE
20,000	5,000	2,000	6.50
30,000	7,500	3,000	9.74
40,000	10,000	4,000	13.00
50,000	12,500	5,000	16.24

HELP & SUPPORT

VISIT www.metlife.com

CALL 866.492.6983



TERM LIFE

- » **Does Not** Build Cash Value
- » **24/7 Protection** During Work, Rest, Travel or Play
- » **Automatic Enrollment** Guaranteed & Unconditional
- » **Coverage Reduces** 50% at Age 70 through 79 and
- » **Coverage Reduces** 75% at Age 80+
- » **Conversion Available** to Individual Policy at Termination

EMPLOYEE COVERAGE

- » **Covered Until** Employee Terminates Employment
- » **Accidental Death Coverage**
 - » **Doubles Coverage** if Employee Dies from an Accident
- » **Dismemberment Coverage**
 - » **Loss of a Limb** Coverage
 - » **Loss of Use of a Limb** Coverage
 - » **Loss of Sight** Coverage
 - » **Loss of Hearing** Coverage

25% SPOUSE COVERAGE

- » **FREE Coverage** at No Additional Cost
- » **Beneficiary Automatically** Designated as the Employee
- » **Covered Until** Employee Terminates, or Marriage Ends

10% CHILD COVERAGE

- » **Beneficiary Automatically** Designated as the Employee
- » **Covered Until** Employee Terminates, or
- » **Covered Until** End of Month a Child Turns 26 Years Old



ADDITIONAL LIFE COVERAGE

2024-2025 Plan Year

HELP & SUPPORT

VISIT www.metlife.com
CALL 866.492.6983



EMPLOYEE COVERAGE

- » **\$20,000** Minimum
- » **\$5,000** Increments Thereafter
- » **Max 5x** Gross Annual Pay up to **\$500,000**.
- » **Term Life** Does Not Build Cash Value
- » **24/7 Protection** During Work, Rest, Travel or Play
- » **Conversion Available** at Employment Termination
- » **Optional Accidental Death Coverage**
 - » **24/7 Protection** During Work, Rest, Travel or Play
 - » **Doubles Coverage** if Employee Dies Accidentally
- » **Dismemberment Coverage**
 - » **Loss of a Limb Coverage**
 - » **Loss of Use of a Limb Coverage**
 - » **Loss of Sight Coverage**
 - » **Loss of Hearing Coverage**

SPOUSE COVERAGE

- » **Required** Employee has Additional Life Coverage
- » **\$20,000** Minimum
- » **\$5,000** Increments Thereafter
- » **Max 50%** of Employee Life Coverage

CHILD COVERAGE

- » **Required** Employee has Additional Life Coverage
- » **\$10,000** Coverage for **\$2**, or
- » **\$20,000** Coverage for **\$4**
- » **One Premium** Covers All Children

INCLUDED SERVICES

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

AGE BASED RATES FOR EACH \$1,000 OF COVERAGE

WITH ACCIDENTAL DEATH COVERAGE	WITHOUT ACCIDENTAL DEATH COVERAGE
18-34 0.10	18-34 0.07
35-39 0.13	35-39 0.10
40-44 0.17	40-44 0.14
45-49 0.26	45-49 0.23
50-54 0.42	50-54 0.39
55-59 0.67	55-59 0.64
60-64 0.77	60-64 0.74
65-69 1.24	65-69 1.21
70-74 2.08	70-74 2.05
75+ 3.21	75+ 3.18

Use Attained Age of Employee or Spouse at Coverage Start Date. Rate Updated Annually Using Attained Age Each July 1st.

Employees Enrolling from EGID with Existing Coverage, Regardless of Age:

\$4.80 for First **\$20,000** of Coverage with **Accidental Death Coverage**, or
\$3.60 for First **\$20,000** of Coverage without **Accidental Death Coverage**

ENROLLMENT RULES

During New Employer Group Enrollment

- » Automatic Approval for:
 - » Employee Any Existing Amount of Coverage
 - » Spouse Any Existing Amount of Coverage

During Member's First Opportunity to Enroll

- » Automatic Approval for:
 - » Employee New Coverage up to \$150,000
 - » Spouse New Coverage up to \$50,000
 - » Child New Coverage
- » Health Assessment/Underwriting Required for:
 - » Employee New Coverage Exceeding \$150,000
 - » Spouse New Coverage Exceeding \$50,000

During Any Other Enrollment Opportunity

- » Health Assessment/Underwriting Required for:
 - » Employee New or Any Increase in Coverage
 - » Spouse New or Any Increase in Coverage
 - » Child New or Any Increase in Coverage

RETIREE COVERAGE

2024-2025 Plan Year

UNDER 65 HEALTH COVERAGE

For 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

For Former Employee Members & Spouses

- » A Medicare Supplement Plan & Medicare Part D Coverage, or
- » 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
MEDICARE
ADVANTAGE**

\$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.

LIFE COVERAGE

- » Participation is optional.
- » Retiree Life Coverage does not reduce after age **70**.
- » Qualification is **unconditional** and **guaranteed**, no medical underwriting or examinations.

RETIREE	SPOUSE	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



HISTORY OF RATES & BENEFITS

HISTORY OF RATES FOR 17-YEARS

Plan Year	Increase	Trend
2024-25	5.0%	9.0%
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

2024-2025 Plan Year - 5.0% Increase for **Dental** and **Diamond Health**

(Other health options were lower)

» Added Coverage for **Bariatric Surgeries**

- **Only** for Members and Spouses.
- **No Coverage** for Dependent Children.
- Individual **Must Be** Enrolled for Health Coverage through Employer for **2 Consecutive Years**.
- **Only** available at BlueDistinction & BlueDistinction+ Providers.
 - Currently in Oklahoma, these are Bailey, Integris & Norman.
- **Only** for Lap Bands & Gastric Sleeves under the following procedure codes:
 - Gastric Sleeve: 43775
 - Lap Band: 43770, 43771, 43772, 43773, 43774, 43886, 43887, 43888 & S2083.
- Eligibility Subject to Blue Cross's Medical Policy Criteria SUR 716.003 & SUR 716.006.
 - <http://tinyurl.com/39fr8nzy>
- Coverage Subject to Deductible & Co-Insurance.

» Require only the use of **Blue Distinction Centers** for Major Medical Surgeries, this applies to:

- Transplants
- Hip & Knee Surgeries
- Cardiac Surgeries
- Spinal Surgeries
- **Only** Applies to Scheduled Surgeries.
- **Does Not** Apply to Emergencies.
- **No** Out-of-Network Coverage Available.

» Changes to the **Platinum** Health Option Plan Design as follows:

- Change **In-Network Individual Deductible** from **\$1,750** to **\$1,500**
- Change **In-Network Family Max Deductible** from **\$3,500** to **\$3,000**
- Change **In-Network Individual Max Out-of-Pocket** from **\$6,000** to **\$5,000**
- Change **In-Network Family Max Out-of-Pocket** from **\$12,000** to **\$10,000**
- Change **Out-of-Network Individual Deductible** from **\$3,500** to **\$3,000**
- Change **Out-of-Network Family Max Deductible** from **\$7,000** to **\$6,000**
- Change **Out-of-Network Individual Max Out-of-Pocket** from **\$12,000** to **\$10,000**
- Change **Out-of-Network Family Max Out-of-Pocket** from **\$24,000** to **\$20,000**
- Change **Pharmacy Preferred Brands** from **25% up to \$80 Max** to **\$55**
- Change **Pharmacy Non-Preferred Brands** from **40% up to \$120 Max** to **\$70**

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

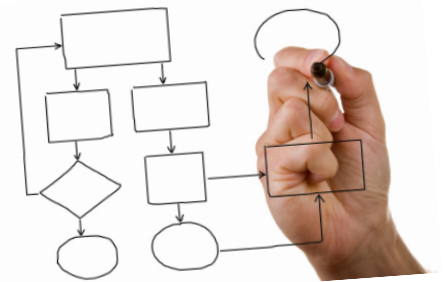
Day-to-Day operations of the OPEH&W Health Plan are performed by the OPEH&W Health Plan's Administration Office. Due to the OPEH&W Health Plan being a public trust, the administration of the OPEH&W Health Plan is contracted to McElroy & Associates. When you call the OPEH&W Health Plan's toll-free phone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

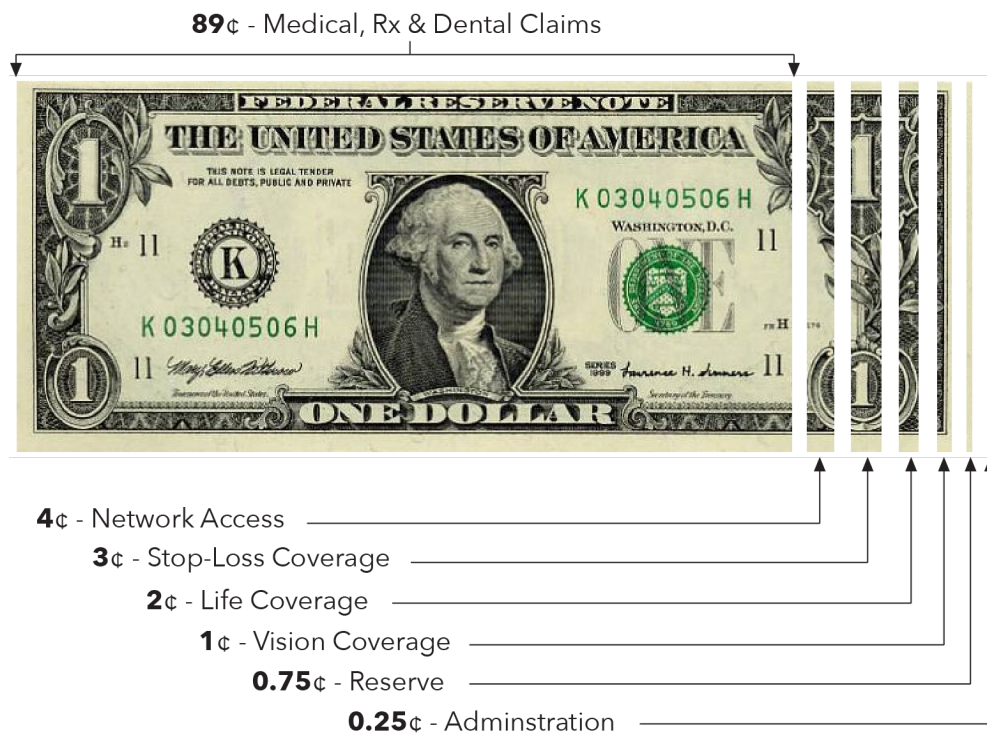
With those Employer Groups who are participating in the OPEH&W Health Plan having an ownership stake, OPEH&W Health Plan Participating Employer Groups are more likely not to leave. Also, every participating Employer Group has a say in how the OPEH&W Health Plan is run, managed and what the benefits and 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 experiences 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 immediately, only a decision on whether a group of 100 or more employees wish to proceed with a free, non-binding underwriting study.

Groups of fewer than 100 employees are not required to complete an underwriting process.

To schedule a presentation please email **healthplan@opehw1.com** or call us at **800.468.5744**.

UNDERWRITING STUDY

- › Performed on prospective groups of 100 or more employees.
- › 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 might result in a group being denied the opportunity to enroll

» Claims

- » Excel spreadsheet.
- » Provide a minimum of **24-months** of data.
 - » Separate monthly totals for Medical, Pharmacy & Dental.
 - » Indicate if pharmacy claims include rebates.

» High-Cost Claimants

- » Excel spreadsheet.
- » Provide a minimum of **24-months** of data.
- » Include any individual with aggregate plan year claims greater than **\$10,000**.
- » Data should indicate:
 - » Diagnosis
 - » Status (Active, COBRA, Retiree, Terminated, Deceased)
 - » Type (Member, Spouse or Dependent)
 - » Medical claims total
 - » Pharmacy claims total

» Census

- » Excel Spreadsheet.
- » Include **all** Active Employees, COBRA's & Retirees.
- » **No** Names, SSN, or other identifiable information.
- » Include the following data columns only:
 - » Age
 - » Birth Gender
 - » ZIP Code
 - » Employment Date
 - » Health Coverage Tier
 - » Dental Coverage Tier
 - » Vision Coverage Tier

» Current & Proposed Coverage Details

- » Benefit/Plan Coverage Details (Current & Proposed)
- » Rates (Current & Proposed)
- » Eligibility Rules
- » Premium Contribution Details



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.



