

OUR VISION

New Hampshire communities' most trusted partner in achieving optimum health through a culture of wellness

OUR MISSION

To provide high quality, cost-effective employee benefit products and services for public employers and employees in New Hampshire in order to reduce costs through pooling strategies with a commitment to education, health promotion and disease prevention.

OUR VALUES

Integrity
Service
Collaboration
Innovation

Who is HealthTrust?

HealthTrust is a nonprofit provider of high quality, cost-effective medical, dental, prescription drug and ancillary benefit plans exclusively for public sector employers and their employees in New Hampshire.

We are a risk pool. Our Members include schools, towns, cities, counties and quasi-governmental entities in New Hampshire who have pooled their insurance dollars to create, in effect, their own insurance coverage, or to "self-insure."

PRESCRIPTION
DRUG

DENTAL

MEDICAL

DISABILITY
AND LIFE

BENEFIT
ADVANTAGE

TRANSITION CARE
SURVIVOR CARE

The Risk Pool Advantage

- Comprehensive employee benefit programs and services that meet public sector needs specifically
- A greater pool of resources
- Exceptional value
- Lower premiums and more stable pricing
- Coverage for groups of all sizes

We specialize in you. For more than 30 years, HealthTrust has served New Hampshire's public sector employers and their employees. Coverage is administered from our office in Concord. We are a New Hampshire organization serving New Hampshire's workers.

Our Board represents you.

The 11 dedicated members of our Board of Directors include municipal, school and county officials and employees. They understand and share the unique needs of New Hampshire's public employers and employees.



What sets us apart?

1 Our plan options

HealthTrust teams with the best-in class organizations to offer high quality, cost-effective, comprehensive benefit plans.



- **Medical and Prescription coverage** provided in collaboration with **Anthem Blue Cross and Blue Shield** and **CVS Caremark**
 - Discounts on hospitals and medical providers, reflected in our rates, provided through Anthem
 - An HMO network of providers that spans all six New England states, and access to in-network specialists without a referral
 - Coverage for preventive services at no cost
 - Worldwide coverage for emergency and urgent care
 - 24/7 NurseLine, Future Moms and a suite of other health management programs to keep employees healthy
 - Access to more than 64,000 network retail pharmacies nationwide
 - CVS Caremark Maintenance Choice provides the option to fill long-term prescriptions by mail service or at a CVS Pharmacy (including Target locations).
- **Dental coverage** provided in collaboration with **Northeast Delta Dental**
 - Most dental plans cover 100 percent of preventive care
 - Nationwide network of dentists, the most extensive of any provider
 - Direct billing through most New Hampshire dental offices
- **Disability and Life coverage** – Short-Term Disability (provided by HealthTrust directly); Long-Term Disability and Life (provided through **National Insurance Services and Madison National Life Insurance Company**)
- **Transition Care and Survivor Care** – Transition Care (coverage for an Enrollee’s family for up to one year after the Enrollee’s death) and Survivor Care (continuous coverage for an Enrollee’s eligible family members if the Enrollee dies while performing job duties)
- **Benefit Advantage** offering services for Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) with low or no participant fees and free prepaid benefits card. No setup or plan document fees.

3 Our services

At HealthTrust, exceptional service isn’t the exception – it’s the rule. Our personal, local services save you time and money and provide your employees stress-reducing support.

94%
INQUIRIES
RESOLVED
SAME DAY AS
CALL OR VISIT

CALLS ANSWERED
WITHIN
15 SEC.
ON AVERAGE

- **We answer the phone.** No electronic voices or computer directories! Our Enrollee Services Representatives include specialists in Retiree services, enrollment, ancillary coverage, and more who answer your questions personally and professionally.
 - About 24,000 calls handled annually
 - Calls answered within 15 seconds on average
 - 94 percent of inquiries resolved on the same day as call or visit
 - Claims specialists available to advocate for Enrollees when needed
- **We come to you.** Each Member Group is assigned their own HealthTrust Benefits Advisor and Wellness Advisor.
 - Our Benefits Advisors will come to your workplace to review your Group’s plan options with you.
 - Our Wellness Advisors will provide interactive presentations customized to your Group at your workplace.
 - HealthTrust advisors make more than 1,400 visits to Member Groups’ workplaces annually.
 - Many advisors serve the same Members for years.
- **We make administration easier.**
 - Benefits Administrator workshops and one-on-one trainings let Member Groups spend a few hours with HealthTrust to save time all year long.
 - Secure portal for Benefits Administrators makes it easy to update enrollment information, order supplies, access forms, and more.
 - Secure portal for Enrollees and Retirees offers detailed plan and program information and direct access to partner websites.
 - Affordable Care Act trainings – identifying what’s next in healthcare and making sure Member Groups are prepared
 - Retiree advocacy and workshops for Enrollees turning 65
 - In-house COBRA and Retiree billing
 - FSA and HRA services
 - Short-term disability claims processing and advocacy



2 Our programs

HealthTrust’s programs help employees be more informed, healthier medical consumers.



The **Slice of Life wellness program**, provided in collaboration with **Onlife Health**

- Cash rewards for making healthy choices
- Biometric Health Screenings at a screening event, ConvenientMD location, or from a PCP
- Worksite flu vaccine clinics
- Wellness Coordinator Academy – create a culture of wellness at your worksite

SmartShopper

SmartShopper, provided in collaboration with **Vitals**

- Cash rewards to Enrollees who choose cost-effective healthcare options
- Raises awareness of wide-ranging healthcare costs and promotes medical consumerism
- More than \$6 million in gross savings since the program began

LiveHealth ONLINE

LiveHealth Online, affordable care anytime, anywhere provided in collaboration with **Anthem Blue Cross and Blue Shield**

- Online visits with board-certified doctors and licensed therapists
- Cost is comparable to plan copay (and no more than \$49 for a medical visit or \$95 for a behavioral health visit)
- Covered by all HealthTrust medical plans (except Medicomp Three)

LifeResources

LifeResources Employee Assistance Program (EAP) provided in collaboration with **AllOne Health**

- Referrals to free consultations with legal, financial and social services experts
- Caregiver support
- Educational resources through online and in-person trainings