INDIVIDUAL & FAMILY PLANS

2024







ABOUT US

University of Utah Health Plans is committed to improving the member experience, quality of care, health of populations, and reducing the cost of care. BY UTAH FOR UTAH because here in Utah, we know what matters most to our community.

CARE & COVERAGE

Our plans are designed to cover essential health benefits including inpatient, emergent, maternal, mental, behavioral, prescription drugs, lab tests, preventative, pediatric care services and much more.

BY UTAH.

FOR UTAH

PLANS BY UTAH FOR UTAH



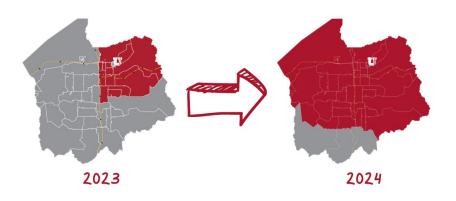
- Fully-Insured & Self-Funded Employer Groups
- Third Party Administration (TPA)
- Pharmacy
- Behavioral Health
- Healthy U Medicaid
- Health Choice Utah Medicaid
- University of Utah Athletes
- Individual & Family Plans (On and Off Exchange)



OUR NETWORK

HEALTHYPREMIER

UHEALTHPLUS



84101, 84102, 84103, 84105, 84106, 84107, 84108, 84109, 84110, 84111, 84112, 84113, 84115, 84117, 84124, 84127, 84130, 84009, 84047, 84070, 84081, 84084, 84088, 84090, 84091, 84092, 84093, 84094, 84095, 84104, 84114, 84116, 84118, 84119, 84120, 84122, 84123, 84125, 84126, 84128, 84129, 84131, 84133, 84134, 84138, 84139, 84141, 84143, 84145, 84147, 84148, 84150, 84151, 84152, 84157, 84158, 84165, 84170, 84180, 84184, 84190, 84199, 84044



PLAN CHANGES IN 2024

CONTINUING PLANS

- Healthy Premier Gold Copay
- Healthy Premier Silver Copay
- Healthy Premier Silver Elect Off-Exchange
- Healthy Premier Bronze w/3 Copays
- Healthy Premier Bronze HSA
- Healthy Premier Expanded Bronze
- Healthy Premier Gold Standard
- Healthy Premier Silver Standard
- Healthy Premier Bronze Standard

- Healthy Premier Expanded Bronze Standard
- Healthy Premier Expanded Bronze Standard Choice
- U Health Plus Gold
- U Health Plus Silver
- U Health Plus Bronze (Expanded removed)
- U Health Plus Gold Standard
- U Health Plus Silver Standard
- U Health Plus Expanded Bronze Standard

DISCONTINUED PLAN

 Healthy Premier Bronze Standard Plan (Cross-Walking those members to the Healthy Premier Expanded Bronze)



PROVIDERS

UHEALTHPLUS

8 HOSPITALS

13 URGENT CARE

5,578 PROVIDERS

HEALTHYPREMIER

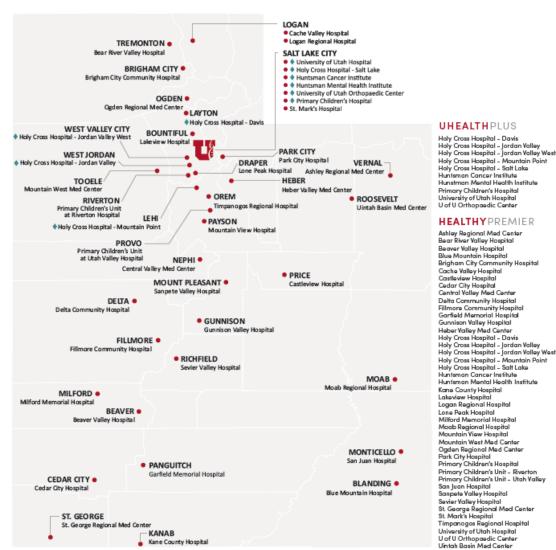
45 HOSPITALS

99 URGENT CARE

16.494 PROVIDERS

HOSPITAL DIRECTORY

♦ UHEALTHPLUS
• HEALTHYPREMIER









2024 PLAN RECAP

HEALTHY PREMIER NETWORK

Healthy Premier is one of Utah's largest provider networks with access to **U of U Health**, **Centura/Holy Cross** (formerly Steward), **MountainStar Healthcare**, and many other local, award-winning hospitals and providers.

U HEALTH PLUS NETWORK

U Health Plus is our more narrow network. If you live in certain Salt Lake County zip codes, our U Health Plus network provides access to award-winning hospitals and clinics right in your neighborhood, including **U of U** Health, the Community Health Centers, Primary Children's Hospital, Foothill Family Clinic, Granger Medical, Health Clinics of Utah, Olympus, Exodus Clinic, Centura/Holy Cross providers and more.

HEALTHY PREMIER

- Healthy Premier Gold Copay
- Healthy Premier Silver Copay
- Healthy Premier Silver Elect Copay Off EX Only
- Healthy Premier Bronze 3/Copay before Deductible
- Healthy Premier Bronze HSA
- Healthy Premier Expanded Bronze
- Healthy Premier Gold Standard
- Healthy Premier Silver Standard
- Healthy Premier Expanded Bronze Standard
- Healthy Premier Expanded Bronze Standard Choice

U HEALTH PLUS

- U Health Plus Gold (\$0 Copay for PCP & Urgent Care)
- U Health Plus Silver (\$0 Copay for PCP & Urgent Care)
- U Health Plus Bronze (\$0 Copay for PCP & Urgent Care)
- U Health Plus Gold Standard
- U Health Plus Silver Standard
- U Health Plus Expanded Bronze Standard



WORLD-CLASS CUSTOMER SERVICE



One-Call Resolution

Our representatives walk members through issues from beginning to end, no need for transfers or handoffs.



🜟 7 day

AVG CLAIM TURN-AROUND TIME (Benchmark 14 days)



24 second

AVG CALL WAIT TIME (Benchmark 30 seconds)



94%

PHONE AUDIT ACCURACY

(Benchmark 90%)

Individual & Family Plans Customer Service Line:

- (801) 213-4111
- Toll-free (833) 981-0214



REALR_X PHARMACY BENEFITS

Live Chat Feature

Members can start a chat with the pharmacy customer service team to easily get answers to their pharmacy questions.

REALRX CARELINK ASSIST

Helps members get high-cost specialty medications at a lower cost through manufacturer discounts, copay cards, mail order and more.

REALRX CARELINK INTERNATIONAL

Helps members access medications from first-tier countries (Canada, New Zealand, Australia, Great Britain, France & Germany) 40% - 60% discount.

REALRX CARELINK COUPON PLUS

Assist members to help offset the member coinsurance responsibility partially or, in some instances, entirely.





HSA SPECIAL MAINTENANCE

2024 DRUG CATEGORY LIST

Each category below includes specific drugs and devices. Members should verify with their plan if a generic version of the drug must be tried before filling a brand-name version.

- Antidepressants
- Blood glucose monitor
- Bone Health
- Cardiovascular
- Cholesterol
- Continuous glucose monitor
- Diabetic medications
- Diabetic supplies
- Diabetic test strips
- Respiratory medications





ACA PREVENTIVE DRUGS

2024 DRUG CATEGORY LIST

Certain prescription drugs are considered preventive under the Affordable Care Act (ACA) and are covered at no cost to the member. Some limits may apply.

- Aspirin
- Birth Control
- Bowel Prep
- Breast Cancer Risk Reduction
- Cholesterol Medications
- Fluoride Supplements
- Folic Acid Supplements
- Prevention of HIV (PrEP)
- Smoking Cessation
- Vaccines



2024 PREVENTIVE CARE SERVICES

These services are covered 100% (no member responsibility)

- Wellness Visits
- Adult & Pediatric Routine Eye Exam
- Flu Shot
- Colonoscopy (screening & diagnostic)
- PAP Test
- Mammogram
- Cholesterol Screening



MEMBER INCENTIVES



FLU SHOT - \$50

Who: All ages

When: Between 8/1/23 and 12/31/23



WELL-CHILD VISIT - \$50

NEW

Who: Kids age 3-17

When: 2024 calendar year



PREVENTIVE CARE VISIT - \$50

Who: All members age 18+

When: 2024 calendar year



BREAST CANCER SCREENING - \$50

NEW

Who: Women age 40+

When: 2024 calendar year



QUALITY IMPROVEMENT

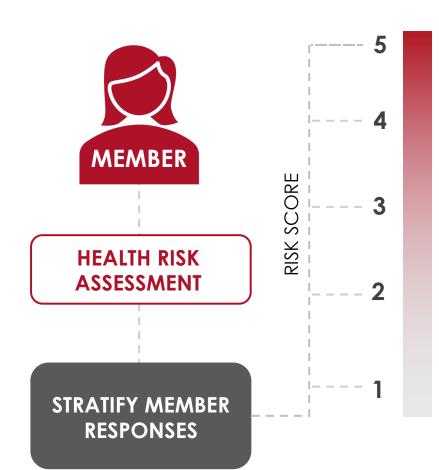


The Health Plans Quality Improvement Program is based on the Triple Aim

- 1. Improving the experience of care (quality and satisfaction)
- 2. Improving the health of populations
- 3. Reducing the cost of health care costs



HEALTH RISK ASSESSMENTS



HIGH TOUCH

Contact daily to every 3 months

MEDIUM TOUCH

Contact every 3 to 6 months

LOW TOUCH

Contact every 6 months to one year



CARE MANAGEMENT PROGRAMS



Disease Management tailored to the member's chronic condition(s) (diabetes, asthma, etc.)



Transition Inpatient Program for safe discharge from the hospital



Behavioral Health access assistance and medical care integration



Pregnancy and Postnatal care coordination and support



Utilization Management to assess the use of healthcare services



2024 BENEFIT HIGHLIGHTS

Benefit Highlights

2024 INDIVIDUAL PLANS HEALTHY PREMIER & U HEALTH PLUS

UHEALTHPLUS

HEALTHYPREMIER

	HEALTHY PREMIER GOLD COPAY	U HEALTH PLUS GOLD	HEALTHY PREMIER GOLD STANDARD	U HEALTH PLUS GOLD STANDARD	HEALTHY PREMIER SILVER ELECT COPAY (OFF)	HEALTHY PREMIER SILVER COPAY	U HEALTH PLUS SILVER	HEALTHY PREMIER SILVER STANDARD	U HEALTH PLUS SILVER STANDARD	HEALTHY PREMIER BRONZE 3 COPAY	HEALTHY PREMIER EXPANDED BRONZE	U HEALTH PLUS BRONZE	HEALTHY PREMIER EXPANDED BRONZE STANDARD	HEALTHY PREMIER EXPANDED BRONZE STANDARD CHOICE	U HEALTH PLUS EXPANDED BRONZE STANDARD	HEALTHY PREMIER BRONZE HSA
FEATURES																
Annual Deductible (individual/family)	\$1,500/\$3,000	\$2,000/\$4,000	\$1,500/\$3,000	\$1,500/\$3,000	\$4,500/\$9,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,900/\$11,800	\$5,900/\$11,800	\$8,750/\$17,500	\$8,000/\$16,000	\$8,500/\$17,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$8,050/\$16,100
Prescription Drug Deductible (individual/family)	\$500/\$1,000	\$500/\$1,000	\$0/\$0	\$0/\$0	Included in Med	\$4,000/\$8,000	\$4,000/\$8,000	Included in Med	Included in Med	Included in Med	\$3,000/\$6,000	\$3,500/\$7,000	Included in Med	Included in Med	Included in Med	Included in Med
Annual Out-of-Pocket Maximum (individual/family)	\$7,000/\$14,000	\$7,000/\$14,000	\$8,700/\$17,400	\$8,700/\$17,400	\$8,500/\$17,000	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,400/\$18,800	\$9,400/\$18,800	\$9,400/\$18,800	\$8,050/\$16,100
BENEFITS																
Emergency and Urgent Care																
Emergency Room	\$200 copay/ visit AD	\$250 copay AD	25% Co AD	25% Co AD	\$500 copay AD	\$500 copay AD	\$500 copay AD	40% Co AD	40% Co AD	40% Co AD	50% Co AD	50% Co AD	50% Co AD	50% Co AD	50% Co AD	0% Co AD
Urgent Care	\$25 copay/ visit DW	\$0 copay DW	\$45 copay DW	\$45 copay DW	\$30 copay DW	\$30 copay DW	\$0 copay DW	\$60 copay DW	\$60 copay DW	\$50 copay/ first 3 visits then 40% Co AD	\$50 copay DW	\$0 copay DW	\$75 copay DW	\$75 copay DW	\$75 copay DW	0% Co AD
Office Visits																

Benefit Highlights

2024 INDIVIDUAL PLANS HEALTHY PREMIER & U HEALTH PLUS

UHEALTHPLUS

HEALTHYPREMIER

Cost Sharing Reduction (CSR) Plans

Plans available through Marketplace Only	HEALTHY PREMIER SILVER COPAY 73% CSR	HEALTHY PREMIER SILVER COPAY 87% CSR	HEALTHY PREMIER SILVER COPAY 94% CSR	U HEALTH PLUS SILVER 73% CSR	U HEALTH PLUS SILVER 87% CSR	U HEALTH PLUS SILVER 94% CSR	HEALTHY PREMIER SILVER STANDARD 73% CSR	HEALTHY PREMIER SILVER STANDARD 87% CSR	HEALTHY PREMIER SILVER STANDARD 94% CSR	U HEALTH PLUS SILVER STANDARD 73% CSR	U HEALTH PLUS SILVER STANDARD 87% CSR	U HEALTH PLUS SILVER STANDARD 94% CSR
FEATURES												
Annual Deductible (individual/family)	\$4,000/\$8,000	\$500/\$1,000	\$0/\$0	\$4,000/\$8,000	\$500/\$1,000	\$0/\$0	\$5,700/\$11,400	\$700/\$1,400	\$0/\$0	\$5,700/\$11,400	\$700/\$1,400	\$0
Prescription Drug Deductible (individual/family)	\$2,000/\$4,000	\$150/\$300	\$0/\$0	\$2,000/\$4,000	\$150/\$300	\$0/\$0	Included in Med	Included in Med	\$0/\$0	Included in Med	Included in Med	\$0/\$0
Annual Out-of-Pocket Maximum (individual/family)	\$7,550/\$15,100	\$3,000/\$6,000	\$1,600/\$3,200	\$7,550/\$15,100	\$3,000/\$6,000	\$1,600/\$3,200	\$7,200/\$14,400	\$3,000/\$6,000	\$1,800/\$3,600	\$7,200/\$14,400	\$3,000/\$6,000	\$1,800/\$3,600
BENEFITS												
Emergency and Urgent Care												
Emergency Room	\$250 copay AD	\$250 copay AD	\$100 copay AD	\$250 copay AD	\$250 copay AD	\$100 copay AD	40% Co AD	30% Co AD	25% Co	40% Co AD	30% Co AD	25% coinsurance
Urgent Care	\$30 copay DW	\$10 copay DW	\$10 copay DW	\$0 copay DW	\$0 copay DW	\$0 copay DW	\$60 copay DW	\$30 copay DW	\$5 copay DW	\$60 copay DW	\$30 copay	\$5 copay
Office Visits												

VALUE ADDED MEMBER BENEFITS



TELEHEALTH

Convenient, cost-effective health care from a smartphone, tablet, or computer



MENTAL HEALTH SERVICES

We offer several benefits in partnership with the Huntsman Mental Health Institute



MEMBER PORTAL

Access health plan information, including claims, benefits, and more, 24/7



ACCESS ASSISTANCE

Get help finding a provider or scheduling an appointment 801-587-2851



MEMBER DISCOUNTS

Discounts on health-related products and services. Details at UofUHealthPlans.org



NURSE LINE

24/7 line for general info about health resources on the plan 801-505-3198



TELEHEALTH - MDLIVE

URGENT CARE. MEDICAL. BEHAVIORAL HEALTH.

TRADITIONAL PLANS

Medical

\$0 - covered at 100%

Behavioral

Same copay as primary care

HIGH DEDUCTIBLE PLANS

Medical

Covered at 100% through 2024

Behavioral

Covered at 100% through 2024

FOR MORE INFORMATION

mdlive.com/uhealthplans 1.844.475.2050





MENTAL HEALTH SERVICES

Members of our community should never feel they must face a mental health challenge alone.

FOR ANY MENTAL HEALTH CRISIS:

- National Suicide Prevention & Crisis Lifeline Dial 988
- Utah Crisis Line (UCL) 801.213.0816
- HMHI Mobile Crisis Outreach Team triaged thru the UCL-801.213.0816 or 800.273.TALK
- Utah Warm Line 833-SPEAKUT (Toll Free) or 801.587.1055
- SafeUT Crisis & Text Tip Line https://safeut.org/

FOR OUTPATIENT APPOINTMENTS

- Downtown Behavioral Health Clinic 801.585.1212
- Farmington Behavioral Health Clinic 801.213.3770
- Park City Behavioral Health Clinic 435.658.9998
- Recovery Clinic 801.585.1575

HUNTSMAN MENTAL HEALTH INSTITUTE | 801.583.2500

501 Chipeta Way, Salt Lake City, UT 84108 | healthcare.utah.edu/hmhi



MENTAL HEALTH DATA

Select Support Line of Business **Utah Crisis Services Data** HUNTSMAN **HEALTH** MENTAL HEALTH INSTITUTE Services Provided By: **Crisis Line** Warm Line Crisis Line MCOT Staff Contacted Contacted By Contacted By Calls Supported Police Department Dispatches First Responder Fire/EMS 4.539 377 59 54 Referral Sources Reasons for Calling Counties Served 2,003 Situational Stress Salt Lake Out 3.218 Utah Self 1.807 330 of Suicidal Ideation 1,174 Family Member/Friend 1,038 Information Only 371 Coordination of Care 321 Healthcare Provider 153 Davis Weber Psychosis or Grave Disability Conce.. 307 Police/Dispatch 54 Location Not Provided Harm to Self 184 1.334 Shelter 20 Substance Use 112 Harm to Others 67 Group Home 16 What Happens After Calling Utah Crisis Line Crisis Calls Supported Trend Null 4,871 85.2% 4.702 Concern Resolved 4.928 4,808 Hospital 13 4,385 MCOT Engaged 8.3% School 5 Jail/Detention 4 Referred to ED 3.4% Protective Services 3 02/23 03/23 04/23 05/23 06/23 07/23 Collaboration with PD 3.1% Fire/EMS 1 Call volume trends display prior completed months

MEMBER PORTAL

uuhip.healthtrioconnect.com

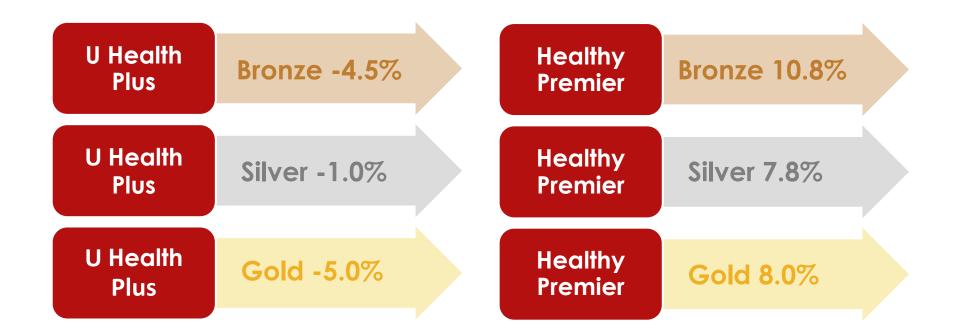
UUHIP 4 STAR RATING * *







2024 RATES



For your clients in Central and Southern Utah, we've got some great news!

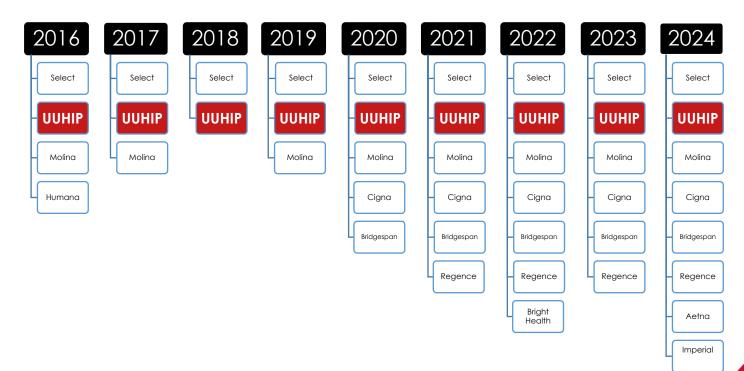
Our Healthy Premier Bronze HSA holds the title for being the most budget-friendly option in Washington, Iron, Grand, Kane, Millard, Piute, San Juan, Sevier, Wayne, Beaver, and Garfield Counties.

Check out our U Health Plus Bronze & U Health Plus Expanded Bronze Standard plans in Salt Lake Co.

U of U plans cover extra services: Adult Preventive Eye Exams, Sleep Studies, CPAP & more!

WHY CHOOSE U OF U HEALTH PLANS?

- ✓ Quality Service
- Exceptional Provider Networks
- ✓ Commitment to Promote Health and Wellness
- ✓ Excellent Enrollee Experience





BROKER PORTAL

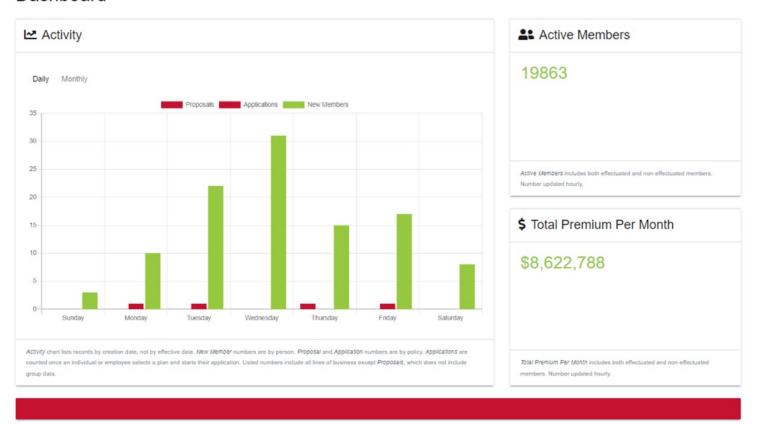


Enrollment Billing Commissions

♠ New Quote People Groups Agents Life Events

Reports Tools • Q •

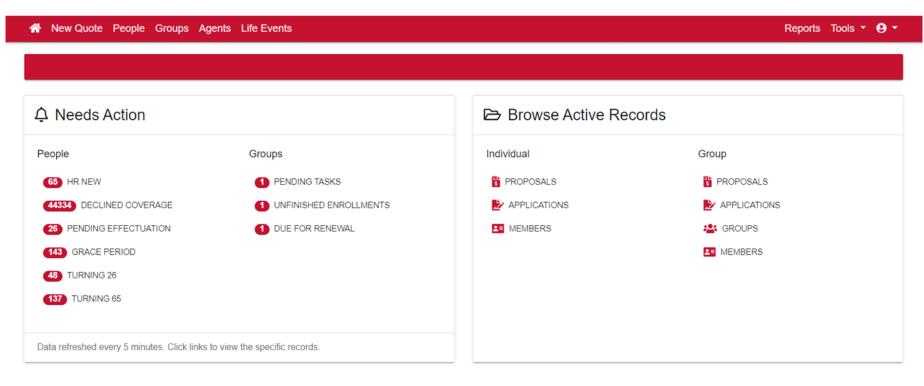
Dashboard



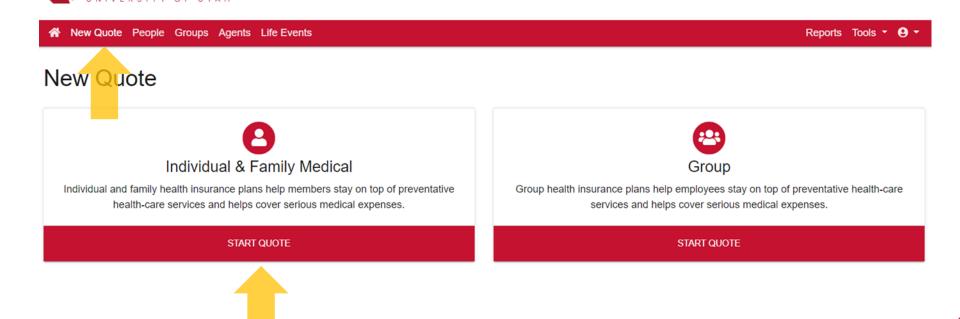
BROKER PORTAL DASHBOARD



Enrollment Billing Commissions



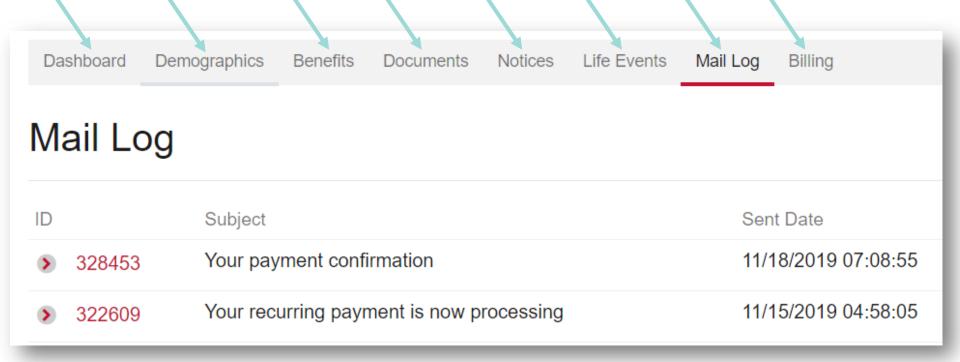
QUOTES





Billing Commissions

BROKER PORTAL TOOLS





Broker Raise!

2024 COMISSION STRUCTURE

	Base Commission	Enhanced Commission*				
Broker	\$20 PMPM (up from \$18)	\$20.50 PMPM				
Broker Bonus	\$125 Per New Subscriber					

2024 Enhanced Commission: Additional \$.50 PMPM on broker and GA commission for books over 1000 members (previously 1500 members)

*Enhanced commission applies when a general agency or an individual broker meets the following criteria:

- A. Coverage for 1,000 members sold and effectuated.
- B. 1,000 member threshold represents # of individuals signed up for the coverage using the general agent or individual broker and does not represent the number of members for which commission is paid.
- C. Commission is paid up to 5 individuals in a family unit that have paid premiums. All members over 5 per family do not generate additional commission.
- D. The enhanced commission level is paid instead of the base commission level once the enhanced commission threshold level is met. Enhanced commission is paid on all commission eligible members.

2024 BROKER BONUS

NEW SUBSCRIBER BONUS

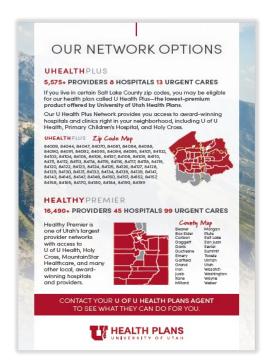
For the 2024 plan year, we are offering a \$125 bonus per new subscriber (up from \$75). Some things to note:

- Subscribers are considered new if they have never been enrolled in a U of U Health Plans Marketplace plan OR if they enroll in a U Health Plus plan for 2024 (including current members who move to U Health Plus). Members moving plans within the Healthy Premier network are not included.
- ➤ Bonuses will be paid as a one-time lump sum. The checks will go out similar to your commission check through the agency you are appointed under.
- ➤ A 3-month persistency minimum is required to earn the bonus. We will award bonuses only on plans where premiums are paid and current through March 31, 2024. Plans in a grace period on March 31 will not meet the requirements.

MARKETING MATERIALS

- ☑ Broker Introduction Form uhealthplan.utah.edu/brokers/pdfs/intro-form.pdf
- ✓ U of U Health Plans Store Link under "For Brokers" tab
- ☑ Brochures & Benefit Flyers
- ☑ Pop Up Desktop Advertisements











CONTACT INFO

Visit our website: https://uhealthplan.utah.edu/individual/

Broker Support Number (801) 587-2875

Broker Support Email Broker.Support@hsc.utah.edu

Cheri Day, Account Executive (801) 587-2937 cheri.day@hsc.utah.edu

Customer Service Number (801) 213-4111 - toll free (833) 981-0214

Member Payment Options

- ☐ Call our customer service 801-213-4111 Monday Friday 8am to 6pm MST (excluding holidays)
- □ Call 469-270-5492 to make a payment 24 hours a day through our automated system
- Log in to member account and pay online enroll.uhealthplan.utah.edu/ehp/eapp/login
- Pay through Member Portal uuhip.healthtrioconnect.com



QUESTIONS?

