

ASK AWAY

A Series on Healthcare & Health Insurance
Part 1 | September 26, 2024



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Fall is the season to
review, discuss, and enroll
in healthcare benefits

In HR-speak,
this season is called:

OPEN ENROLLMENT

To help you prepare for Open Enrollment,

OPC has several
information & Q&A
opportunities scheduled:

- Ask Away: Healthcare & Health Insurance Part 1
 - September 26 | 3:00 pm | OPC & Zoom
- Friday Connect: Health Insurance update
 - October 4 | 9:15 am | Zoom only
- Ask Away: Healthcare & Health Insurance Part 2
 - October 11 | 10:15 am | OPC & Zoom
- Ask Away: Healthcare & Health Insurance Part 3
 - October 21 | 3:00 pm | OPC & Zoom
- Ask Away: Prep for Open Enrollment
 - October 31 | 1:00 pm | OPC & Zoom

A flyer outlining these sessions will be put in the chat & posted in MyBethel with the other Ask Away resources

**All sessions will be recorded &
posted on the employee page of MyBethel**



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first

We want to provide some **background** information on health insurance



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There is a difference between:

An organization being 'fully insured' or 'self-insured'

Fully insured means:

- An organization buys a plan "off the shelf" from the insurance provider
- Pays a set price for that plan
- Insurance company controls all offerings and the organization has little choice/say

Being self-insured allows an employer to:

- Buy access to a network of healthcare providers
- Customize the plan design
- Deposit both employee and employer portions of premiums into a fund
- Employer pays claims costs from that fund



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Bethel chose to be 'self-insured'

The benefits of being self-insured are

- Ability to control costs
- Ability to make choices about coverage
- Any cost savings stays with Bethel instead of going to the insurance provider



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Since Bethel is self-insured,

OPC has woven together a
'suite' of healthcare/ health insurance options
designed to serve employees well and
keep the costs of healthcare
as low as possible

The suite includes several items

1

A free to you primary
care/preventative care
option

2a+2b

The main health
insurance benefit with
a new layer of choice
added

3

A free to you
alternative route

4

A new, online way to chose and
monitor your health benefits



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Today, we will discuss two offerings ...



What is NICE healthcare?

The logo consists of the word "NICE" in a large, white, sans-serif font, with the word "Healthcare" in a smaller, white, sans-serif font directly below it. Both are centered within a dark blue rectangular background.

NICE
Healthcare

"Nice is an integrated primary care clinic that treats nearly all of your everyday healthcare needs from your home, office, or wherever is most convenient for you."

- Free to all who enroll in Bethel's health care plan
 - Primary care - online OR in home
 - Mental Health - online & free
 - Physical Therapy - online & free
 - Labs & X-rays - free
 - Medication (550+ are completely free)



<https://www.nice.healthcare/>



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NICE
Healthcare

We encourage you to use this first (if appropriate)
Here's an example why ...

Example: A routine physical for child in sports

w/ Health
Partners

Virtual or in office appt.
You pay copay +
Bethel pays \$130-180

w/ NICE
Healthcare

Virtual or **in home** appt.
Free to you +
'Free' to Bethel*

*Bethel pays \$41/month per employee enrolled in the health insurance plan so the employee's household can use NICE

Please consider using NICE when appropriate

cost to you:

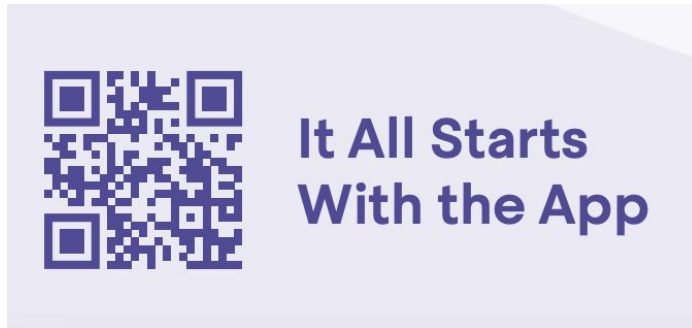
NICE healthcare costs you nothing.
Bethel covers the entire cost for you.



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Here's how to sign up for NICE

1. Enroll/be enrolled in Bethel's Health Insurance plan
2. Download the NICE app



3. Using the app, complete your intake information
4. NICE will then reach out to schedule your appointment



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In addition to NICE, there is a new option this year:



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The 'Total Care Option' by Healia

"The Total Care Option (TCO) offered by Healia enables employers to pay for the health insurance costs of family members that ***enroll in their spouse's plan.***"

- Bethel can now offer assistance to employees who choose to enroll in their spouse's medical plan



<https://healiahealth.com/>



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How this will work:

- 1: BU employee & family enrolls in the spouse's plan
- 2: BU provides employee a **Health Reimbursement Arrangement (HRA)** that can be used to cover **up to \$6K** for out of pocket medical expenses (e.g. copay, coinsurance, deductible)
- 3: Healia will reimburse you via direct deposit for any claims you incur on your spouse's plan (up to \$6K)
- 4: **"Unused" dollars stay with BU**
 - If employee doesn't use all of the \$6K in the HRA, the remainder stays with Bethel.

The Healia logo consists of the word "Healia" in a white, sans-serif font, centered within a solid yellow square.

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Healia might be a good choice for you if ...

1. Your spouse's plan is more effective for your family's needs
2. You do not prefer Bethel's health insurance option
3. Your family could use \$6,000 to cover medical expenses
4. If both plans are equal, Healia will reimburse you up to \$6K which effectively increases your total compensation from Bethel.

The Healia logo consists of the word "Healia" in a white, sans-serif font, centered within a solid yellow square.

Healia

NOTE: Healia has a **comparison tool** to help you decide if this might be a good fit for you. Tool coming soon!



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cost to you:

Healia costs you nothing.

Bethel covers the entire cost for you.



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who is eligible?

1. Employees who are currently on their spouse's plan and...
2. Those employees who want to move to their spouse's plan this year



note:

1. Those age 26 and under can't use Healia by enrolling in their parents plan.
2. You must participate in a group (employer) plan to be eligible for Healia



To enroll in the TCO by Healia,

Follow these simple steps:

1. During Bethel's Open Enrollment, select the "TCO" instead of one of our health plans
2. During your spouse's Open Enrollment, choose their group health plan. (***If your spouse's Open Enrollment occurs prior*** to Bethel's, you'll need to sign up for health insurance through your spouse's employer first)
3. During the year, Healia will reimburse any eligible expenses your family has up to the \$6K limit.



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During Open Enrollment,
you will automatically be enrolled in NICE if you choose Bethel's
health plan, and you will need to specifically elect Healia

NICE
Healthcare

Healia

Open Enrollment runs:
Monday, November 18 - Wednesday, November 27

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.

ASK AWAY



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At Friday Connect: will provide an overview of 2a&2b

