



**Full Value-Driven  
Health Plan™**  
*with No Network Access*

**Open Enrollment  
Information**

# Welcome to Open Enrollment!

We have worked hard to provide you excellent benefits packages that provide quality care at an affordable price.



Each year during open enrollment you have the opportunity to:

- Enroll in the health plan (if you're not already enrolled)
- Change coverage options
- Add or remove dependents (spouse or children)
- Waive your benefits if you receive coverage elsewhere

**Please read this guide carefully to learn about your health plan options. Remember the next opportunity you will have to make changes to your benefits will be during next year's open enrollment.**



# Your Plan Providers:



## HST

HST, a MultiPlan Company, has been at the forefront of providing Value-Driven Health Plan services that reduce healthcare costs while establishing sustainable benefit plans. HST's pricing technologies provide cost benchmarks to objectively determine the value of medical services and introduce pricing accountability.

# Features of Your Plan

Value-Driven Health Plan services – VDHPs – are a transparent way to determine the price of service by reimbursing providers based on the value and quality of care that they provide. HST's pricing methodology uses Medicare+ and Cost+ information to determine a fair and reasonable price for medical services.

VDHPs allow you to search for healthcare by providing access to mobile and web-based provider searches that focus on the quality of care, cost estimation, and HST acceptance ratings. You also have access to personalized communications regarding your plans and to HST's Patient Advocacy Center – dedicated to negotiating with providers/facilities on your behalf in the unlikely case of a balance bill.

## What will you pay for care?

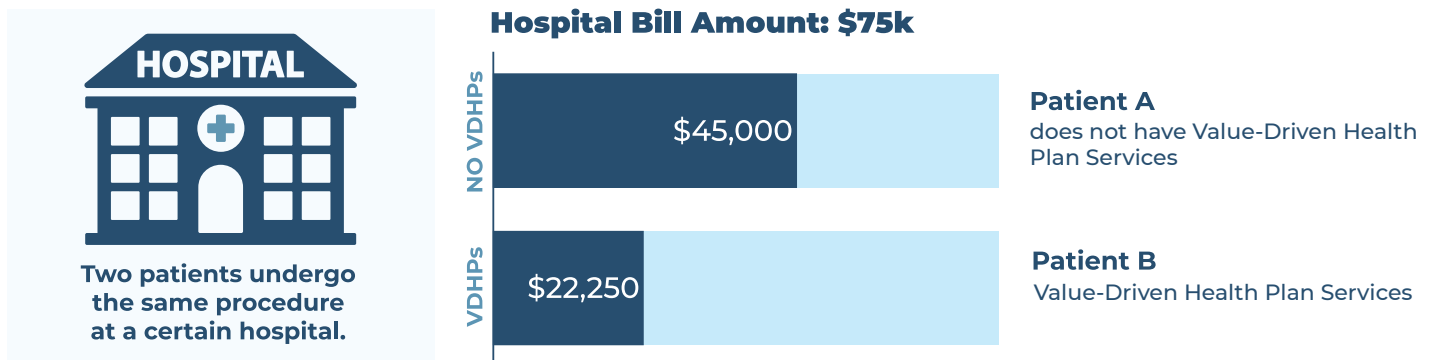
Your costs will vary based on procedure and hospital, but may will be lower with a Value-Driven Health Plan. As you can see, Value-Driven Health Plans can save you hundreds of dollars. You would only be responsible for your deductible and coinsurance, up to the annual out-of-pocket maximum. The end result is a price that is fair to both the provider and the member.

Member A&B are both billed \$75,000 for a procedure.

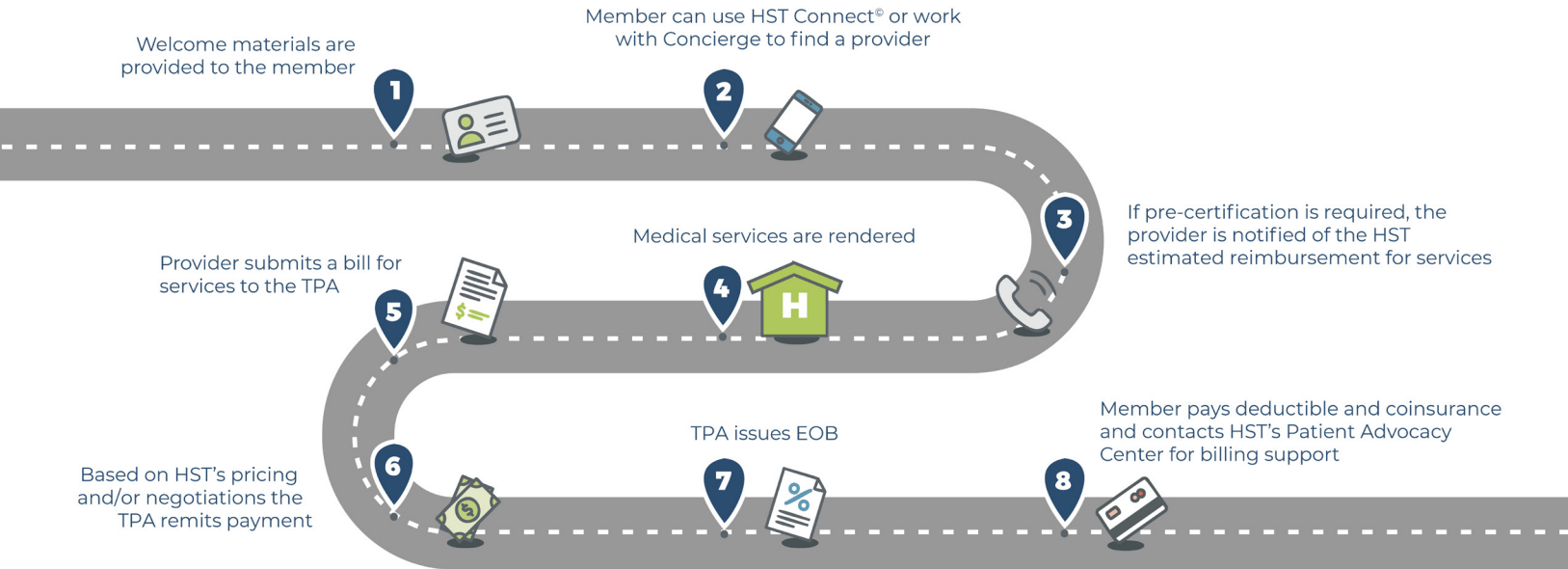
Member A's plan pays \$45,000 which is paid based on a 60% discount off of billed charges (traditional approach).

Member B's plan pays \$22,250 which is based on 140% of Medicare (VDHP approach).

The difference between the payments or the savings achieved by using a Value-Driven Health plan is \$22,750.



# The Member Experience



## Full Value-Driven Health Plans are Open Access

This means that there are no network restrictions when selecting a facility or a physician.

Therefore there are no additional Out-of-Network costs to worry about.

# Patient Advocacy Center

HST's Patient Advocacy Center (PAC) is a service available to you for those rare instances of balance billing. A balance bill is a bill you may receive for an amount above what is listed as the patient responsibility on your Explanation of Benefits. PAC's responsibility is to ensure that excessive charges are not passed on to you. Since our plan is based on fair and transparent pricing, you should not have to worry about any unexpected bills.



## What should I do in the rare instance I receive a balance bill?

If you receive a balance bill, DO NOT PAY IT! Instead immediately contact PAC. A Patient Advocate will be assigned to your case and will directly deal with the provider to resolve the issue while keeping you informed every step of the way.

## Will my credit be affected?

No, the Federal Fair Credit Reporting Act mandates that the provider nor their agent may threaten your credit rating or report you as delinquent while your claim is being disputed.

## Will the provider know an HST Patient Advocate is involved in my case?

Yes, an HST Patient Advocate will contact the provider via phone and in writing informing them that they will be the liaison between you and the provider. The Patient Advocate will insist that all communication with you cease immediately.

## Will I be notified when the dispute has been resolved?

Yes, an HST Patient Advocate will notify you of the final resolution.

### Information to Provide PAC

PAC understands your situation and is there to help you. In order to best assist you, please provide the following information:

- Your full name
- Your employer's name
- The date(s) services were provided
- A copy of the bill
- A copy of the EOB (if available)
- Your phone number and email address so we can update you throughout the process.

### Contact Patient Advocacy Center (PAC)

PHONE: (888) 837-2237

FAX: (949) 891-0420

pac@hstechnology.com

HST Connect Mobile App or

HSTconnect.com



# Healthcare Pricing At Your Finger Tips!

HST brings pricing transparency and comparative shopping to healthcare services! HST Connect® is a mobile app as well as a web-based provider look-up tool, which offers you 24/7 access to pricing comparisons, key health plan information, and provider acceptance and quality ratings. This tool is offered in both English and Spanish.

## Comparative Shopping for Care

When you are scheduling a service at a hospital, for example knee surgery or maternity care, where you go will affect what you pay. Usually your doctor will recommend a facility for your procedure. Using HST Connect you can view provider costs and identify hospitals that accept VDHPs. By choosing wisely, you can keep your costs as low as possible.

## App Features

### Find a Provider

Find a provider, facility or other healthcare service, either in-network or with high Value-Driven Health Plan™ acceptance rates. You can search by geographic area or specialty.

### Price a Procedure

Get out-of-pocket cost estimates for all providers and services (compliant with No Surprises Act guidelines and Transparency in Coverage regulations). See our Cost Estimation video at [hstechnology.com/members](https://hstechnology.com/members).

### Nominate a Provider

Nominate a provider to join one of our networks if they do not already participate.

### Member Information

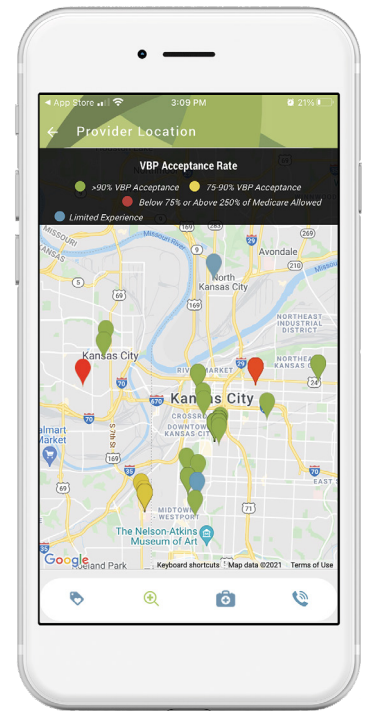
Select a primary care provider, access your insurance card, and view your deductible, copays, and co-insurance information.

### Procedure Information

Learn about procedure costs and gain access to medical reference articles and detailed descriptions of the procedure from MedlinePlus.

### Access Telehealth

Speak with a medical provider anytime 24/7 through Walmart Health Virtual Care telehealth platform.



### Review Quality Ratings

Choose a provider considering HealthCorum physician quality scores using Cost, Appropriateness and Effectiveness of Care. Physicians and facilities also have star ratings as reported by the Centers of Medicare and Medicaid Services (CMS).

### Turn-by-Turn Directions

Navigation from your location to a provider is available through Google and Apple Maps.

### Review Value-Driven Health Plan Acceptance

View providers that have Value-Driven Health Plan experience in your area. Color coding on the app will show you provides acceptance.

### Prescription Pricing Information

Lookup prescription pricing estimates from FamilyWize.

### Notifications

Receive secure updates from your Patient Advocate.



Scan here to download, or  
find it in the App Store or  
Play Store



# Value-Driven Health Plan

## Frequently Asked Questions

### What is a Value-Driven Health Plan?

Value-Driven Health Plans (VDHP) establish prices for the services offered by providers under a health plan. VDHP works by reimbursing providers based on the value and quality of care. The process is fully transparent and based on Medicare and Cost+, so the end result is a price that is fair to both the facility and the patient.

### Is My Value-Driven Health Plan Applied to All My Medical Claims?

No, HST's pricing only applies to facility claims such as hospitals, surgery centers, outpatient facilities, and dialysis. Your normal physician access has not changed.

### What is the benefit of having a Value-Driven Health Plan?

We're always checking to make sure providers are charging you a fair price for your medical services and not billing you for anything above your patient responsibility. A Value-Driven Health Plan allows you to compare prices for medical services the same way you would shop for any major purchase. Think of it like buying a car. You compare prices to make sure you are getting the best price available.

### Are providers familiar with Value-Driven Health Plans?

Yes, providers are required to file their costs and pricing information with the Centers for Medicare & Medicaid Services (CMS) and comply with numerous state pricing transparency requirements.

### Will my provider accept my Value-Driven Health Plan?

Providers are expected to adhere to your benefit plan and if they have questions they can obtain clarification of your coverage by calling the telephone number indicated on your ID card.

### What if a provider does not accept my Value-Driven Health Plan?

If the provider and the plan can not come to an agreement we will assist you with choosing an alternate provider.

### What happens if a provider balance bills me?

If the provider attempts to balance bill you for an amount above what is listed as your patient responsibility, immediately reach out to the Patient Advocacy Center. A Patient Advocate will work directly with the provider to resolve the discrepancy and handle all inquiries from the provider while keeping you informed.

### Contact Patient Advocacy Center (PAC)

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