



2014 Plan Design Changes

On-Site Informational Sessions
Presentation

Agenda

➤ **Anthem Blue Cross & Blue Shield**

- Plan Design Changes & Site of Service
- 2014 HAT and **New** Health Rewards Program

➤ **Compass Health Advisers**

- Site of Service & the Compass Smartshopper Program

➤ **Employee Benefit Management**

Voluntary Benefits

- Flexible Spending Accounts (Health and Child Care)
- Health Reimbursement Arrangement (HRA)
- Short Term Disability Insurance
- Critical Illness Insurance
- Accident Insurance
- Combined Services - Enhanced Consumer Portal and Mobile Application

➤ **Northeast Delta Dental**

- Plan Design Changes
- EyeMed Vision Care Discount Program

➤ **Anthem Life Insurance**

- Plan Design Change

➤ **Express Scripts, Inc**

- New Pharmacy Benefits Manager Implementation and Mailings

➤ **Great West Retirement Services Deferred Compensation**

2014 Open Enrollment

- Open Enrollment is your opportunity to make changes to your benefits.
 - You must complete an open enrollment form if you want to:
 - Elect to contribute to a medical or dependent child care flexible spending account (FSA) in 2014. **Reminder:** *FSAs do NOT automatically renew every year without your election*
 - Elect, change or waive your health or dental benefits for 2014
 - Add or remove eligible dependents*
- **No action** is required if you are keeping the same benefits and do **NOT** want an FSA in 2014

*Proof of eligibility is required if you want to add a new dependent.

When is Open Enrollment?

- Open Enrollment will run from November 22 through 11:59 pm December 6, 2013.
- Verification documentation must be received by your agency Benefits Representative with your enrollment form no later than December 6, 2013.
- If documentation is not received by December 6, 2013 then changes requiring verification will not be effective on January 1, 2014.

Review Your Current 2013 Benefits

- During Open Enrollment you will have the opportunity to verify your existing 2013 plan year health, dental and flexible spending elections. The link to this site is:

<https://mybenefits.nh.gov:446/>

- Instructions on how to use this site to view, download and print your current health, dental and flexible spending (Medical and/or Dependent Child Care) elections can be found at:

<https://mybenefits.nh.gov:446/MyBenefitsInstructions.pdf>

OR by clicking on the Open Enrollment link at the top of the page by going to:

<http://admin.state.nh.us/hr/benefits.html>

How Do I Enroll?

- Print your enrollment form for health, dental and flexible spending at:

<http://admin.state.nh.us/hr/benefits.html>

- Ask your agency Benefit Representative for assistance or a printed copy of the enrollment forms. If you are unsure who your agency Benefit Representative is go to:

<http://admin.state.nh.us/hr/contacts5.html>

Don't Miss Out!

- Not making changes to your benefits?
 - No need to complete an Open Enrollment form!
- Want a Flexible Spending Account in 2014?
 - Complete an Open Enrollment form and specify the amount you want to contribute to your FSA in 2014!
 - Medical Flexible Spending Accounts (FSA) are for medical expense for you and your dependents
 - Dependent Child Care Spending Accounts (DCSA) are for daycare or day camp expenses incurred for dependent children under the age of 13.

Other Open Enrollment Items

- Updated Summary of Benefits and Coverage (SBC) due to collective bargaining will be at:

http://admin.state.nh.us/hr/health_benefits_active.html

- New dedicated open enrollment page is available as a resource for employees to review all of the changes for January 1, 2014 and access the open enrollment form to make changes beginning November 22, 2013 located at:

<http://admin.state.nh.us/hr/OpenEnrollment.html>

- New dedicated web page for the HAT worksheet, step by step instructions and the new health rewards program being offered to some employees effective January 1, 2014. Details about how to access the site will be forthcoming.

Voluntary Benefits Enrollment Process Reminder...

- Voluntary benefit enrollments and plan changes will continue to be handled directly between you and the respective vendor
- Specifically:
 - Anthem Voluntary Life Insurance Plans 2-8
 - http://admin.state.nh.us/hr/life_insurance.html
 - Great West Retirement Services Deferred Compensation
 - <http://admin.state.nh.us/hr/deferredcompensation.html>
 - Employee Benefit Management (EBM) (Trustmark) Short Term Disability Insurance
 - Employee Benefit Management (EBM) (Transamerica) Critical Illness Insurance
 - Employee Benefit Management (EBM) (Boston Mutual) Accident Insurance
 - http://admin.state.nh.us/hr/flexible_spending.html

2014 Changes in Plan Design

■ Effective January 1, 2014 Changes Include:

1. Active employee HMO & POS health plans
2. The \$200 Health Reimbursement Arrangement incentive for completing the Health Assessment Tool (HAT)/Well-Being Assessment with enhanced coverage
3. New wellness incentive with opportunity to earn up to \$300 under the Health Reward Program
4. Dental
5. Plan 1 Life Insurance

State of New Hampshire

January 1, 2014 Benefit Changes

HMO & POS

Highlights

- A deductible that applies to In Network & Out of Network (POS Plan only):
 - Inpatient hospital stay
 - Outpatient Services such as, Lab, Surgery & Radiology
- Site of Service Program; applies to lab & outpatient surgery; your deductible does not apply so your out of pocket cost for lab or outpatient surgery is **\$0** when you use a Site of Service Provider
- Anthem Health Rewards wellness incentive program
- Hearing Aid Coverage added for 19 & older (\$1500 for each ear every 60 months)
- Increased annual Chiropractor visit limit from 20 to 24
- Same expansive New England Network you have today
- Walk In Center copay of \$30

HMO & POS Deductibles

In 2014, HMO \$500 per member but no more than \$750 per family

For POS In Network same as HMO, Out of Network \$1,000 per member but no more than \$2,000 per family

Deductible applies to:

- Inpatient stay (when you go to the hospital and are admitted)
- Outpatient Lab (at a non- site of service location)
- Outpatient surgery (at a non-site of service location)
- Radiology done as an outpatient procedure, such as CT scan, MRI, x-ray, ultrasound
- Same Out of Network services that currently apply on the POS Plan which is anything except ER & Urgent Care

HMO & POS Site of Service Lab & Ambulatory Surgical Care Center (ASC):

Where You Go Makes A Difference - **Go to a Site of Service location to Avoid Paying a Deductible!**

- If you have lab services at a Site of Service Participating Lab your cost is \$0
- If you have your outpatient surgical procedures at a Site of Service Participating Ambulatory Surgical Care Center (ASC) your cost is \$0
- To find Site of Service Participating Providers visit www.anthem.com/stateofnhsaves or call the number on the back of your ID card for a list of the participating facilities
- All Site of Service Providers have appropriate certifications, meet Medicare's criteria and are reviewed on a regular basis

How will HMO & POS Site of Service work with Compass?

- You can earn a Compass incentive for certain services AND also have \$0 out of pocket expense by using a Site of Service provider and avoiding the application of your deductible

Example:

- A State of NH employee, Jane, is scheduled for knee surgery
- Jane calls Anthem to find a Site of Service ASC facility and chooses one available right in her community
- Jane then calls Compass to see if that facility also qualifies for a Compass incentive and finds it does qualify

Result:

- Jane has her knee surgery at her community ASC, has a \$0 out of pocket expense and does not pay a deductible towards the facility charge AND receives a check from Compass

New Anthem Health Rewards for HMO & POS Plans

- Program runs on a calendar year basis and begins on January 1, 2014
- Employees must complete the Health Assessment Tool (HAT) to be eligible for rewards, HAT is the same as you have today
- Employees can choose up to a maximum of three activities from the five activities that will be available and redeem up to 300 points/\$300 dollars in a calendar year
- Employees can earn 100 points/\$100 dollars for each completed activity

More on Anthem Health Rewards for HMO & POS Plans

- The five activities you can choose from are:
 - Know Your Numbers (KYN) Health Screening, (Mike Loomis is the State Ambassador for this program)
 - Fitness & Nutrition Tracker
 - Employee Health Education Programs
 - Annual Preventive Care Physical
 - Flu Shot in the Fall 2014 Flu Season

Collective Bargaining Changes

- Health Reimbursement Account-Up to \$300 per calendar year in \$100 increments will be available to be used for health (medical and prescription drug) benefit copayments, deductables, co-insurance, and eyewear (contact lenses or glasses) with up to \$300 rolled over from calendar year 2014 to calendar year 2015 to be used in calendar year 2015.
 - Unrepresented Employees (Classified, Unclassified, Non-Classified and HR Confidential)
 - State Employee Association (SEA) Employees
- Gift Cards-Up to \$300 per calendar year in \$100 increments will be available to be received in a visa gift card or in a gift card from a vendor of your choice from a list of authorized vendors.
 - New England Police Benevolent Association (all locals) (NEPBA)
 - New Hampshire Troopers Association (NHTA)
 - Teamsters Local 633

No matter which plan you have, you can still earn money, get reimbursements, and save !

- Complete the H e a s s e s s m e n t o o l (HAT) or Well-Being Assessment and earn a Health Reimbursement Arrangement of \$200 that can be used to pay Medical and Pharmacy copays
- Compass SmartShopper program offers opportunity to have up to a \$500 check sent directly to you when you call and have a service done at a Compass recommended cost effective facility
- HMO members Fitness equipment reimbursement \$200 per year or Health Club Benefit of up to \$450 per year
- Health education reimbursement of \$150 per family per year
- Special offers at anthem.com, with vendors for contact lenses, personal online fitness training, and childproofing and child safety products

Questions?

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

SmartShopper
powered by COMPASS[®]

Shop Smart.
Earn Green.

www.compassha.com



Overview

- How It Works
- Services & Incentives
- Program Updates
- Compass & Site of Service
- Q&A

How It Works

- ALL EMPLOYEES ARE ELIGIBLE – no matter the plan
- Shop BEFORE you have a procedure
 - At least 24 hours prior – recommend as early as possible
 - EACH TIME you need a procedure, you must shop
- Website: www.compassmartshopper.com
 - Available 24/7
 - Log in with Anthem ID number
 - Individual profiles – keep it updated!
 - Six step search wizard
 - Track previous searches
- Phone: 800.824.9127
 - Monday-Friday, 8:30am-5:00pm
 - Health Cost Advisers to help
- Incentives can be expected 45-60 days after a procedure
 - Procedure must match what was shopped for
 - Claim must be paid by Anthem, then Compass sends incentive check

Services & Incentives

- 40 services to shop ~ list is always growing
 - Preventative screenings (Colonoscopy, Mammogram, Upper GI Endoscopy)
 - Imaging (CT Scans, MRIs, Ultrasounds)
 - Outpatient surgery (laparoscopy, arthroscopy)
 - Inpatient surgery
- Incentives range from \$25-\$500.
- No limit to incentives you can earn!
 - Please note: your incentives are taxable.. If you exceed \$599, Compass will mail you a 1099 form.

Incentive Reward Services	Tier 1	Tier 2	Tier 3
Bone Density Study of Spine or Pelvis	\$50	\$25	N/A
Bone and Joint Imaging of Whole Body	\$150	\$75	\$50
CT Scans	\$150	\$75	\$50
Mammogram	\$50	\$25	N/A
MRIs	\$150	\$75	\$50
PET Scans	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	N/A
Back Surgery (laminectomy, diskectomy, foraminotomy)	\$250	\$100	\$50
Bladder Repair for incontinence (sling)	\$250	\$100	\$50
Bladder Scope (with stent)	\$250	\$100	\$50
Breast Biopsy	\$250	\$100	\$50
Breast Lumpectomy	\$150	\$75	\$50
Bronchoscopy	\$150	\$75	\$50
Bunionectomy	\$150	\$75	\$50
Colonoscopy	\$250	\$75	\$50
Dilation & Curettage - D&C	\$250	\$100	\$50
Ear -Surgery Insertion of Ventilating Tube	\$150	\$75	\$50
Eye Surgery - Cataract Removal	\$150	\$75	\$50
Gall Bladder Removal (laparoscopic)	\$250	\$100	\$50
Groin - Hernia Repair	\$250	\$100	\$50
Hammertoe Correction	\$150	\$75	\$50
Hand Surgery - Carpal Tunnel	\$150	\$75	\$50
Hysteroscopy	\$250	\$100	\$50
Knee Surgery (arthroscopic)	\$250	\$100	\$50
Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$100	\$50
Laparoscopic Tubal Block or Tubal Ligation	\$250	\$100	\$50
Lithotripsy - Fragmenting of Kidney Stones	\$250	\$100	\$50
Nasal/Sinus - Corrective Surgery - Septoplasty	\$150	\$75	\$50
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$50
Repair of Umbilical Hernia (5 years and older)	\$250	\$100	\$50
Shoulder Surgery (arthroscopic)	\$250	\$100	\$50
Spinal Fusion of Neck - Front	\$500	\$250	N/A
Stomach - Upper GI Examination (endoscopy)	\$150	\$75	\$50
Tonsillectomy & Adenoidectomy	\$150	\$75	\$50
Urethra & Bladder Scope	\$250	\$100	\$50
Uterine Tissue Sample (biopsy)	\$250	\$100	\$50
Back Surgery (laminectomy)	\$500	\$250	N/A
Bariatric Surgery (laparoscopic gastric bypass)	\$500	\$250	N/A
Hysterectomy	\$500	\$250	N/A
Removal of Prostate Gland and Surrounding Tissue	\$500	\$250	N/A
Removal of Thyroid Gland (partial or total removal)	\$500	\$250	N/A
Spinal Fusion (anterior or posterior)	\$500	\$250	N/A
Remicade Infusion Therapy*	\$500	N/A	N/A
Lab Services	\$25	N/A	N/A
Physical Therapy	\$150	N/A	N/A

Recent Program Updates

- Higher Rewards
 - Highest amounts increased from \$250 to \$500
 - Colonoscopy reward increased from \$150 to \$250
- More choices for facilities
 - New facilities are always popping up. Be sure to shop with Compass EACH TIME you need a procedure – especially LABS
 - AT HOME INFUSION option for Remicade patients

How does Compass work with Site of Service?

- Compass is STILL APPLICABLE
- **Following this Example: An individual with PLAN A has a Knee Injury**

How does Compass work with Site of Service?

- **Doctor recommends an MRI**

- Call Compass

- MRI is not a Site of Service procedure so your deductible applies; but
- Earn up to \$150 for incentive with Compass



How does Compass work with Site of Service?

- **Based on the MRI, Doctor Recommends Arthroscopic Knee Surgery**
 - Call Anthem
 - Find a Site of Service Location
 - Your deductible will not apply if you use a Site of Service location; then
 - Call Compass
 - Verify Site of Service location is also cost-effective
 - Have surgery at the cost-effective Site of Service Location, and
 - Earn up to a \$250 Compass incentive



How does Compass work with Site of Service?

- **After Surgery, Doctor recommends Physical Therapy**
 - Call Compass
 - Physical Therapy is NOT a Site of Service Procedure so a Copay will apply
 - Earn \$150 incentive







Employee Benefit Management

Ken Olmsted, President



Voluntary Benefits through Payroll Deductions

- [Flexible Spending Accounts \(FSA\)](#)
- [Health Reimbursement Arrangement \(HRA\)](#)
- [Short Term Disability Insurance](#)
- [Critical Illness Insurance](#)
- [Accident Insurance](#)



Flexible Spending Accounts (FSA)

Two types of FSA Accounts:

Health Flexible Spending Account

Child Care Flexible Spending Account

Combined Services LLC

www.combinedservices.com

888-227-9745, ext. 2040

Flexiblebenefits@combinedservices.com

**Voluntary Benefit Plans for:
State of New Hampshire Employees**



Combined Services LLC
EMPLOYEE BENEFITS

Highlights of the Health Flexible Spending Account

- **Maximum Annual Election is \$2,500**
- **Election is Pre-Tax. You save state (where applicable), federal income and FICA taxes.**
- **100% of Elected Annual Contribution is Available on January 1, 2014**
- **A debit card is provided to use at the point of service**
- **Expenses processed through this account must not be covered by your health plan**
- **Eligible health care expenses will be processed up to your specified annual election**
- **If you pay an eligible expense out-of-pocket, reimbursement goes directly to you**
- **Direct Deposit is available. Submit a completed direct deposit enrollment form to Combined Services**
- **Receive Reimbursement for:**
 - **Co-Pays for Doctor Visits**
 - **Co-Pays for Prescriptions**
 - **Deductibles**
 - **Eligible Over-The-Counter Items**
www.combinedservices.com/docs/csllc_otc_list.pdf
 - **Vision Expenses**
 - **Dental Expenses**
 - **Orthodontia (Note: Orthodontia is reimbursed according to your contract with your orthodontist)**
 - *See examples of eligible expenses at:*
www.combinedservices.com/docs/csllc_eligible_health_expenses.pdf
- **Note: There is a minimum reimbursement payment amount of \$20.00 unless it's your end-of-the-year claim**



Highlights of the Dependent Child Care Flexible Spending Account

- **Maximum Annual Election is \$5,000**
- **Election is Pre-Tax. You save state (where applicable), federal income and FICA taxes**
- **Elected funds are available as deposited into account per pay period**
- **Child must be under 13 (or incapable of self-care)**
- **Child must be claimed as a dependent on tax return**
- **Eligible expenses outlined in IRS Publication 503**
- **Reimbursement goes directly to you (Direct Deposit is available. Submit a completed direct deposit enrollment form to Combined Services)**
- **Receive Reimbursement for:**
 - **Day-Care Expenses**
 - **After-School Care**
 - **Summer Day Camp**
- **Note: There is a minimum reimbursement amount of \$20.00 unless it's your end of the year claim.**

***Child Care FSA is not for medical expenses for a dependent, that is covered under the Health FSA.**

**Voluntary Benefit Plans for:
State of New Hampshire Employees**



New Plan A and Plan B Health Reimbursement Arrangements (HRA)

NEW Plan A HRA

\$200 Reimbursement toward your health plan:

- HMO and POS Medical visit co-payments
- POS Medical deductibles
- POS co-insurance and;
- Prescription drug co-payments
- HMO and POS in-network deductible
- Eye Exams and Eyewear (glasses or contacts)

- You must complete the Anthem Online Health Assessment annually. – EMPLOYEES ONLY
- Once you complete the online Health Assessment, you will be automatically enrolled in the HRA benefit plan.
- Use your debit card to pay for eligible expenses or submit a claim form for reimbursement.
- If you also participate in the Health Flexible Spending Accounts, funds are withdrawn from the HRA for eligible expenses before your FSA plan. Once HRA funds are exhausted, your FSA funds will be available for reimbursement.

**To complete the Anthem Online Health Assessment
Go to www.anthem.com**



Flex Benefit Debit Cards



You should have received two replacement Benefit Cards in August:

- ✓ Both cards are printed with your name.
- ✓ Sign the back of the card you will use.
- ✓ Have the other eligible user sign the additional card which he/she will use.
- ✓ You will have full access to your FSA health care amount on your plan effective date.
- ✓ Your HRA funds are available after CSLLC is notified by Anthem that you have completed your Health Assessment.



Consumer Portal

First Time Login:

- ✓ When you click "Login" on the Flex page at www.combinedservices.com, you will be directed to a secure website login.
- ✓ Click " Create your new username and password" under "New User".
- ✓ We will need to verify your identity as the plan participant.
- ✓ Once you've provided that information, you can setup your own user id and password.

**State of New Hampshire
Employees**



Consumer Portal

From the Consumer Portal:

- ✓ View up-to-the minute plan balances
- ✓ **Submit claims with receipts and debit card documentation online**
- ✓ Manage your profile and reset your own password
- ✓ View notifications
- ✓ Sign-up for direct deposit

Combined Services LLC
EMPLOYEE BENEFITS
New England's Source for Employee Benefits

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS
Last Login: 9/19/2013 - Online | [LOGOUT](#)

Welcome

We're Making it Easy to Manage Your Healthcare Expenses

I Want To...

- [File A Claim](#)
- [Manage My Expenses](#)

Available Balance

Unreimbursed Medical **\$1.00**

Message Center 2

[Download Mobile App](#) [View More](#)
To get your money faster, set up a bank account for direct deposit

Quick View

Contributions to Date
1/1/2013 - 12/31/2013

Your Contributions
\$0.76 of \$1.00

Total Contributions
\$0.76 of \$1.00

Questions?
Contact Flexible Benefits Coordinator at: (603) 227-2040 Or toll free at: (888) 227-9745 ext. 2040 or flexiblebenefits@combinedservices.com

State of New Hampshire
Employees





Mobile App



From your iPhone® or Android®-powered device:

- ✓ Check available balances
- ✓ Submit claim requests
- ✓ Use a mobile device's camera to send receipts and documentation for claims substantiation
- ✓ Receive account balances & selected alerts via text message on any mobile device

**State of New Hampshire
Employees**





Mobile App



Where to Get the Application:

- ✓ On Combined Services LLC's Flex Benefits Page
- ✓ In the Consumer Portal under profile, mobile access tab
- ✓ Droid Device - Google Play
- ✓ Apple Device - iTunes

Before you Download –

You will need to setup your Consumer Portal Account.

State of New Hampshire
Employees





Short Term Disability Insurance

Trustmark Insurance Company

- **Choose your benefit plan:**
 - **15th** day coverage for injury or illness, **52 week** benefit period **OR**
 - **1st** day coverage for injury, **8th** day coverage for illness, **26 week** benefit period
- **Choose the benefit that fits your needs and budget:**
 - up to 70% of your gross weekly income in \$10 increments not to exceed \$1,000/week.
- Pays weekly benefits if you are out of work due to a non-occupational accident or sickness (including maternity)
- Waiver of Premium after 30 days disability
- **Currently enrolled employees may be eligible for an increase in coverage - benefits do not automatically change with changes in pay**
- A pre-existing condition exclusion applies until 6 months of coverage



Critical Illness Insurance

Transamerica

- **Pays you directly upon the diagnosis of a covered critical illness regardless of other coverage, treatment or actual expenses**
- **Helps offset costs associated with:**
 - Home Health Care
 - Lost income of you or your spouse
 - Daily living expenses
 - Housekeeping or child care expenses
 - Non-covered “experimental” treatments
 - Maintaining your family’s quality of life
- **Guaranteed Acceptance - NO medical questions**
- **A pre-existing condition exclusion applies until 6 months of coverage**
- **Lump Sum Benefit**
- **Recurrent Critical Illness Benefit**
- **The policy is portable**
- **\$100 Annual Cancer Screening Benefit**



Accident Insurance

Boston Mutual

- Helps cover out-of-pocket expenses (DEDUCTIBLES, CO-PAYS) not covered by health insurance
- Covers off-the-job accidental injuries
- No limit on the number of covered accidents
- Guaranteed Acceptance - NO medical questions
- Benefits are paid directly to the employee
- The policy is portable
- Family coverage available

Northeast Delta Dental



State of New Hampshire Benefit Overview

Delta Dental PPO Plus Premier Network

Don't Forget to Stretch your annual maximum dollars!

- Seeing a PPO provider can save you money
- If your dentist does not participate in the PPO Network, you still have the safety of the Premier Network
- The PPO Network is new, only 24% of dentists in NH participate today, but it is growing . . .
- If your dentist participates in the Delta Dental PPO Network, then your **annual maximum will go further.**

www.nedelta.com – just a click away!

Search for a Participating Dentist

*Finding a dentist in your local area is easy! Click **Find a Dentist** in the **Patients** section of our website, enter some general information about your location and plan, click **Search**, and a list of dentists serving your area will be displayed.*

Questions? Our friendly Customer Service Team is ready to assist at 800-832-5700.

Product Selection

Your Dental Plan:

Delta Dental PPO [What Are Plan Types?](#)

Please contact Customer Service, 800-832-5700, if you do not know your Plan Type

Note: We use U.S. Postal standards: S = South, N = North, etc. (No punctuation) (ex. S Burlington)

Dentist Location

Dentist City/State:

NH

Dentist Zip Code:

Your Location

Your Street Address:

Your City/State:

Your Zip Code:

Additional Search Criteria

Dentist Last Name:

Practice Name:

Specialty:

Search All Specialties [What Are Specialties?](#)

Sort results by:

City

[Clear Search](#)

[How to Use the Dentist Search](#)

For Dentist Location: Enter (City & State) -OR- (Zip)

Enter Your Location for Map & Directions (Optional)

Subscriber Login

*Click **Log In** in the **Patients** section of our website. Once you are logged in, you will have access to the following:*

- Benefits Lookup*
- Print an ID Card*
- Download a Claim Form*

Subscriber Login

Username

Password

[Create a New Account](#)
[Forgot your Password?](#)

Passwords are case sensitive.

Helpful information at www.nedelta.com

- Downloadable Claim Form and Other Forms
- Request for Additional Identification Cards
- DeltaVision® Insured Vision Product
- EyeMed Vision Discount Program
- Our Participating Dentists
- Frequently Asked Questions
- Our Mission
- General Information

...and much more!



Effective 1/1/2014, the State of New Hampshire will have a new dental plan design

New Benefit



Delta Dental PPO & Delta Dental Premier National Networks

This chart represents the level of coverage for services performed by dentists who participate in the Delta Dental PPO and Delta Dental Premier National Networks. Employees and their eligible dependents are free to visit any dentist, participating or non-participating. Visit our Web site at www.deltadental.com for an updated list of participating dentists. This chart is provided for summary purposes only; certain benefit limitations may apply. Please refer to your Dental Plan Description (DPD) booklet for complete benefit information. In the event of a conflict or discrepancy between this benefit chart and either the Group Contract or the DPD, the Group Contract or DPD will prevail.

State of New Hampshire #1776 Plan A

Diagnostic/Preventive Coverage A	Basic Restorative Coverage B	Major Restorative Coverage C	Orthodontics Coverage D
Deductible: None		Deductible: \$25 Per Person/Calendar Year**	Deductible: None
*Covered at 100%	*Covered at 80%	*Covered at 50%	*Covered at 50%
Diagnostic: Evaluations – twice in a calendar year X-rays: Complete series or panoramic film, once in a 3-year period; bitewings, twice in a calendar year; x-rays of individual teeth as needed Oral cancer screening- once in a 12-month period Preventive: Cleanings – three times in a calendar year Fluoride twice in a calendar year to age 19 Space maintainers to age 16 Sealant application to caries-free permanent molar, once in a three year period per tooth for children to age 20	Basic Restorative: Amalgam (silver) fillings; Composite (white) fillings (anterior teeth only) Oral Surgery: Surgical and routine extractions Endodontics: Root canal therapy Periodontics: Periodontal cleaning (maintenance procedures) Note: Three cleanings are covered in a calendar year. This can be routine. (Preventive) or Periodontal (Basic) but not both. Treatment of gum disease Clinical crown lengthening – once per lifetime per site Denture Repair: Repair of a removable denture to its original condition Rebase and reline (dentures) Emergency Palliative Treatment	Major Restorative: Removable and fixed partial dentures (bridge) Complete dentures Restorative Crowns Onlays Implants **Any expense incurred during the last 3 months of a calendar year which is applied against an individual's deductible will also reduce his/her deductible for the next calendar year.	Orthodontics: Correction of (crooked) teeth for adults and eligible children
Calendar Year Maximum: \$1,500 per person (Coverages A, B, and C combined)			Lifetime Maximum: \$1,200

*Benefit percentages shown are based upon the actual charge submitted to a maximum of the participating dentist's approved fees, or Northeast Delta Dental's allowance for non-participating dentists.



Vision Discount Program

This vision discount program is available free to all Northeast Delta Dental subscribers and their dependents.



VISION WELLNESS

Regular eye examinations play a crucial role in ensuring healthy vision and overall health.

- An eye examination can not only detect vision problems, but also can detect the early stages of serious health problems such as diabetes and hypertension.
- One in four children has an undetected vision problem that can interfere with learning, according to the Vision Council of America.
- Undetected eye diseases can lead to worsening eyesight and in some cases irreversible vision loss.

Great Savings— Up to 35% off eyewear

Choose from any available frame including quality name-brand products such as Brooks Brothers®, Ann Klein®, Vogue® and more at provider locations.

With EyeMed Vision Care, Northeast Delta Dental members have access to over **54,000** vision care providers nationwide at **24,000** locations including optometrists, ophthalmologists, opticians, and the nation's leading optical retailers:

LENSCRAFTERS®

PEARLE VISION™



It's easy! To request your discount, simply present your Delta Dental member ID card or this flyer when you arrive at the provider office or location. Your EyeMed provider will take care of the rest!

To learn more about the EyeMed Vision Care Discount Plan, please visit our Web site at www.nedelta.com.



Group Number: 9231093
Group Name: Delta Dental Discount

Member Name: _____

To locate the nearest EyeMed provider, visit our Web site at www.nedelta.com or call 1-866-246-9041

Form No. VDP-NEDD-SUB 071911

For additional copies of this flyer, visit our Web site at www.nedelta.com

See Other Side for the Program Description.



You Are Here: [Home](#) » [Patients](#) » EyeMed Discounts

What's New

Oral Health Challenge

Oral Health Update ▼

Oral Health Products

Ways to Save Money

Find a Dentist

My Dental Score

Foreign Claim Instructions

Wisdom Teeth Extractions

General Information

Patients' FAQs

EyeMed Discounts

Forms for Patients

Health Care Reform Resources

EyeMed Vision Discount Program

This vision discount program is free to all Northeast Delta Dental subscribers and their dependents.

Great Savings - Up to 35% off eyewear

Choose from any available frame including quality name-brand products such as Brooks Brothers®, Ann Klein®, Vogue®, and more at provider locations.

With EyeMed Vision Care, Northeast Dental members have access to over 46,000 vision care providers nationwide at 22,000 locations including optometrists, ophthalmologists, and the nation's leading optical retailers.

It's easy! To request your discount, simply present your Delta Dental Member ID Card or the EyeMed Discount Vision Flyer when you arrive at the provider office or location. Your participating EyeMed provider will take care of the rest!

To learn more about this exciting offer, please refer to the following links:

- [EyeMed Discount Vision Flyer](#)
- www.eyemedvisioncare.com/deltadental
- [Vision Discount Provider Look up](#)

or call 1-866-246-9041 for the EyeMed provider nearest you.

[Get the Adobe PDF Viewer.](#)

Northeast Delta Dental Customer Service:
1-800-832-5700 or 603-223-1234
customerservice@nedelta.com

Northeast Delta Dental Website:
www.nedelta.com

Anthem Life & Disability Overview

**State of New Hampshire
October 2013**

**Gib Palmer, Specialty
Sales Executive**

Anthem[®]Life



Deduction Table

See Hard Copy

PLAN DESCRIPTIONS AND EMPLOYEE PAYROLL DEDUCTION PREMIUMS (If Bi-Weekly)

BASIC PLANS						
	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
LIFE (State Paid)	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
ADDITIONAL LIFE (Employee Paid)			\$ 5,000	\$ 5,000		\$ 5,000
AD&D (Employee Paid) Accidental Death & Dismemberment		\$ 20,000		\$ 25,000	\$ 20,000	\$ 25,000
PER CHILD (Employee Paid) 15 days to 26 yrs					\$ 3,000	\$ 3,000
BI-WEEKLY DEDUCTION	\$ -	\$ 0.17	\$ 0.10	\$ 0.31	\$ 0.38	\$ 0.52

ADDITIONAL PLANS – EMPLOYEE PAID

PLAN 7 - SPOUSE		PLAN 8 - EMPLOYEE AND/OR SPOUSE ²				
Coverage:	\$10,000 Life	Coverage:	\$25,000 Life \$25,000 AD&D	\$50,000 Life \$50,000 AD&D	\$75,000 Life \$75,000 AD&D	\$100,000 Life \$100,000 AD&D
If spouse's age is:	Bi-Weekly Deduction	If age is:	Bi-Weekly Deduction	Bi-Weekly Deduction	Bi-Weekly Deduction	Bi-Weekly Deduction
less than 30	\$.81	less than 30	\$1.14	\$2.28	\$3.43	\$4.57
30-34	\$1.15	30-34	\$1.25	\$2.49	\$3.74	\$4.98
35-39	\$1.64	35-39	\$1.56	\$3.12	\$4.67	\$6.23
40-44	\$2.70	40-44	\$2.49	\$4.98	\$7.48	\$9.97
45-49	\$3.47	45-49	\$3.53	\$7.06	\$10.59	\$14.12
50-54	\$5.08	50-54	\$5.92	\$11.84	\$17.76	\$23.68
55-59	\$8.68	55-59	\$10.28	\$20.56	\$30.84	\$41.12
60-64	\$10.64	60-64	\$12.15	\$24.30	\$36.45	\$48.60
65-69	\$10.64	65+	\$18.38	\$36.76	\$55.14	\$73.52

Spouse coverage not available over age 70

Other payroll deduction options are available based on your payroll deduction frequency.

¹The rates above cover all children ages 15 days to age 26. ²Spouse coverage is based on spouse age. If spouse age is not available or provided, benefits will be based on employee age.

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of conflict between the contract documents and this benefits description, the contract documents will prevail. Products may vary, and may not be available in all states. This information describes Anthem Life's standard programs. Other options may be available upon request to and approval by Anthem Life. Exclusions and limitations are listed in the proposal brochure for this product.

Life and disability products underwritten by Anthem Life Insurance Company,
an independent licensee of the Blue Cross and Blue Shield Association.
©Registered marks Blue Cross and Blue Shield Association

Anthem[®]Life



ALG-LIFE BEN SUM – STATE OF NEW HAMPSHIRE (0111)

Anthem[®]Life



Programs that Support our Philosophy

Full Service Identity Theft Resolution

A recent addition to the Resource Advisor program

ID Theft Recovery



- Free identity monitoring service
- Unlimited access to Fraud Resolution Specialists
- Assistance in restoring identity and credit reputation
- Assistance with disputing fraudulent debts
- Preparation of all documents and letters for member's signature
- Legal and financial consultations
- 12 months of identity monitoring for victims
- Lost/stolen purse or wallet benefits

Travel Assistance Services

Emergency medical assistance

- Locating doctors, dentists and hospitals
- Coordinating an emergency transfer (to \$100,000)
- Returning children and traveling companions home (to \$5,000)
- Arranging bedside visits (to \$5,000)
- Repatriation services (to \$10,000)

Emergency cash advances for medical payments, legal assistance or bail (reimbursed by member)

Pre-departure information

- Passport and immunization requirements
- Travel advisories
(i.e., unsafe travel areas)

Travel Assistance Website

- **Visit www.europassistance-usa.com**
- **Enter Username: AnthemLife, Password: 75293**

Benefit Features

Access Advantage

- Provides Life insurance funds to the beneficiary in an interest-bearing checking account
- Allows beneficiary to earn interest on their money while giving them time to decide how best to plan for their future security
- Checks may be written individually for expenses or in a single lump payment

Living Benefit

Terminally ill employees can request up to 75% of their Life insurance proceeds while they're alive, to be used for any reason

- **Payment of medical bills**
- **Pay off mortgage or children's college tuition**
- **Take the vacation they've always dreamed of**

Questions?

In New Hampshire, Anthem Blue Cross and Blue Shield is a trade name of Anthem Health Plans of New Hampshire, Inc., an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a trade mark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association. Life and disability products are underwritten by Anthem Life Insurance Company. All of the offerings in the SpecialOffers@Anthem program are continually being evaluated and expanded so the offerings may change. Any additions or changes will be communicated on our Web site, anthem.com. These arrangements have been made to add value to our members. Value-added services and products are not covered by your health plan benefit. Available discount percentages may change from time to time without notice. Discount is applicable to the items referenced.



Introducing Your New 2014 Pharmacy Benefits Manager



EXPRESS SCRIPTS®



Pharmacy Benefits in 2014

- Pharmacy benefit administration will automatically change from the Local Government Center (LGC)/HealthTrust and CVS Caremark to Express Scripts, Inc (ESI) effective January 1, 2014
- New ESI Member ID cards will be mailed in late December to your home address
- Express Scripts will provide you with access to a large national retail pharmacy network and mail order pharmacy
- Pharmacy benefits will be very similar to your current benefits



Most of Your Prescription Information Will Transfer to ESI From CVS Caremark

- Your Retail Prescriptions
 - Just use your new ESI Member ID card after 01/01/2014 at your retail pharmacy
- Your Mail Order Prescriptions
 - Express Scripts will have your mail order refill information from CVS Caremark
- Other Information that will transfer to ESI includes:
 - Prior Authorizations already approved by your physician
 - Specialty medications with open refills
 - Your election to “Opt-Out” of mandatory mail order



Some information will NOT transfer to ESI from CVS Caremark, requiring you to *TAKE ACTION!*

- Contact your physician for a new prescription if you take any of the following:
 - Controlled substances or narcotics,
 - Compound medications, or
 - If your prescription has expired or does not have any refills available.
- If you currently have payment and/or credit card information for mail order refills you will need to update this information with ESI when you register your online ESI account
- Auto-refill requests will need to be re-elected through ESI
- Before December 31, 2013, request your refillable medications through CVS Caremark mail order to ensure adequate supply during the transition



2014 Changes to Your Pharmacy Benefits

- You may see movement in your formulary co-pays
 - Some medications will cost you less and some will cost you more
 - You will receive a letter in mid-December from ESI if your co-pay is increasing or if a medication that you are taking is not going to be covered
 - Your co-pay or prescription coverage will not change until after a grace period ending April 1, 2014
 - If you receive a letter, talk to your doctor about prescription alternatives immediately



Remember to use your new Express Scripts Member ID Card on or after January 1, 2014.

Broad Network	Locations	Example of Pharmacies Included
Over 67,000 participating pharmacies	274 retail pharmacies in the state of New Hampshire	CVS, Walgreens, Rite Aid, Target, Wal-Mart, Costco, Shaw's, Sam's Club, Hannaford Food & Drug, & independent pharmacies



Contact Express-Scripts for assistance with your benefits on or after January 1, 2014

- Call the Member Services toll-free number available 24x7 to talk to a State of NH designated Representative beginning November 22, 2013. A phone number will be provided at that time
- Register your personal online account on or after January 1, 2014. A web site will be provided soon.
- You may call the Member Services toll-free number during Open Enrollment (November 22nd through December 6th) for assistance with general benefit questions but your personal account information **WILL NOT** be available until January 1, 2014



Register for your personal online account available January 1, 2014

The screenshot shows the Express Scripts website registration page. At the top left is the Express Scripts logo. Below it is a large image of an elderly woman hugging a young boy. Text on the page includes: "Millions trust Express Scripts for safety, care and convenience. IT'S SIMPLE! Create online account". On the right side, there is a login section with fields for "email/username" and "password", a "sign in" button, and links for "I forgot my email/username" and "I forgot my password". Below the login section, there is a link to "View all product alerts and drug recall messages" and a "Last updated on 06/10/2012" note. At the bottom, there are three promotional boxes: "Home Delivery at No Cost" (with an image of a mailbox and a pill bottle), "One Company" (with an image of a doctor), and "Medicare-eligible?" (with an image of an elderly woman).

- My Rx Choices[®]
- Order prescriptions
- Schedule refill reminders
- Compare medication pricing
- View prescription history
- Access formulary information
- Print temporary ID cards
- Locate a pharmacy
- Order refills and renewals
- Check order status



Download the Express Scripts App

Available January 1, 2014

The image shows a smartphone displaying the Express Scripts app interface. The screen shows the Express Scripts logo at the top, followed by a grid of six main features: My Rx Choices, Medicine cabinet, Prescription ID card, Pharmacy care alerts, Refills & renewals, and Order status. At the bottom, there is a navigation bar with icons for Home, Patient, Settings, FAQ/Help, and More. The phone's status bar at the top shows the time as 10:28 AM, the date as 05/21/1951, and the location as JVA U. Surrounding the phone are several callout boxes with lines pointing to the app, each describing a key feature.

- Manage refills and renewals
- Locate nearest pharmacy
- Boost compliance and adherence
- Update in real-time
- Check drug interactions
- Set medication reminders
- Save money
- Access member ID card
- View current and past prescriptions



STATE OF NEW HAMPSHIRE | 457(b) Public Employees Deferred Compensation Plan

Great-West Retirement Services®



YOUR STEPS TO RETIREMENT



STATE OF NEW HAMPSHIRE | 457(b) Public Employees Deferred Compensation Plan

– <http://www.admin.state.nh.us/hr/deferredcompensation.html>

- Individual appointments available to employees
- On Site group meetings available
- Available flyers
- Account service tools