

# 2022 Open Enrollment Educational Session

## Medical, Prescription Drug and Health Savings Account (HSA) Updates

Welcome!



**HIRE RIGHT**

## Welcome

- For your privacy, you have been muted upon entry to this webinar
- We have reserved time at the end for Q&A
- If you have a question in the middle of the presentation, please use Chat feature
- This is a live recorded webinar so please refrain from asking personal health care questions  
(i.e., personal claims issues)

**Thank You for Joining!**

## Agenda:

- Open Enrollment Reminder
- Session Overview
- Introduction to SimplePay Health
  - Who is SimplePay Health
  - How it Works
  - Member Experience & Technology
  - Financing & Health Savings Account
  - Added Benefits & Next Steps



# Open Enrollment is Here!



## November 8<sup>th</sup> – November 17<sup>th</sup>

- One time each year you can make changes for any reason
- Switch to a different plan
- Add or drop coverage
- Add or drop dependents
- Enrollment action is required for all 2022 benefits
  - If you do not act during open enrollment, your current enrollment elections will terminate 12/31/2021
  - If elections are not made during open enrollment you must wait until the next open enrollment period unless you experience a Qualifying Life Event (QLE) such as a change in marital status, the birth of a child, eligibility for Medicare or Medicaid etc.

## Today's Session will Cover:

- An introduction to SimplePay Health and the three medical plans being offered that will replace current offerings through Anthem Blue Cross of California effective 1/1/2022
- Information on our new Health Savings Account (HSA) administrator, Vive
  - Vive partners exclusively with SimplePay Health for a seamless HSA experience
- Information on 2022's incentive/HSA contributions

*For more information on 2022 benefits please visit the Open Enrollment page at [YourBenefitsCenter.com](https://YourBenefitsCenter.com). Other changes include:*

- *Healthcare, Dependent Care FSAs and Commuter Benefits will now be administered by Navia Benefits*
- *Hospital Indemnity (previously with Aetna) and Critical Illness (previously with MetLife) will now be administered by The Hartford*



# INTRODUCING SIMPLEPAY HEALTH



**FORGET EVERYTHING YOU KNOW ABOUT HEALTH INSURANCE.**



**Who is SimplePay Health?**

# Who is SimplePay Health?

- SimplePay Health has partnered with Aetna's National PPO Medical Network and a National Pharmacy Benefits Manager - MedOne, to provide a health plan that performs dramatically better for all stakeholders: patients, providers and employers.
- SimplePay Health plans offer a simplified plan design and payment model that provides price and quality transparency that naturally motivates individuals to self-select the highest quality providers in their community without reducing their choice of provider.
- Combined with a single monthly statement that eliminates all the billing and payment complexity under a traditional model, individuals can pay out-of-pocket costs over time from their personal accounts or HSA, all at 0% interest.
- The result is a lower cost and better-quality care for employees and their families.





# Simplepay has Bench Strength through Our Partners

DO NOT LET THE DIFFERENT LOGOS CONFUSE YOU  
(IF ASKED WHAT INSURANCE YOU HAVE, PLEASE TELL YOUR PROVIDER AETNA)



- #5 on Fortune100
- 3<sup>rd</sup> Largest US Health Insurer



- MedOne manages your Rx Benefits

- 2<sup>nd</sup> Largest Independent US Administrator
- Powered by Aetna

- Largest US Benefit Administrator
- 4 Million+ Members on Concierge Platform

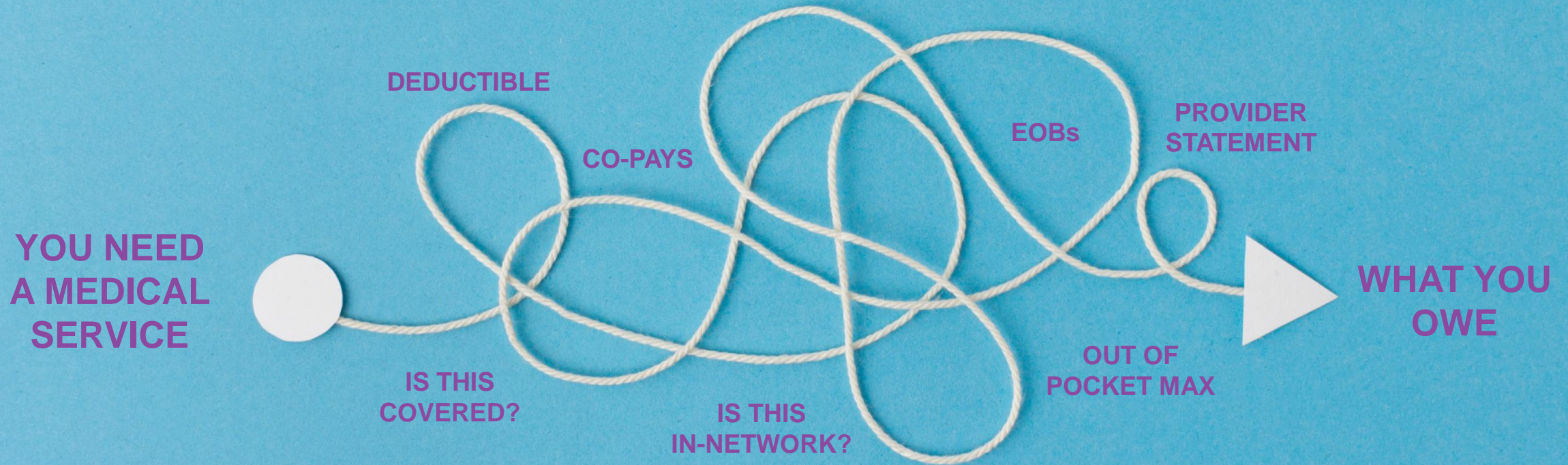
- Largest US Well-Being Platform
- #1 Choice by Fortune 100 Companies

## Let's Explore How it Works...



**How it Works...**

# Your Current HealthCare Experience is Complicated





# Your HealthCare Experience Simplified with SimplePay Health!

**YOU NEED  
A MEDICAL  
SERVICE**



**LOOK UP YOUR SERVICE,  
KNOW EXACTLY WHAT  
YOU'LL OWE**

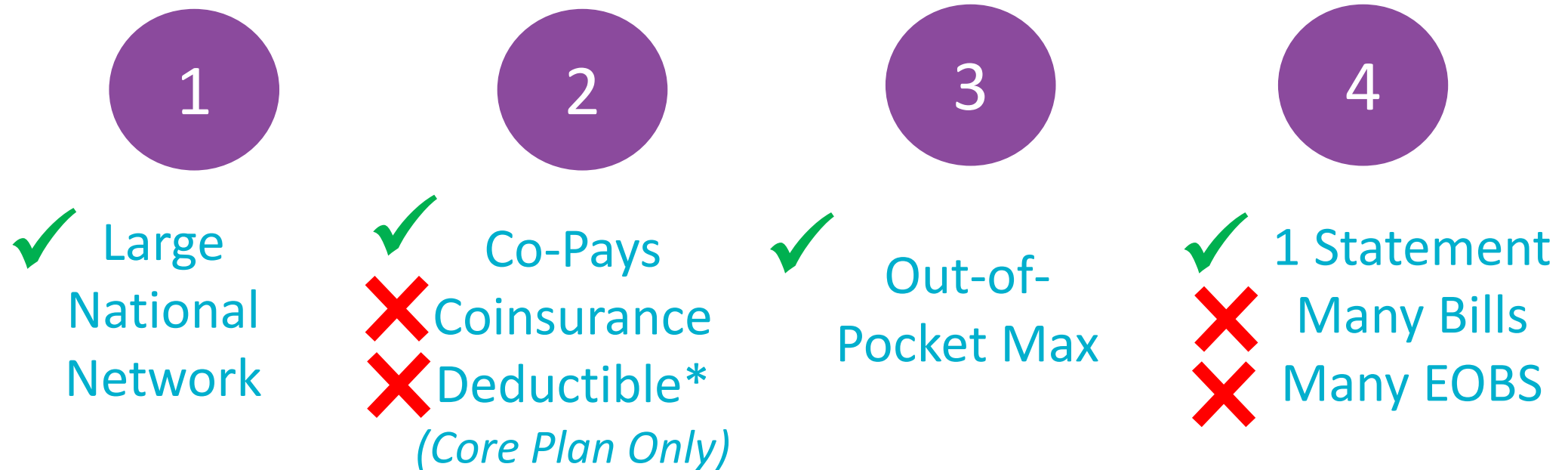
**GO TO DOCTOR,  
RECEIVE SERVICE**



**RECEIVE ONE  
SINGLE  
STATEMENT**



# Your Benefits with SimplePay Health



*\*Health Savings Account (HSA) compatible health plans are required to meet a deductible as required by the IRS before plan benefits apply. HSA compatible plans being offered include the Value and Enhanced High Deductible Health Plans.*



# How We Do It

- SimplePay uses one of the largest healthcare databases in the country to evaluate the quality of service provided by Aetna's participating network providers. Providers are assigned a **tier ranking** at the procedure level to naturally steer members to the highest quality of care yielding the best possible member experience and outcomes. The quality metrics used to determine provider tiers include, but are not limited to, the following:
  - Medical Board Certified
  - Patient Outcomes
  - Re-admission Rates
  - Malpractice History
  - Operating Efficiency
  - Physician Years of Experience





# Tier Structure Example

## *The Type of Care You Receive Matters!*

The way Copays  
work today



Best  
\$\$



Good  
\$\$



OK  
\$\$

The way Copays  
work with  
Simplepay



Best  
\$



Good  
\$\$



OK  
\$\$\$

Note: The copays on this page are for illustrative purposes only



# Specialist Visit

(Deductible/Coinsurance vs. SimplePay Copays)

Today

Member Receives bills & Eobs for each provider!

SIMPLEPAY – ENHANCED plan

Member Receives one monthly statement

SIMPLEPAY – ENHANCED plan SIMPLEPAY – ENHANCED plan

Member Receives one monthly statement

Member Receives one monthly statement

Specialist visit: You owe \$150

X-ray: You owe \$120



Total: You owe \$270

All Providers: You owe \$30

All Providers: You owe \$40

All Providers: You owe \$65

Simplepay has “Door to door” Bundled billing/Payment for members

Assumes all services related to the specialist visit are performed with the same provider on the same date of service.



# Advanced Imaging - MRI

(Deductible/Coinsurance vs. SimplePay)

Today

Member Receives bills & Eobs for each provider!

SIMPLEPAY – ENHANCED  
PLAN

Member Receives one  
monthly statement

SIMPLEPAY – ENHANCED  
PLAN

Member Receives one  
monthly statement

SIMPLEPAY – ENHANCED  
PLAN

Member Receives one  
monthly statement

Radiologist : You owe \$150

MRI : You owe \$500



Tier  
1



Tier 2



Tier  
3

total : You owe \$650

All Providers: You owe \$140

All Providers: You owe \$190

All Providers: You owe \$315

Simplepay has “Door to door” Bundled billing/Payment for members

Assumes all services related to MRI are performed with the same provider on the same date of service.





# Inpatient Heart Surgery

(deductible/Coinsurance vs. SimplePay)

## Today

Member Receives bills & Eobs for each provider!

## SIMPLEPAY – ENHANCED PLAN

Member Receives one monthly statement

## SIMPLEPAY – ENHANCED PLAN

Member Receives one monthly statement

## SIMPLEPAY – ENHANCED PLAN

Member Receives one monthly statement

Surgeon: You owe \$1,000

Surgery Center: You owe \$2,000

Pathologist: OOPM Reached

radiologist: OOPM Reached

Anesthesia Bill: OOPM Reached



Tier  
1



Tier 2



Tier  
3

Total: You owe \$3,000

All Providers: You owe  
\$1,300

All Providers: You owe  
\$1,600

All Providers: You owe  
\$1,750

Simplepay has “Door to door” Bundled billing/Payment for members



Plans Offered through SimplePay Health – Medical Benefits												
	SimplePay Core Plan				SimplePay Value HDHP				SimplePay Enhanced HDHP			
	Tier 1	Tier 2	Tier 3	Out-of-Network	Tier 1	Tier 2	Tier 3	Out-of-Network	Tier 1	Tier 2	Tier 3	Out-of-Network
Carrier Network	Aetna Choice POS II				Aetna Choice POS II				Aetna Choice POS II			
Annual Deductible	None				\$2,000 per individual / \$4,000 per family				\$1,500 per individual / \$3,000 per family			
Annual Out-of-Pocket Maximum	\$5,750 per individual / \$11,500 per family				\$5,000 per individual / \$10,000 per family				\$3,350 per individual / \$6,700 per family			
Savings Account Eligibility	Flexible Spending Account (FSA) Eligible				Health Savings Account (HSA) Eligible				Health Savings Account (HSA) Eligible			
Employer Contribution to Savings Account	None				Individual: \$70 per month / \$840 per year Family: \$140 per month / \$1,680 per year				Individual: \$70 per month / \$840 per year Family: \$140 per month / \$1,680 per year			
Office Visit	\$30	\$40	\$65	\$80	\$15	\$20	\$30	\$40	\$15	\$20	\$30	\$40
Specialist Visit	\$55	\$75	\$125	\$150	\$30	\$40	\$65	\$80	\$30	\$40	\$65	\$80
Teladoc	No Charge	No Charge	No Charge	Not Covered	No Charge	No Charge	No Charge	Not Covered	No Charge	No Charge	No Charge	Not Covered
Chiropractic (20 visits per calendar year)	\$55	\$75	\$125	\$150	\$30	\$40	\$65	\$80	\$30	\$40	\$65	\$80
Diagnostic Lab and X-ray	\$80	\$110	\$180	\$225	\$40	\$55	\$90	\$110	\$40	\$55	\$90	\$110
Urgent Care	\$55	\$75	\$125	\$150	\$30	\$40	\$65	\$80	\$30	\$40	\$65	\$80
Emergency Room	\$525 (copay waived if admitted)				\$265 (copay waived if admitted)				\$265 (copay waived if admitted)			
Inpatient Hospital Services	\$2,850	\$3,800	\$5,750	\$6,900	\$1,425	\$1,900	\$3,165	\$3,800	\$1,300	\$1,600	\$1,750	\$2,500
Outpatient Surgery	\$925	\$1,235	\$2,050	\$2,500	\$465	\$615	\$1,030	\$1,236	\$465	\$615	\$1,030	\$1,240

# Plans Offered through SimplePay Health – Prescription Drug Benefits

	SimplePay Core Plan				SimplePay Value HDHP				SimplePay Enhanced HDHP			
	All other In-Network Pharmacies	CVS	Walgreens	Out-of-Network	All other In-Network Pharmacies	CVS	Walgreens	Out-of-Network	All other In-Network Pharmacies	CVS	Walgreens	Out-of-Network
Deductible	Deductible does not apply				Medical deductible applies				Medical deductible applies			
Out-of-Pocket Maximum*	Prescriptions subject to medical out-of-pocket maximums				Prescriptions subject to medical out-of-pocket maximums				Prescriptions subject to medical out-of-pocket maximums			
31 Day Supply (Retail Pharmacy)												
Generic	\$5 copay	\$10 copay	\$20 copay	Not covered	\$5 copay	\$5 copay	\$10 copay	Not Covered	\$5 copay	\$5 copay	\$10 copay	Not Covered
Preferred	\$45 copay	\$50 copay	\$85 copay	Not covered	\$10 copay	\$15 copay	\$25 copay	Not Covered	\$10 copay	\$15 copay	\$25 copay	Not Covered
Non-Preferred	\$65 copay	\$80 copay	\$130 copay	Not covered	\$15 copay	\$15 copay	\$30 copay	Not Covered	\$15 copay	\$20 copay	\$30 copay	Not Covered
90 Day Supply (Home Delivery)												
Generic	\$10 copay			Not covered	\$10 copay			Not covered	\$10 copay			Not covered
Preferred	\$90 copay			Not covered	\$25 copay			Not covered	\$25 copay			Not covered
Non-Preferred	\$130 copay			Not covered	\$30 copay			Not covered	\$30 copay			Not covered
Specialty**	\$85 copay			Not covered	\$15 copay			Not covered	\$15 copay			Not covered



# Plans Offered through SimplePay Health – Bi-Weekly Payroll Deduction

	SimplePay Core Plan	SimplePay Value HDHP	SimplePay Enhanced HDHP
<b>Gross Salary &lt;\$30K</b>			
Team Member Only	\$36.86	\$44.97	\$73.57
Team Member + Spouse or Domestic Partner	\$95.85	\$116.89	\$191.21
Team Member + Child(ren)	\$78.41	\$95.64	\$156.44
Team Member + Family	\$155.80	\$190.02	\$310.78
<b>Gross Salary \$30K – \$59K</b>			
Team Member Only	\$46.93	\$57.24	\$93.64
Team Member + Spouse or Domestic Partner	\$117.96	\$143.90	\$235.33
Team Member + Child(ren)	\$96.49	\$117.70	\$192.50
Team Member + Family	\$186.95	\$228.03	\$372.94
<b>Gross Salary \$60K-99K</b>			
Team Member Only	\$50.26	\$61.33	\$100.31
Team Member + Spouse or Domestic Partner	\$125.34	\$152.88	\$250.03
Team Member + Child(ren)	\$102.52	\$125.07	\$204.55
Team Member + Family	\$197.34	\$240.69	\$393.66
<b>Gross Salary &gt;\$100K</b>			
Team Member Only	\$53.60	\$65.36	\$106.88
Team Member + Spouse or Domestic Partner	\$132.65	\$161.81	\$264.66
Team Member + Child(ren)	\$108.55	\$132.38	\$216.50
Team Member + Family	\$207.73	\$253.36	\$414.38



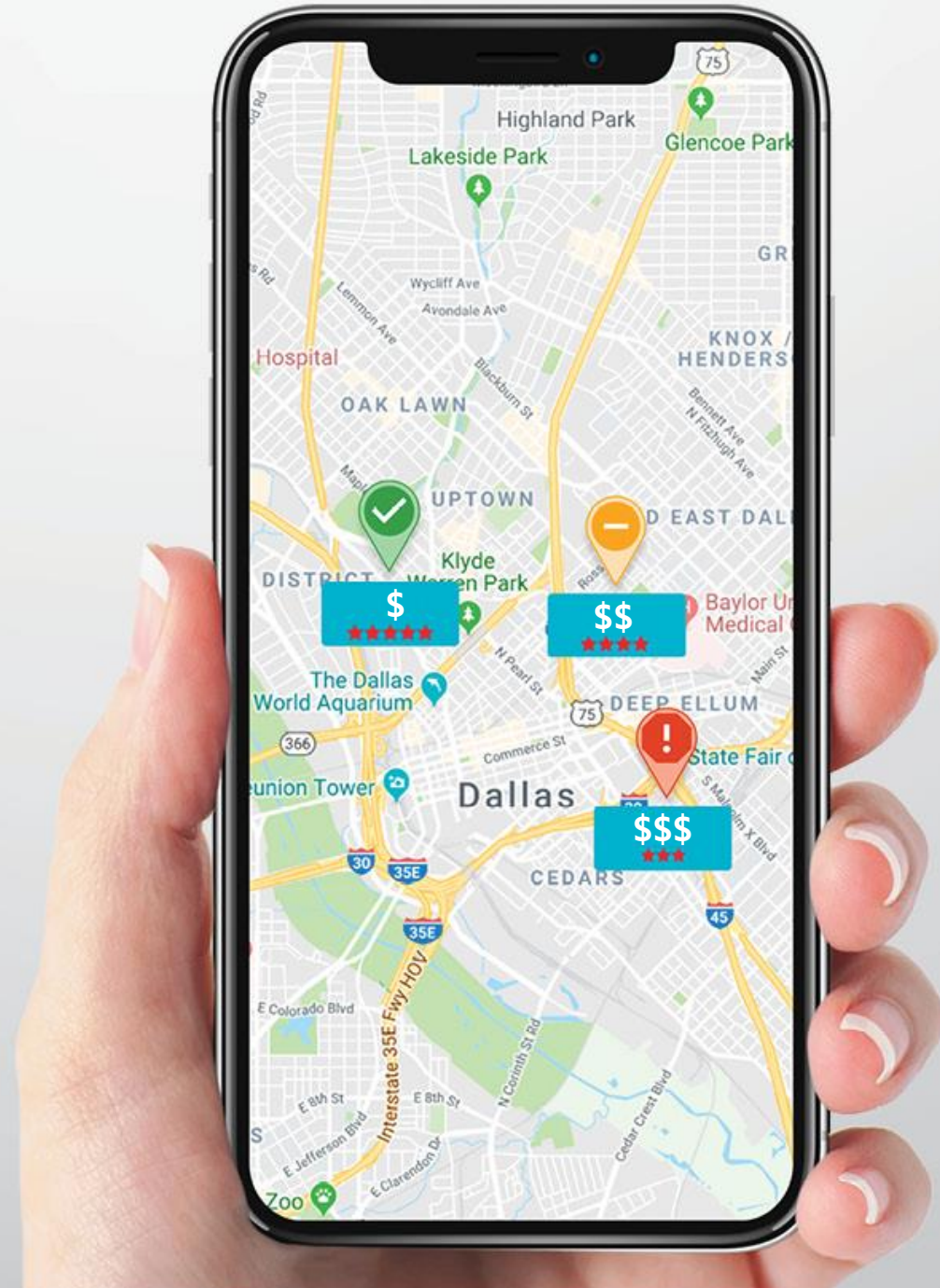


# The Member Experience & Portal Demo

1

## FIND YOUR PHYSICIAN & DESIRED PRICE

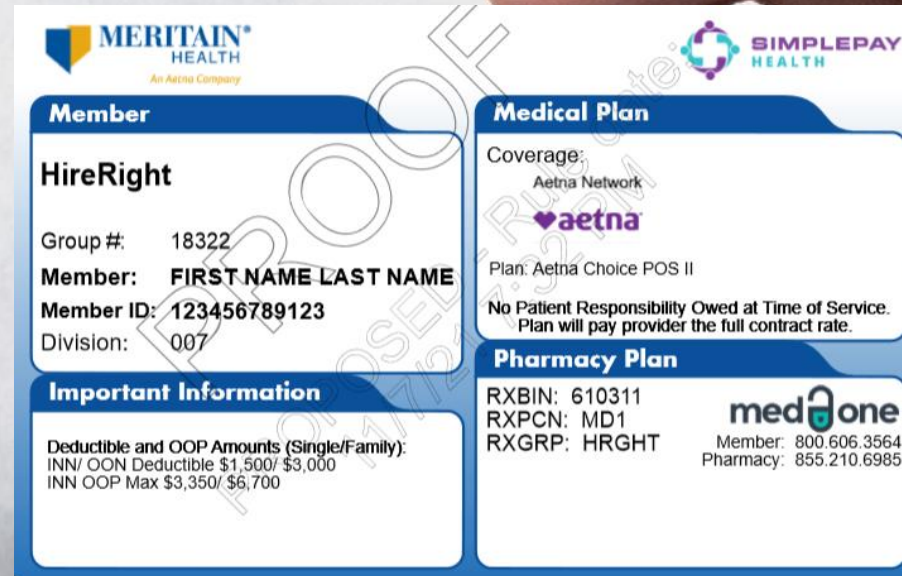
*or call your Health Pro*



2

# SHOW YOUR SIMPLEPAY HEALTH CARD AT TIME OF SERVICE

*you pay nothing*





3

# RECEIVE YOUR SIMPLEPAY STATEMENT

*no surprise costs*

Note: You will no longer pay your doctor or pharmacy and your doctor or pharmacy will no longer know how much you owe in out-of-pocket Costs

**SIMPLEPAY HEALTH**  
12712 PARK CENTRAL DR.  
DALLAS, TX 75251

000017-000001-000002-000001 2020462 5086ST01\_1  
John A. Smith  
276 44th St  
Dallas, TX 75251

**MONTHLY STATEMENT**

AMOUNT DUE	MEMBER ID
\$60.00	12235347
DUE ON	BILLING PERIOD
02/28/2018	01/01/2018-01/31/2018

Pay online at [simplepayhealth.com](http://simplepayhealth.com). You may also detach and mail the bottom portion of this statement along with your payment.

**OUT-OF-POCKET MAXIMUM**

INDIVIDUAL 1	INDIVIDUAL 2	INDIVIDUAL 3	INDIVIDUAL 4
<p>Spent \$522.12 Remaining \$4,477.88 FAMILY</p>	<p>Spent \$1,566.82 Remaining \$3,433.18</p>	<p>Spent \$0.00 Remaining \$5,000.00</p>	<p>Spent \$703.60 Remaining \$4,296.40</p>
<p>Spent \$2,792.54 Remaining \$7,207.46</p>			

**SIMPLEPAY HEALTH**  
12712 PARK CENTRAL DR.  
DALLAS, TX 75251

Please detach at the perforation and return with your payment.

New contact information? Check here and provide on back of this payment stub. ☐

Balance Due \$60.00  
Payment Due Date 02/28/2018

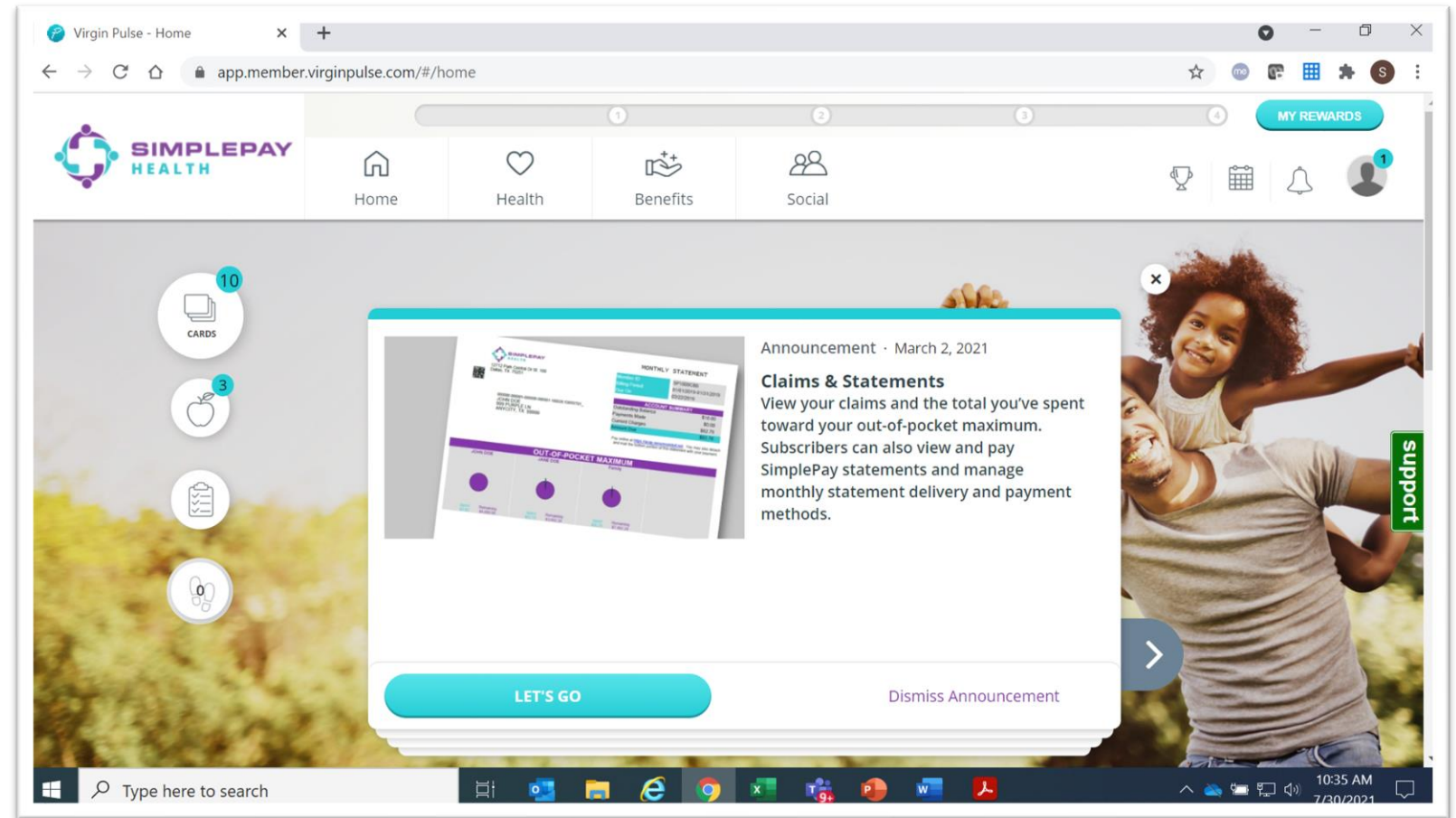
Remit To:



# Member Portal Demo

- Portal Demo

Download the  
SimplePay  
Health App:



# Financing & Health Savings Account (HSA)

# Built in Financing – Copay Plans

(Giving you financing equal to or better than Providers)

- 1 No payment required at time of service.
- 2 Statements will be paid automatically by preset payment account
- 3 0% interest payment plans with autopay feature
- 4 Payment plans don't exceed \$100 per month unless your total outstanding balance exceeds \$5,000\*

\*Minimum Payments for Balances Over \$5,000 will be Evaluated based on affordability for the member but in no case will the minimum payment exceed \$375 per month



# Built in Financing – HDHP Plans

(Giving you financing equal to or better than Providers)

- 1 No payment required at time of service.
  - 2 Pre-tax payment Advantages
  - 3 0% interest payment plans Tied to minimum HSA
  - 4 Contribution
- To participate in HDHP, Member must make minimum monthly contribution





# Employer Spending Account Contributions

- Effective 1/1/2022 we will be replacing our incentive program with an automatic monthly employer contribution to eligible Health Savings Account (HSA) plans.
  - HSA eligible plans include the Value and Enhanced High Deductible Health (HDHP) plans.
  - If you have an HSA account with Anthem Actiwise, you have the option to rollover funds to your Vive HSA account for a **\$25 processing fee**.
  - Like last year, you will need to submit a Consent Form via our new administrator's portal no later than **January 31, 2022**.
  - If you do not wish to rollover your Anthem Actiwise funds, then you will be responsible for the monthly administration fee until you close your account.
- The Core plan is no longer incentive eligible due to the elimination of the plan's deductible in 2022.



# Employer Spending Account Contributions

## HireRight Contributions:

- **Individual Coverage:** \$70 per month / \$840 per year
- **Family Coverage:** \$140 per month / \$1,680 per year

Note: you must be enrolled in one of the Health Savings Account (HSA) eligible plans. HSA eligible plans include the SimplePay Health Value and Enhanced HDHP plans.

## IRS Annual Contribution Limit (includes HireRight Contributions)

- **Individual Coverage:** \$3,600 per year
- **Family Coverage:** \$7,200 per year
- Contribute an additional \$1,000 per year if age 55 +



# Sign Your Patient Financial Agreement & Provide your Preferred Payment Account

Step 1 - Sign your Patient financial Agreement included in your Benefits system as part of Open enrollment

Step 2 - tell us your preferred payment account for the Automatic payment program by completing the form in your benefits system as part of open enrollment\*

*Financial Agreements and Opt-out Forms are a part of the PlanSource open enrollment experience during your medical plan selection.*

\*If you do not have a Credit card or Bank Account available for the payment Protection program, please notify your Benefits team



# Added Benefits and Next Steps

# SimplePay Health Pro Services



- Assist in Finding a provider
- Setting appointments with Providers
- Available for open enrollment questions
- Available for insurance questions
- Resolving billing issues with provider
- Recommending top providers

**Have questions?**

**[HealthPro@simplepayhealth.com](mailto:HealthPro@simplepayhealth.com)**

**800-606-3564.**



# Innovative Solutions Available to You

**wondr** HEALTH™ | FORMERLY  
NATURALLY SLIM

Weight loss and Healthy Eating

CLAIRITY™

Digestive Health

 **Livongo**™

Diabetes and Hypertension

Joyages

Mental Health

 Regenexx®

Musculoskeletal – Surgery Alternative

ovia™

Fertility, Pregnancy, and Parenting

 2nd.MD

Second Opinion Services

 Virgin Pulse

Health and Wellbeing Platform

  
TELADOC

Telemedicine Services

# Virtual Visits at No Cost!

## Common Treatments

- Allergies
- Bronchitis
- Common cold
- Rash
- Sinusitis
- Strep
- Pink eye



## Common Treatments

- Asthma
- Flu
- Fever
- Headache & Migraine
- Poison Ivy
- Respiratory Infection
- Ear infection

# Please Tell Us if You Have Other Insurance

If you are enrolling in the Simplepay health plan and **have secondary insurance coverage**, the coordination of benefits form **MUST** be completed.

You must complete the form if you are covered under Medicare/Medicaid or financial assistance through your provider.

The completion of this form ensures we properly process your claims in a timely manner and allow you to coordinate with a secondary payer.



SimplePay Health  
12712 Park Central Drive, Suite 100  
Dallas, TX 75251

## **ACTION REQUIRED: PLEASE COMPLETE AND RETURN WITHIN 30 DAYS**

### **SimplePay Health Members with Medicaid, Medicare, and Provider Financial Assistance**

Per your SimplePay Health employer-sponsored group health plan (the "Plan"), if you or your enrolled dependent are also entitled to Medicaid, Medicare, or financial assistance from a healthcare provider, the Plan will be the primary coverage, and Medicaid, Medicare, or the financial assistance will be the secondary coverage.

Coordination with these secondary payers requires an alternative cost-share structure than your out-of-pocket costs being comprised of SimplePays. Adjustments to the claims and statement process must be made; therefore, **members eligible for Medicaid or Medicare or considering accepting financial assistance from a provider must notify the Plan in advance**. With these adjustments the Plan will pay the impacted providers at a set coinsurance rate (percentage) equal to the value of your health plan design. Your Plan's value is 76%, meaning that the Plan will cover 76% of a claim's cost, and you will cover the remaining 24% (up to your out-of-pocket maximum). Your out-of-pocket costs will no longer be reported on your SimplePay statements, and **you will be responsible for:**

- coordinating with your provider to ensure any out-of-pocket costs are billed to and paid by your secondary payer, or
- paying your provider the out-of-pocket cost for your medical and pharmacy claims.

In most cases, your secondary payer will pay all or part of these out-of-pocket costs for you; however, SimplePay Health and your Plan **do not guarantee** secondary payer coverage of your out-of-pocket costs, and once you elect this secondary payer payment process, SimplePay Health **will not** reprocess claims for impacted providers under your typical SimplePay Health benefits.

### **SimplePay Health Members with Other Private Insurance**

If you or a covered dependent on the Plan also have other private secondary insurance (including COBRA), you are responsible to coordinate with that plan for payment of your out-of-pocket amounts owed on your SimplePay Health statement. If you would like assistance in coordinating with your secondary insurance plan, please reach out to your Health Pro at [healthpro@simplepayhealth.com](mailto:healthpro@simplepayhealth.com) or 1-800-606-3564.

**If secondary coverage is not reported to SimplePay Health in advance, all patient responsibility amounts (SimplePays) will be your responsibility to pay.**

*Please provide up-to-date information on the enclosed form regarding any additional insurance coverage or financial assistance from a healthcare provider that you or your covered dependent(s) may have. We must have your reply each Plan year to avoid delays in processing your claims.*

Return the enclosed form within 30 days to:

Mail: SimplePay Health, 12712 Park Central Drive, Suite 100, Dallas TX, 75251

Email: [healthpro@simplepayhealth.com](mailto:healthpro@simplepayhealth.com)



**Expect to be Contacted by our Care Managers if You  
Are Searching For  
*OR* Receiving Higher Levels of Care**



**SIMPLEPAY**  
HEALTH



**MyPHIA**



# Submit Prior-authorizations on High-cost Medications

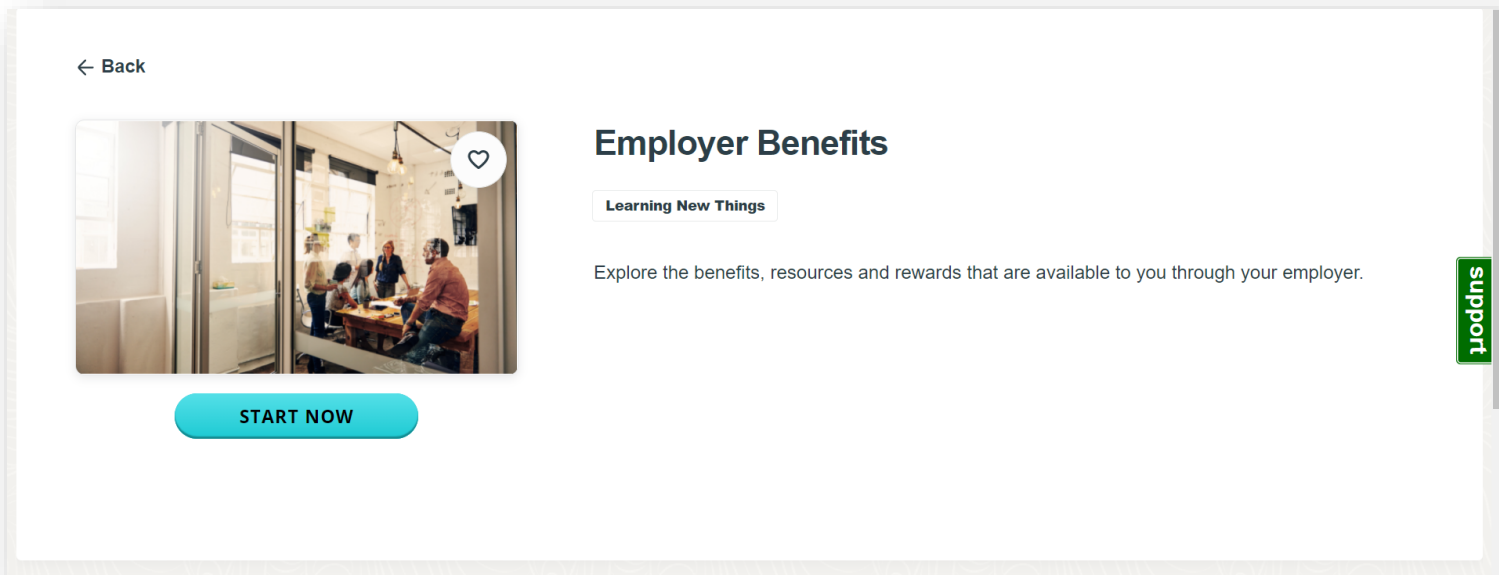


Forms to be provided via Email and will  
be posted on the Benefits page





# Where To Go For More Information



[www.YourBenefitsCenter.com](http://www.YourBenefitsCenter.com)

<https://employers.simplepayhealth.com/Hireright-core>

<https://employers.simplepayhealth.com/Hireright-value-hdhp>

<https://employers.simplepayhealth.com/Hireright-enhanced-hdhp>



# Questions?





**THE FACE YOU MAKE WHEN YOU REALIZE HEALTHCARE IS NOW SIMPLE.**



**SIMPLEPAY**  
HEALTH