

# COSE Health and Wellness Trust

A self-funded benefit option for small group employers



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Health and Wellness Trust

In Partnership with Medical Mutual



**For many small businesses, the current health insurance landscape provides limited choice and flexibility when it comes to offering you and your employees healthcare coverage. The COSE Health and Wellness Trust was created based on the belief that being a small business doesn't mean you can't provide the benefits of a larger company, such as competitive rates and a broad variety of plan options.**

To provide you with a more competitive set of solutions for your company and your employees, COSE has partnered with Medical Mutual to offer the COSE Health and Wellness Trust, also known as the COSE MEWA. This is a multiple employer welfare arrangement (MEWA) designed as a self-funded benefit option for businesses with 50 or fewer employees. And, business owners with no employees are also eligible to apply.

#### **What is the COSE MEWA?**

The COSE MEWA was developed by COSE to help small business members and their employees manage the increasing cost of healthcare benefits.

- The COSE MEWA offers 16 different plan options, including traditional copay plans and high deductible health plans with varying deductibles and coinsurance.
- By using factors such as medical history, gender, age and location to set your rates, the COSE MEWA may be less expensive for your group than similar plans offered under the Affordable Care Act (ACA).
- The COSE MEWA is not subject to some of the ACA-mandated benefits and taxes and fees, so these savings are passed along to you.
- The COSE MEWA maintains stop-loss coverage to provide plan sponsors with additional protection from large financial losses.

The COSE MEWA selected Medical Mutual to administer benefits for participating employers, which means all benefit options are tied to the same Customer Care team, local assistance, and network of doctors and hospitals members have accessed for years.



## Prescription Drug Benefits

Prescription drug benefits are included with every COSE MEWA plan. Medical Mutual partners with Express Scripts to offer your employees access to more than 70,000 pharmacies. We make sure your employees receive the care and attention they deserve while managing pharmacy costs by:

- Encouraging the use of formulary drugs (a formulary is a list of preferred brand-name and generic medications for which members pay a lower out-of-pocket charge)
- Making sure high-cost specialty drugs are managed consistently, regardless of whether they are administered as part of medical services or through a prescription

# Ancillary Benefits

In addition to the self-funded benefits of the COSE MEWA, you'll also have the option of adding the following fully insured employee benefits, endorsed by COSE and administered by Medical Mutual. Additional premiums will apply.

## Dental

With DenteMax, an extensive, national dental network, your employees have access to general practitioners, periodontists, prosthodontists, orthodontists and oral surgeons.

## Vision

With coverage from VSP, a national leader in vision and eye care benefits, you can offer your employees comprehensive, hassle-free vision benefits. Employees will have coverage that includes benefits for eye exams, eyeglass lenses, frames and contact lenses through an expansive network of participating VSP provider locations.

## Life Insurance

Your employees and their loved ones can be protected from financial hardship in the event of a death. With group term life insurance plans, you can offer coverage based on salary or a flat benefit amount. These benefits are offered through Consumers Life Insurance Company, a subsidiary of Medical Mutual.

# Tools and Resources

The COSE MEWA, in partnership with Medical Mutual, offers convenient online tools for both you and your employees to manage all aspects of your health insurance plans.

## EmployerLink

With EmployerLink, you can quickly take care of your day-to-day management duties:

- Add/cancel employees
- Change personal and dependent information
- Order ID cards
- Pay your monthly bill
- View certificate books

## Identity Theft Services

As a value-added benefit of the COSE MEWA, you and your employees will have access to identity theft resolution services at no additional cost. Services are provided through ID Resolution, a leader in identity management services. Your employees will have unlimited access to fraud specialists who facilitate the resolution of virtually any identity-related problem.

## Online Tools

Medical Mutual offers online tools to provide all enrolled employees with 24/7 access to their accounts on their smart phones, tablets or computers using My Health Plan or the MedMutual Mobile App:

- Access your ID card anytime you need it
- Find a doctor, hospital or urgent care facility near you
- View plan benefits and claims information
- Compare provider and treatment costs using the My Care Compare tool
- Opt-in for paperless communications

# Spending Accounts

## Health Savings Account

A health savings account (HSA) allows your employees to save for healthcare costs in a tax-advantaged account. When used in conjunction with a Medical Mutual qualified high deductible health plan:

- Contributions are made tax free
- The HSA balance earns interest tax free
- Qualified medical expense payments from the account are tax free, including payments made for IRS-eligible dependents

Medical Mutual's HSA has no monthly account administrative fees for your employees and allows them to manage their COSE MEWA and Medical Mutual benefits and HSA together through My Health Plan, Medical Mutual's secure member website.



Once an employee enrolls in the HSA and registers for My Health Plan, he/she will be able to:

- Track HSA and investment balances
- Pay for qualified medical expenses
- Invest in mutual fund options (a minimum balance may be required)
- Report and reissue a lost or stolen debit card
- Access tax forms
- Use all the health benefits resources on My Health Plan
- Use a Medical Mutual debit card to pay for qualified medical expenses, including doctor visits, prescriptions and more

An employee can use his/her Medical Mutual debit card to pay for qualified medical expenses, including doctor's visits, prescriptions and more.

As a plan sponsor, the Medical Mutual HSA provides you full administrative access to your employees' HSA plans. You'll be able to:

- Manage employee enrollment and verify employee participation
- Change employer/employee contributions
- Manage all reporting

## Flexible Spending Accounts

A flexible spending account (FSA) is a tax-free account an employee funds and uses to pay for out-of-pocket healthcare costs. The employee's pretax contribution to the FSA lowers the employer's FICA tax liability and may help save on other taxes. Depending on the FSA, employees can be reimbursed for expenses related to healthcare, vision and dental expenses; work-related transportation; and dependent daycare.

Medical Mutual offers several FSA options to meet the needs of your employees:

- **Medical FSAs**

For expenses related to certain out-of-pocket healthcare costs, including deductibles, copays, prescription medications and medical equipment

- **Limited purpose FSA**

For dental and vision expenses only and can be paired with an HSA

- **Child daycare, elder care and adult daycare account options**

To pay for the care of dependent children under age 13 or dependent adults who cannot care for themselves

- **Commuter benefit accounts**

For parking or public transportation expenses related to commuting to and from work

The IRS limits the amount employees can contribute to medical FSAs for 2018 to \$2,650, subject to cost-of-living adjustments. You decide whether your employees have to forfeit the funds or can carry over up to \$500 into the next plan year. Employees who have an HSA are prohibited from keeping funds in a medical FSA, but can combine funds with a limited-purpose FSA.



## Health Reimbursement Arrangements

A health reimbursement arrangement (HRA) is an IRS-approved, employer-funded, tax-advantaged employer health benefit plan that reimburses employees for out-of-pocket medical expenses. HRAs cover medical expenses that are subject to the deductible incurred by your employees, their eligible spouses and dependents.

An HRA from Medical Mutual:

- Allows you to custom build an HRA plan to meet the size and budget of your business
- Provides employees quick and efficient claims processing by Medical Mutual without claim submission
- Tracks HRA activity for the employee on their Explanation of Benefits (EOB) and online through the My Health Plan



## Focus on Health and Wellness

Through Medical Mutual, the COSE MEWA offers a comprehensive suite of programs designed to promote healthy lifestyle behaviors. These wellness programs start with a health assessment to provide a baseline to help your employees better understand their health and identify risk factors for disease. Additional programs are available so your employees can make positive changes to improve their well-being.

### Health Resource Center

By accessing the Health Resource Center on My Health Plan, your employees can watch videos designed to teach them how to eat healthier, be more active and manage any conditions they may have. They can also access interactive tools and quizzes, a searchable health encyclopedia and a symptom checker tool.

### Fitness Discounts

Your employees can save money on memberships to local and national fitness clubs through Medical Mutual's Fitness Discounts Program.

### QuitLine Program

Medical Mutual's QuitLine is available to help tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan and educational materials. In addition, nicotine replacement therapy is available to maximize their chances of quitting.

### Weight Watchers® Reimbursement

To help employees reach their health and weight goals, Medical Mutual offers a special reimbursement for completing a Weight Watchers meeting series. Your employees and their dependents ages 10 and older can participate in Online, At Work or Local (Community) Meetings and can be reimbursed up to \$150 of their registration fees per calendar year based on attendance.

**For more information or to get a quote, please contact your broker or call (440) 878-5930. You can also email questions to [COSEbenefits@medmutual.com](mailto:COSEbenefits@medmutual.com).**

Weight Watchers is a registered trademark of Weight Watchers International.

## Notes

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