

CoOpportunity Health Products and Information

Brief product overviews, features, and sample identification cards follow.

Product Overview

CoOpportunity Health offers three products:

- CoOpportunity Premier – *in Iowa and Nebraska*
- CoOpportunity Choice UI Health Alliance – *in Iowa*
- CoOpportunity Preferred UI Health Alliance – *in Iowa*

CoOpportunity Premier

This preferred provider organization (PPO) product uses the Midlands Choice network of contracting providers. This product is available to residents of Iowa and Nebraska and businesses that are domiciled in Iowa and Nebraska.

CoOpportunity Choice UI Health Alliance

This open access three-tier product is available in Iowa only.

- **Tier 1** consists of Midlands Choice facilities and providers who are part of the *University of Iowa Health Alliance* and designated Midlands Choice providers in Iowa.
- **Tier 2** includes Midlands Choice providers who are not a part of this subset. Members have higher out-of-pocket costs when receiving care from Tier 2 providers.
- **Tier 3** providers are noncontracting. Members have the highest out-of-pocket costs for Tier 3 provider services.

CoOpportunity Preferred UI Health Alliance

This exclusive provider organization (EPO) product uses Tier 1 Choice facilities or providers (described above). Our Preferred product is being marketed in 76 Iowa counties and does not provide benefits outside of the Preferred network except for necessary emergency care.

Health Savings Account (HSA) Option

All three CoOpportunity Health products include a qualified high-deductible option that works in combination with a health savings account (HSA). The HSA plans are offered in the bronze, silver, and gold levels, described below. Individuals can make yearly tax-free contributions into an HSA account. Yearly contributions cannot exceed the limit set by the Internal Revenue Service, but amounts can carry over from one year to the next. The 2014 amounts are \$3,300 for single coverage and \$6,550 for family coverage.

CoOpportunity Health HSA plans use aggregate medical deductibles. This means that if the plan covers more than one family member, benefits do not begin for any single family member until the

family deductible is met. Out-of-pocket maximum amounts are also aggregate, requiring the family out-of-pocket maximum to be met before services are covered in full for any single family member.

Plan Levels – The Metals

Within each of the three plans, CoOpportunity Health offers plan levels with different amounts of member liability, also referred to as “metal levels.”

- **Catastrophic** – Has the highest member out-of-pocket costs; available only to those younger than 30 years of age.
- **Bronze** – Covers approximately 60 percent of healthcare costs.
- **Silver** – Covers approximately 70 percent of healthcare costs.
- **Gold** – Covers approximately 80 percent of healthcare costs.
- **Platinum** – Covers approximately 90 percent of healthcare costs.

Iowa Marketplace Choice Plan: Medicaid Expansion

CoOpportunity Health is one of two companies in the State of Iowa approved to provide health insurance coverage to individuals eligible for the new Iowa Marketplace Choice Plan, often referred to as Medicaid Expansion. Family coverage is not available under this plan. If more than one family member qualifies, each one will be enrolled as an individual.

Members access care using the Iowa Marketplace Choice Plan provider directory.

Note:

- Children under age 19 are not eligible for this coverage. If the rest of the family qualifies, children under age 19 will be covered by Medicaid or **hawk-i**, the Children’s Health Insurance Program (CHIP) in Iowa.
- Nebraska is not participating in the Medicaid Expansion Program at this time.

Product Features

Unless otherwise noted, the following information applies to all products described above.

Referrals and PCPs

All CoOpportunity Health plans provide access to specialty providers without a referral from a primary care provider (PCP). Although members are not required to select a PCP, CoOpportunity Health encourages them to establish a relationship with a primary care provider to facilitate optimal care coordination.

Preventive Care Benefits

Preventive care benefits are covered at 100 percent of the allowed amount and are not subject to the deductible or other member cost-sharing amounts.

Essential Health Benefits

In addition to requiring coverage with no lifetime and no annual dollar limits, the Affordable Care Act requires coverage of ten categories of essential health benefits in all individual and small group plans:

- Emergency services
- Hospitalization
- Maternity and Newborn Care
- Mental Health and Substance Use Disorder Services
- Prescription Drugs
- Rehabilitative and Habilitative Services and Devices
- Laboratory Services
- Preventive and Wellness Services, Chronic Disease Management
- Pediatric Dental and Vision Care*
- Ambulatory Patient Services

*CoOpportunity Health plans do not include pediatric dental benefits. Dental coverage is available on the Iowa and Nebraska Health Insurance Marketplace and can be purchased as a stand-alone coverage.

Unique CoOpportunity Health Benefits

CoOpportunity Health plans offer unique member benefits not required by the Affordable Care Act.

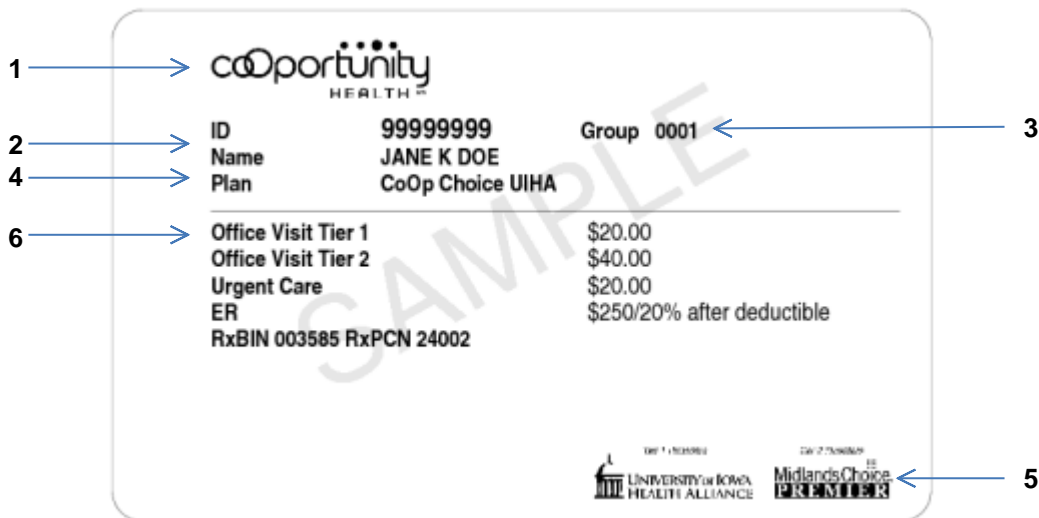
- **Three for Free** – Some members have a “three for free” benefit for office visits. This means that CoOpportunity Health waives each covered person’s **office visit copayment** for the first three non-preventive office calls each calendar year. Things to know:
 - Our contracts cover preventive services without a member cost-share amount; therefore, a preventive office visit is not included in the “three for free.”
 - This benefit applies to the first three office visits CPT® codes processed by CoOpportunity Health.
 - Office visits submitted by primary or specialty care providers and/or outpatient behavioral health providers are eligible.
 - This benefit is **not** included in the Catastrophic or Bronze level of coverage (described above).



- The secure portal will identify the usual benefit, such as a \$20 copayment, for an office visit. To identify whether or not we have processed claims that exhausted a member's "3 for Free" benefit, contact Member Services.
- Iowa Marketplace Choice Plan members do not have an office visit cost-share amount.

- **Rewards for Healthy Living** – When a member completes a physical examination with his or her primary care physician, and follows the visit by completing an online health assessment, the member will receive a one-time \$100 Healthy Rewards gift card (available to members 18 years of age and older).
- **A Healthy Rewards Card** – All members receive a card that provides access to discounts from retail and online services, such as hearing tests and supplies, vision services, lifestyle health coaching, and fitness club memberships.

CoOpportunity Health Member Identification Cards
Sample Card Front



- 1) CoOpportunity Health logo
- 2) Member ID number and Name
- 3) Group Number
- 4) Plan Name
- 5) Provider or Network logo
- 6) Copay benefit information and RxBIN

Sample Card Back



Print Date 10/13 ← 6

1 → **Member Services**
1-888-324-2064
Mon-Fri 7 am-6 pm CT

2 → **Out-of-Network Precertification**
CareCheckSM 1-800-316-9807
For admission to hospital or facility

3 → **CareLineSM 24/7**
1-888-324-2064
For medical or nurseline advice

4 → **coOpportunityhealth.com**

5 → CoOpportunity Health is a Qualified Health Plan issuer in the Iowa Health Insurance Marketplace.
Administrative Services Provider: HealthPartners Administrators, Inc.

HEALTHCARE PROVIDERS
Electronic Claims Information
coOpportunityhealth.com/eservices ← 7
Paper Claims
CoOpportunity Health Claims ← 8
P.O. Box 38
Minneapolis, MN 55440-9984

PHARMACIES
EnhancedRx Drug List
coOpportunityhealth.com/druglist ← 9

National Network Providers
coOpportunityhealth.com/providersearch ← 10

 PHCS  MultiPlan

- 1) Member Services phone number
- 2) Precertification for out-of-network admissions
- 3) Nurse line
- 4) CoOpportunity Health URL
- 5) Administrative Services Provider
- 6) Date ID card was issued
- 7) URL for EDI information
- 8) Paper Claims Submission Address
- 9) URL for Formulary
- 10) URL for National Network Provider search

Card samples for each of the plans follow.

PLAN NAMES: CoOpportunity Preferred UIHA, CoOpportunity Preferred HSA UIHA
Offered in Iowa

		<small>Print Date 10/13</small>	
ID 99999999 Name JANE K DOE Plan CoOp Preferred UIHA	Group 0001	Member Services 1-888-324-2064 <small>Mon-Fri 7 am-6 pm CT</small> Out-of-Network Precertification CareCheck™ 1-800-316-9807 <small>For admission to hospital or facility</small> CareLine™ 24/7 1-888-324-2064 <small>For medical or nurseline advice</small> coOpportunityhealth.com	HEALTHCARE PROVIDERS Electronic Claims Information coOpportunityhealth.com/eservices Paper Claims CoOpportunity Health Claims P.O. Box 38 Minneapolis, MN 55440-9984 PHARMACIES EnhancedRx Drug List coOpportunityhealth.com/druglist Out-of-Network (Emergency Only) coOpportunityhealth.com/providersearch   
Office Visit \$20.00 Urgent Care \$20.00 ER \$250/20% after deductible Out-of-Network Emergency benefits only RxBIN 003585 RxCN 24002			
		<small>CoOpportunity Health is a Qualified Health Plan issuer in the Iowa Health Insurance Marketplace. Administrative Services Provider: HealthPartners Administrators, Inc.</small>	

PLAN NAMES: CoOpportunity Choice UIHA, CoOpportunity Choice HSA UIHA
Offered in Iowa

		<small>Print Date 10/13</small>	
ID 99999999 Name JANE K DOE Plan CoOp Choice UIHA	Group 0001	Member Services 1-888-324-2064 <small>Mon-Fri 7 am-6 pm CT</small> Out-of-Network Precertification CareCheck™ 1-800-316-9807 <small>For admission to hospital or facility</small> CareLine™ 24/7 1-888-324-2064 <small>For medical or nurseline advice</small> coOpportunityhealth.com	HEALTHCARE PROVIDERS Electronic Claims Information coOpportunityhealth.com/eservices Paper Claims CoOpportunity Health Claims P.O. Box 38 Minneapolis, MN 55440-9984 PHARMACIES EnhancedRx Drug List coOpportunityhealth.com/druglist National Network Providers coOpportunityhealth.com/providersearch  
Office Visit Tier 1 \$20.00 Office Visit Tier 2 \$40.00 Urgent Care \$20.00 ER \$250/20% after deductible RxBIN 003585 RxCN 24002			
 		<small>CoOpportunity Health is a Qualified Health Plan issuer in the Iowa Health Insurance Marketplace. Administrative Services Provider: HealthPartners Administrators, Inc.</small>	

PLAN NAMES: CoOpportunity Premier, CoOpportunity Premier HSA
Offered in Iowa and Nebraska

		<small>Print Date 10/13</small>	
ID	99999999	Group	0001
Name	JANE K DOE		
Plan	CoOpportunity Premier		
<hr/>			
Office Visit	\$20.00		
Urgent Care	\$20.00		
ER	\$250/20% after deductible		
RxBIN	003585	RxPCN	24002
			
Member Services 1-888-324-2064 <small>Mon-Fri 7 am-6 pm CT</small>		HEALTHCARE PROVIDERS Electronic Claims Information coOpportunityhealth.com/eservices Paper Claims CoOpportunity Health Claims P.O. Box 38 Minneapolis, MN 55440-9984	
Out-of-Network Precertification CareCheck™ 1-800-316-9807 <small>For admission to hospital or facility</small>		PHARMACIES EnhancedRx Drug List coOpportunityhealth.com/druglist	
CareLine™ 24/7 1-888-324-2064 <small>For medical or nursing advice</small>		National Network Providers coOpportunityhealth.com/providersearch	
coOpportunityhealth.com			
<small>CoOpportunity Health is a Qualified Health Plan issuer in the Iowa Health Insurance Marketplace. Administrative Services Provider: HealthPartners Administrators, Inc.</small>			

For some members, benefits may vary between primary and specialty care. In these cases, the card will indicate Primary or Specialty for the copay. Below are two examples.

			
ID	99999999	Group	0001
Name	JANE K DOE		
Plan	CoOpportunity Premier		
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Office Visit - Primary	\$20.00		
Office Visit - Specialty	\$40.00		
Urgent Care	\$20.00		
ER	\$250/20% after deductible		
RxBIN	003585	RxPCN	24002
			
ID	99999999	Group	0001
Name	JANE K DOE		
Plan	CoOp Choice UIHA		
<hr/>			
Office Visit Tier 1 - Primary	\$20.00		
Office Visit Tier 1 - Specialty	\$40.00		
Office Visit Tier 2 - Primary	20%		
Office Visit Tier 2 - Specialty	20%		
Urgent Care	\$20.00		
ER	\$250/20% after deductible		
RxBIN	003585	RxPCN	24002
<small>   </small>			