

# ASK AWAY

Series on Healthcare & Health Insurance  
Part 3 | October 21, 2024



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# Three Goals for today:

## **FIRST:**

Quick Review

## **SECOND:**

Minor updates

## **THIRD:**

Offer plenty of time for  
questions

# What we have covered so far:



COUPE HEALTH



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# Review of NICE Healthcare



Use this, when appropriate, for:

- common illnesses
- primary care topics
- mental health support
- online physical therapy
- Standard labs
- 550+ medications

\*Nice Healthcare Free Medication Search: <https://www.nice.healthcare/pharmacy>



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# Recap of Healía:

The TCO option allows you to:

- Switch to your spouse's health insurance and
- Receive up to \$6,000 for eligible medical expenses such as copay, coinsurance, deductibles
- Plan Comparison Tool:  
<https://app.healiahealth.com/join/bethel-university>



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# Want more information on the Healia TCO Option?

Attend a Webinar or In-Person Session with Healia:

- Thursday, October 24th
  - 11:00 AM - 12:00 PM (Zoom)
- Wednesday, November 6th
  - 12:00 -1:00 PM (In-Person ANC)
  - 3:00 - 4:00 PM (In-Person 3900)



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# Review of BCBS with coupe:



COUPE HEALTH



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# Coupe is a concierge service, helping you navigate BCBS and provides:

Health Valet Service	Dedicated health concierge available to help you find a BCBS provider, coordinate appointments, answer questions on billing or coverage information
Price Certainty	Know the price of every service ahead of time. No upfront out-of-pocket costs/add-ons
Simplified Billing & Financing	Receive one monthly statement at the end of the month and pay how you prefer (online/mail) with 0% financing (if you would like) OR you can receive your EOB and pay your provider directly
Easy to use App & Portal	Both allow access to an assortment of resources





# The process with coupe

Coupe makes going for care easy-going.



Use app, web, or phone to search for providers with the Coupe Health app.

Select a provider or service based on cost and quality rankings.

Show ID card and owe \$0 upon visit.

Receive one monthly statement and pay just like any other bill.

# Prescriptions

On the BCBS with coupe plan,  
your prescription cost will stay the same

(reminder... you might want to see if you can get your prescriptions for **free** through NICE healthcare)



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# Your doctor

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Bethel will be on the BCBS 'Aware' plan

You can look to see if your doctor is part of this plan here:

[Find Your Doctor](#)



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# BCBS monthly premiums will be:

## PPO

Individual	\$292.68
Individual +1	\$613.44
Family	\$950.50

## HDHP

Individual	\$197.64
Individual +1	\$415.80
Family	\$641.52



# Want more information on the BCBS Coupe Health Plan?

Attend a Webinar or In-Person Session with BCBS Coupe Health:

- Wednesday, October 30th
  - 12:00 PM - 1:00 PM (Eastlund Room)
  - 3:00 PM - 4:00 PM (OPC Conference Room - ANC)
- Tuesday, November 5th
  - 1:00 PM - 2:00 PM (Virtual)



# Additional updates:

1. Bethel is switching from The Standard to Voya for all Life Insurance and ancillary benefits (Critical Illness, Hospital, AD&D)
  - a. You will need to re-enroll during Open Enrollment.
  
2. Bethel will also be offering a new identity theft and cyber security benefit through Norton Lifelock



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# Are you worried about the health of your digital life?



## **We help protect your personal information and finances.**

Your identity is valuable, regardless of what you own or how much money you make. We help protect your finances by monitoring your personal information for possible identity theft and financial fraud.



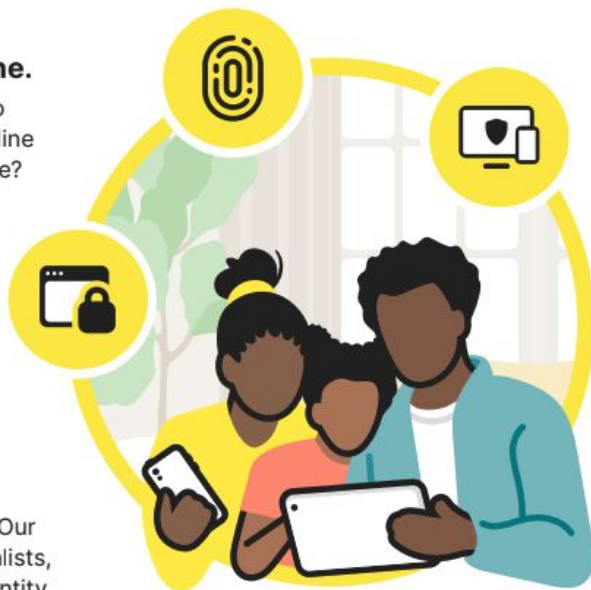
## **We provide protection when you connect online.**

Everybody is scrolling. How do you know if the ad you see online could take you to a harmful site? We block thousands of digital threats every minute - even before they can infect your computers, phones, and tablets.



## **We're here to help when you need it.**

If your identity got stolen, would you know who to call? Or where to turn for support? Our U.S.-based Restoration Specialists, will personally handle your identity theft case until it's resolved.





## Has your personal info been exposed in a data breach?

Try our free [Threat Detector](#) tool to uncover potential threats to your identity.





## Your plan includes these features plus more, easily accessible in your member dashboard:



### **Identity Alerts with Credit Monitoring<sup>1</sup>**

alerts you if we find potentially fraudulent or suspicious activity surrounding your personal info including new account opening, credit card usage, and data breaches.



**Device Security** protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.



**Norton™ Secure VPN** is a Virtual Private Network (VPN) that helps protect your sensitive information, browsing history, online activities, and webcam.



**Parental Control<sup>▽</sup>** makes it easy to monitor your child's online activities and view their search history so they stay safer online.



### **Million Dollar Protection™ Package<sup>+++</sup>**

reimburses stolen funds, personal expenses, and provides coverage for lawyers and experts up to \$1 million each.

### **Enroll Now!**

Benefit Plans are **60% less** than the retail equivalent.

[\[URL\]](#)

**Compare to see which plan fits your needs.**

**Essential**

**\$7.99 Employee Only**  
**\$15.98 Employee + Family**

- ✓ Credit Monitoring (1B)
- ✓ Device Security (3 devices, family gets 6)
- ✓ PC Cloud Backup (10 GB)

**Premier**

**\$11.49 Employee Only**  
**\$21.98 Employee + Family**

- ✓ Credit Monitoring (3B)
- ✓ Device Security (5 devices, family gets 10)
- ✓ PC Cloud Backup (50 GB)

# Sign up

For Norton Lifelock  
During Open Enrollment



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# Want more information on the Norton Lifelock Benefit?

Attend a Webinar with Norton Lifelock:

- Monday, November 4th
  - 11:00 AM - 11:30 AM (Virtual)



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A photograph of three young women in a study area. One woman in the foreground is seen from the back, with her hair in a bun. Two other women are seated at a table in the background, looking at a laptop. A dark blue banner with the text 'ASK AWAY' is overlaid on the left side of the image.

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