



The Plan for Better Health

For your business, for your employees



Welcome to **Coventry Health Care**

Local Health Plan

Welcome to Coventry Health Care — a local health plan providing innovative and affordable health insurance coverage to employers and individuals for over twenty years. Coventry offers unique plan designs, progressive medical management, online wellness programs, and regional and national provider networks — so our customers can expect the best insurance value available.

National Strength

At Coventry, our dedicated local service is backed by Coventry Health Care, Inc., — a Fortune 500 company providing coverage to over 5 million members nationwide. Coventry provides a full range of managed care products and services to individuals, employer groups, government agencies and other insurance carriers — with a proven record of financial stability and service excellence. For more information about Coventry Health Care, Inc., please visit www.cvty.com.

The Bottom Line

9 out of 10 employers buying group health insurance direct from Coventry choose to stay with Coventry after the first year.

Why Choose Coventry?

Your group health insurance offering is probably one of the largest — and most important — investments in your business. Look to Coventry for solid coverage, simple administration, experienced industry guidance and a solution that makes financial sense for your business.

LOWER PREMIUMS. When you work directly with Coventry, there is no agent commission or fee built in to your rate, so your premiums can be lower. For most employers, this represents a significant savings and positive impact on their bottom line.

UNMATCHED PRODUCT EXPERTISE. From reviewing plan options to learning about Health Reimbursement Arrangements, you can expect in-depth product and industry knowledge from Coventry because we develop, manage and service your health plan.

GUIDANCE YOU CAN TRUST. Depend on your Coventry representative for an educated, unbiased recommendation for your group. Our goal is simple: to earn your long-term business by providing the plan options, information and guidance you need to maximize your benefits package and control your health care costs.



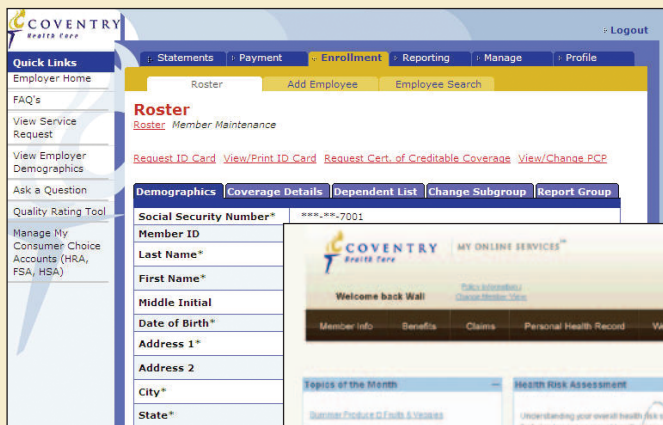
Proven Service Excellence

Coventry values the opportunity to serve business owners and administrators. Because running your business occupies most of your time, we provide a dedicated account manager to help you every step along the way.

DEDICATED ACCOUNT MANAGER. Your account manager will work with you to develop and evolve your approach to health benefits for your company. Working closely with other Coventry teams, your account manager will also facilitate responsiveness and ease of administration. From strategic business consultation to daily issues resolution, your account manager will spend the necessary time to understand your needs and surpass your expectations.

In addition, you will have access to an experienced group of customer service personnel who can identify issues, answer questions and provide support for you and your employees. Online tools for both plan administrators and employees provide additional support for the best health benefits experience.

FOR EMPLOYERS



FOR MEMBERS



Online tools simplify the health care experience

FOR EMPLOYERS

Online Account ManagementSM gives you the information you need, when you need it — at your fingertips. Your account management team has been fully trained in its functionality and will help you take advantage of this exciting Internet tool.

Online Account Management provides employers convenient, secure, self-service features that streamline plan administration. This online service simplifies:

- Enrollment and disenrollment, employee status changes, roster downloads and bill adjustments.
- Real-time access to important reports in a dynamic environment with drill-down features.
- Billing statement review.

FOR MEMBERS

Members can access everything they need from a single screen through **My Online ServicesSM**. My Online Services gives members a variety of information and tools to make wiser health care decisions, including:

- Provider comparison tools with quality ratings for hospitals, pricing information for procedures, and detailed profiles on physicians and hospitals.
- A Personal Health Record to help doctors treat members appropriately and to reduce the risk of medical errors.

- Prescription drug pricing and search tools to learn about costs, uses, precautions and side effects.

- Tools enabling members to:

- + Change primary care physicians.
- + View, print or request a copy of their ID card.

- + View claim details and benefit accumulators.

- + Communicate with a customer service representative via our message center.

Value-Packed *Health Plans*

Today, selecting the right health insurance plan is a strategic business decision. Coventry works closely with employers to offer health plans that maximize employee satisfaction and performance. Whether you are looking for a high level of benefits to provide your employees with the best possible coverage, or you are searching for a good value with more basic coverage, Coventry has the plan for you.

POINT-OF-SERVICE (POS) AFFORDABLE, FLEXIBLE COVERAGE

A popular choice among employers, our affordable POS plans are supported by a strong, regional provider network. With a POS plan, your employees can choose to see an in-network provider and receive a higher level of coverage, or choose an out-of-network provider with the potential for higher out-of-pocket expenses.

PREFERRED PROVIDER ORGANIZATION (PPO)

Our PPO plan options allow your employees freedom of choice across the nation. In addition to a broad, local PPO network, your employees will have in-network access to the Coventry National Network when outside the service area.

PRESCRIPTION DRUG COVERAGE

Most Coventry plan options provide prescription drug coverage with simple, fixed copayments. Easy to use, understand and budget, Coventry's prescription drug plan options provide reliable coverage for your employees.



DENTAL

Coventry Dental offers employee dental benefit plans and Medicare dental programs across the country. Our nationwide dental provider network gives your employees broad access and quality dental care at significant savings. A subsidiary of Coventry Health Care, Coventry Dental brings more than 40 years of experience to its customers and members.

The Bottom Line

Coventry's health plan options are uniquely designed to provide the coverage and flexibility your employers want — at a price that's right for your business.

Coventry Consumer Choice

Employers everywhere are challenged to provide adequate health care coverage options to their employees in the face of ever-rising health care costs. In many cases, Coventry Consumer ChoiceSM, featuring consumer-driven health solutions, can answer that challenge.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

An HRA is an employer-funded account that can be used to pay for qualified health care expenses and is often paired with a high deductible health plan (HDHP). HRA funds can be used by the employee to help meet the high deductible, thus giving them more control over their health care spending and limiting the employer exposure. In addition, the employer can choose annual rollover options and will keep all accumulated dollars if the employee leaves employment.

FLEXIBLE SPENDING ACCOUNTS (FSA)

An FSA is an account an employer can offer that is funded by the employee using pre-tax dollars. There are two types of Flexible Spending Accounts: Health Care and Dependent Care. Employees are able to contribute to their FSA account using pre-tax dollars, reducing the payroll taxes paid by the employer.

HEALTH SAVINGS ACCOUNTS (HSA)

A Health Savings Account (HSA) is a tax-free account often paired with a high deductible health plan. Your employees can use the funds in the account to pay their qualified medical expenses - including bills that go toward meeting the deductible - and many other expenses listed in IRS Publication 502. Combining a Coventry high-deductible health plan with an HSA account provides premium savings for you, the employer, while giving your employees the ability to pay for qualified health care expenses. The tax-free HSA funds can also be used to build a tax-sheltered safety fund for future medical expenses or even retirement.

All medical plans, accounts, cards and service are integrated into a single system — and all administration is handled by Coventry. Using a single source for all benefit options simplifies administration and gives employers and members the ease of “one-stop shopping” with unparalleled customer service.



Value Added Services

COVENTRY COMPLIMENTS

Many popular services are not covered by insurance because they are cosmetic or not medically necessary. Coventry Compliments, a no-cost discount program available to all Coventry members, helps you save money on these services with valuable discounts.

Use your Coventry ID card to access discounts on services including acupuncture, cosmetic dermatology, health clubs, LASIK eye surgery, sunglasses and more. Visit www.CoventryCompliments.com for more information.

EYEMED VISION

Proper vision care is important. That's why we offer our members a vision discount program through the EyeMed Vision Care program. It offers immediate savings on your eye care needs including eye exams, eyeglass frames and lenses.

Simply present your Coventry ID card to any EyeMed network provider to access your discount through a network of local and national vision providers, including Sears Optical, Target Optical, participating Pearle Vision locations, and JCPenney Optical.

Visit www.EyeMedVision.com for a full list of participating providers. Or, call EyeMed Vision Care at **866-211-2417**.



Passport Program

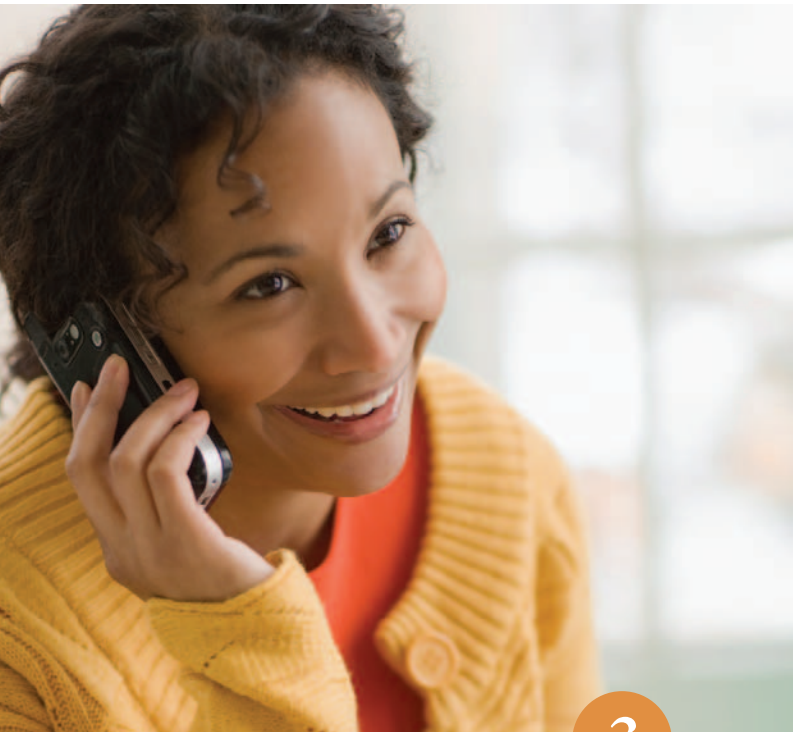
With the Passport Program, employees can get coverage for dependents residing outside the health plan service area. To qualify, dependents must be enrolled in one of our plans and live outside of the service area. Passport Program members receive out-of-area coverage at the highest level of benefits for many services when they are obtained from providers in the Coventry Health Care National Network.



Coventry Health Care in Iowa, Nebraska and South Dakota has earned a full Health Plan Accreditation through URAC. The URAC accreditation

process demonstrates a commitment to quality services and serves as a framework to improve business processes by benchmarking organizations against nationally recognized standards. Visit www.urac.org to learn more about URAC accreditation standards.

Provider **Network** and Service **Area**

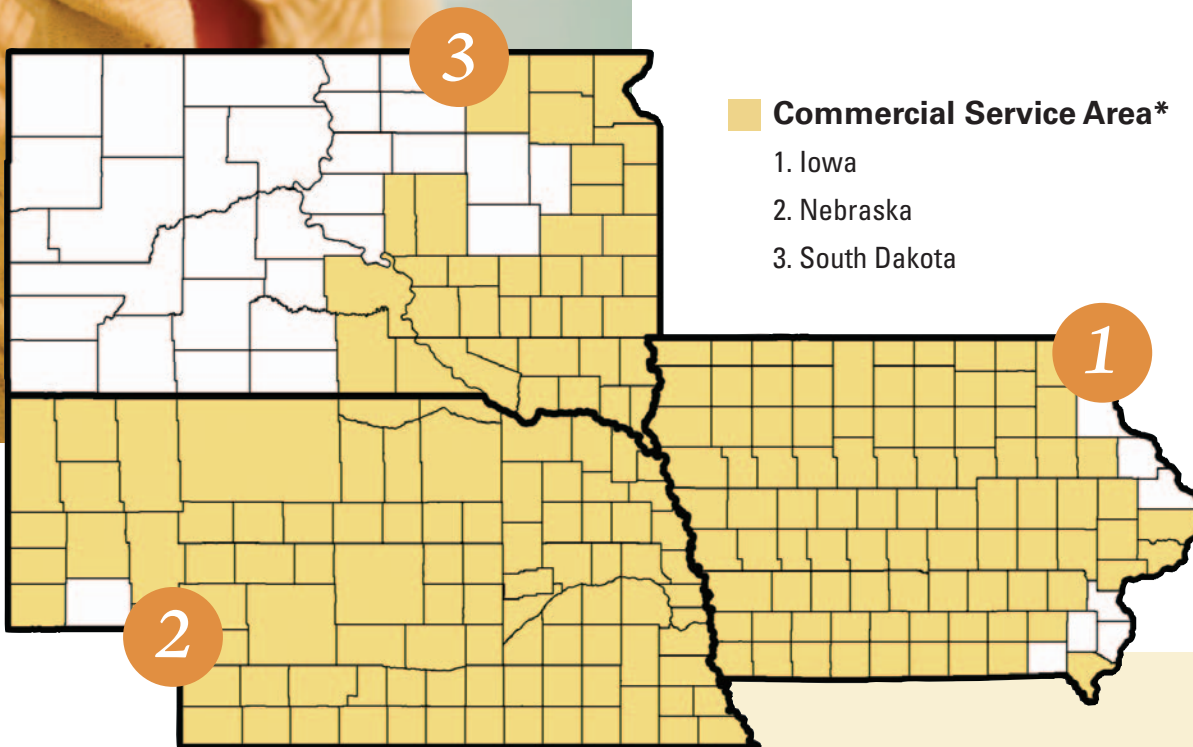


In order to negotiate significant discounts for you, Coventry contracts directly with hospitals, physicians and other medical providers. We work as a team with providers to coordinate care, and we continue to expand Coventry's provider network locally. This means your employees have more choices for local physicians and hospitals.

For the most current listing of providers or to create your own custom provider directory, please visit:

Iowa and South Dakota: www.chciowa.com

Nebraska: www.chcnebraska.com



The Bottom Line

With Coventry, you and your employees will have access to the health care providers you know and trust.

*As of January 1, 2011

Managing Employee Health and Wellness

With serious medical conditions on the rise and health care spending rising dramatically, the need for sharply focused medical management is critical in order to optimize each member's health as well as each employer's bottom line. Coventry Health Care integrates our medical and administrative expertise to deliver the best quality outcomes and the best value.

Coventry's medical management services encompass four integrated programs — wellness, disease management, complex case management and utilization management — that work together to produce the best outcomes.



■ **Coventry WellBeingSM** – Coventry WellBeing is an online educational self-care resource for members to help them stay healthy and mitigate risks. See page 9 for more information.

■ **Disease management** – 25% of the U.S. Population has a chronic condition or disease.¹ Coventry's disease management services are available to members with diabetes, asthma and other conditions. Our programs address diseases and conditions for which there are clear treatment measures to help members better manage their health. We provide educational materials as well as targeted reminders about recommended important tests or services.

■ **Complex case management** – Coventry members who have serious acute or chronic medical issues may benefit from our complex case management program. These members and their treating providers can work with our health services staff, who are specialists in supporting catastrophic or high-risk patients.

Our registered nurses provide these members advocacy and guidance through the health care system. Coventry's nurse case managers serve as a single point of contact and work closely with members, their physicians and family to improve compliance with physician treatment plans and achieve favorable clinical and financial outcomes.

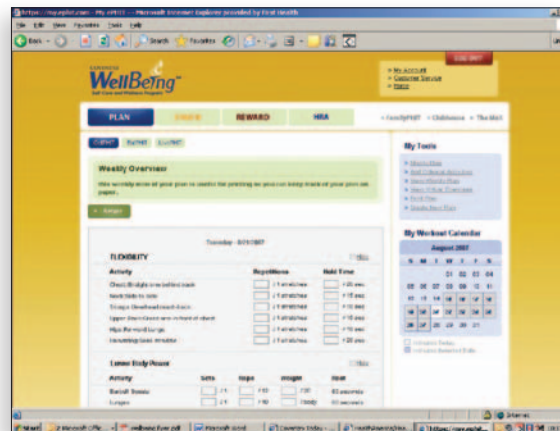
■ **Utilization management** – When and where employees get their care play a significant role in health care costs and quality. Coventry's trained clinical staff work with providers to pre-authorize coverage for certain types of services. Our review services reinforce use of evidence-based medicine and promote higher-quality care. Services include prospective review, precertification of hospital stays, concurrent reviews and discharge planning. Our goals are to ensure the most effective and efficient utilization of provider resources and to ensure the best possible health care outcomes.

1. Stanton MW. *The High Concentration of U.S. Health Care Expenditures*. Research in Action, Issue 19. AHRQ Publication No. 06-0060, June 2006. Agency for Healthcare Research and Quality, Rockville, MD. <http://www.ahrq.gov/research/ria19/expendria.htm>

Coventry WellBeingSM

Coventry is committed to our members' efforts to achieve their best possible health and wellness. Coventry WellBeingSM supports our members with self-care resources and improves their overall well-being. Members have access to a variety of programs, including:

- **Online Health Management** – Our program helps individuals of all ages get in shape, eat right and live well. It provides customized fitness, nutrition and life skills plans personalized to each member's health status and fitness goals.
- **Health Risk Assessments** – An online Health Risk Assessment tool analyzes responses to questions about health history and lifestyle. Members receive confidential information about conditions they may be at risk for and suggestions on how to reduce or eliminate risks.
- **Tobacco Cessation** – Coventry helps members quit smoking and stay smoke-free with an online smoking cessation program of evidence-based methods to treat tobacco addiction.*
- **E-mail Reminders for Tests and Screenings** – One way to maintain good health is to become aware of and adhere to recommended immunizations and preventive screenings for adults and children. Coventry encourages members to sign up online for e-mail reminders about scheduling important screening tests and immunizations.



*Additional fees apply.

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Rest assured, with Coventry you'll appreciate the ease and convenience of working with a local health plan backed by the resources of a large national company. What's more, you'll have your very own Coventry team — an experienced group of service personnel ready and eager to make certain your employees and you have the best possible health benefit experience.

Let us take the hassle out of health plan administration for you.

- ✓ Lower premiums
- ✓ Unmatched product expertise
- ✓ Guidance you can trust
- ✓ Proven service excellence

With Coventry, your employees and you enjoy:

- ✓ Access to a large physician and hospital network
- ✓ Affordable prescription drug coverage
- ✓ Preventive care services
- ✓ The freedom to see specialists without referrals
- ✓ Valuable discount and wellness programs
- ✓ Easy access to Coventry's National Network while traveling away from home

CONTACT INFORMATION

You don't have to wait for your next renewal — we can get started today.

Contact us at:

Toll-free: 866-784-7997

Email: GoCoventry@cvty.com

Web: www.chciowa.com (Iowa and South Dakota)
www.chcnebraska.com (Nebraska)

Iowa

4320 114th Street
Urbandale, IA 50322

Nebraska

15950 W. Dodge Road
Omaha, NE 68118



This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Coventry.

Point-of-Service (POS) plans in Iowa are underwritten and administered by Coventry Health Care of Iowa, Inc. Point-of-Service plans in Nebraska are underwritten and administered by Coventry Health Care of Nebraska, Inc. Preferred Provider Organization (PPO) plans in Iowa and South Dakota are underwritten by Coventry Health and Life Insurance Company and administered by Coventry Health Care of Iowa, Inc. Preferred Provider Organization (PPO) plans in Nebraska are underwritten by Coventry Health and Life Insurance Company and administered by Coventry Health Care of Nebraska, Inc.



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