



FLEXIBLE.
INNOVATIVE.
AFFORDABLE.



INTRODUCING A BETTER WAY TO CONTROL PREMIUM COSTS

Lifestyle Health Plans provides members of the Missouri Grocers Association with an innovative group health benefits program designed to manage your healthcare spend while still providing employees great benefits! By offering affordable coverage along with proactive cost management and employee wellness features, Association members now have a multi-year strategy for affordable group health coverage.

YOUR COMPANY CAN ENJOY:

- ✚ Flexible, level-funded group medical plans
- ✚ Association-negotiated economies of scale pricing
- ✚ Premium savings of 5-15% from traditional carrier plan options
- ✚ Value-added benefits for employee out-of-pocket savings
- ✚ Integrated wellness program with deductible credits and cash rewards
- ✚ Consumer-driven features and proactive cost-management tools



QUESTIONS?
LEARN MORE

James Nevins at
(417) 228-3565 or email
james@nevont.com

INTEGRATED BENEFIT FEATURES

PERSONALIZED WELLNESS PROGRAM

Online HRA & integrated lab testing frame up series of individualized healthy actions for plan participants

TELEMEDICINE HOTLINE

On-demand access to telemedicine consults anytime, anywhere to assist when you need it most

DIABETIC SUPPLY BENEFIT

100% benefit for diabetic supplies - shipped to your door each quarter

INNOVATIVE RX BENEFITS

\$0 copay maintenance meds with international mail order Rx options

REWARD INCENTIVES

Member reward incentives through deductible credits, credit matching & bonus bucks

PATIENT CARE COORDINATION

Program offers assistance in scheduling all outpatient diagnostic and surgery services

OUTPATIENT LAB BENEFIT

100% lab benefit program through preferred lab for out-of-pocket savings through LabCorp



AVAILABLE PLAN DESIGNS



◆ HealthyChoice

- Choice PPO Plans
- Lower Deductible Levels with 80/20 Co-insurance
- Office Visit, Urgent Care, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ Healthy100

- 100% Co-insurance Plans, Mid-range Deductible Levels
- Minimum Value Plan Options: H100 5000 Plan
- Office Visit, Urgent Care, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ HealthyValue

- Cost-saving Plan Designs
- Higher Deductible Levels / Varied Co-insurance
- Minimum Value Plan Option: HV 6850 Plan
- Office Visit, Urgent Care Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ HealthyConsumer

- Qualified HDHP Plans for HRA / HSA integration
- Higher Deductibles (Embedded) / 100% Co-insurance
- Minimum Value Plan Options: HCons 5000 & 6500 Plans
- Preventive Services are covered at 100%
- Office Visit & Rx Copays apply once deductible is met
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

To learn more about the Lifestyle Health Plans solution and take advantage of our exclusive **pre-negotiated rates** call **James Nevins** at (417) 228-3565 or email james@nevont.com