



The Right *One* For You

Health Coverage for Individuals and Families





Take charge of
your health care.
Get affordable coverage
from CoventryOne.[®]

Whether you need a little coverage or a lot, CoventryOne is right for you with:

- 1 AFFORDABLE PLAN OPTIONS THAT MEET YOUR NEEDS
- 2 VALUABLE EXTRAS THAT HELP KEEP YOUR COSTS DOWN
- 3 FAST, ACCURATE CLAIM PROCESSING
- 4 FRIENDLY, EFFICIENT CUSTOMER SERVICE SUPPORT
- 5 SECURE ONLINE ACCESS TO BENEFIT INFORMATION THROUGH MY ONLINE SERVICESSM

CoventryOne gives you freedom

CoventryOne has a wide variety of plans featuring coverage for:

- Physician office visits, hospital and outpatient care
- Preventive care for adults and children (including immunizations)
- Prescription drugs (including a mail-order program)
- Routine gynecological exams including Pap tests
- Mammograms at no cost to you
- Urgent and emergency care
- Chiropractic care

With CoventryOne, you have the freedom to see any physician you want. No referrals are needed to see a specialist. If you select in-network providers, you'll enjoy savings on out-of-pocket costs. You can still use out-of-network providers, but you will pay a higher share of the cost. The choice is yours.

We're right for YOU WITH VALUABLE EXTRAS

Coventry*One* goes a step further by offering these additional benefits.

Savings on extra services

With Coventry*One*, you'll get extra features such as discounts on services and programs through Coventry Compliments, including:

- Acupuncture
- Day spa services
- Chiropractic services
- Health club memberships
- Massage therapists
- Vision care
- Audiology services
- Wellness center

Coventry Compliments is a discount program, not an insurance plan. For the most up-to-date listing of services and providers, go to www.coventrycompliments.com.

Helpful Online Tools

Secure online access to a wealth of tools and your personal account information through My Online ServicesSM allows you to:

- Check claims status
- Request or print a new ID card
- Order prescription refills



- Research costs for drugs, procedures and conditions
- Compare quality results for providers
- And much, much more

Support for your well-being

Coventry is committed to supporting our members' health and wellness. Coventry WellBeingSM gives you self-care resources and helps improve your 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 information about conditions they may be at risk for and suggestions on how to reduce or eliminate risks.
- **E-mail reminders for tests, screenings and immunizations** – It's easy to forget these important preventive services, so Coventry encourages members to sign up online for e-mail reminders about scheduling important screening tests.

BENEFIT *Basics*

Eligibility

You and your lawful spouse are eligible to apply if you are both under the age of 64½ and not eligible for Medicare. All eligible persons must reside in the service area and have been a United States resident for at least six months.

Dependent children

Eligible dependent children under the age of 26 may apply.

Your effective date

Your effective date is when your *CoventryOne* benefit coverage begins. You may choose an effective date on any day of the month with an approved application. Check with your representative for more information.

Network providers

Using network providers gives you the highest level of benefits and lower out-of-pocket costs. Network providers will file claims for you. You should not be balance billed for any cost above our negotiated rate. Members who do get balance billed should call Customer Service.

If you choose to receive care from providers that are not in the network, remember that your out-of-pocket costs will be higher.

It's easy to find a network provider that's right for you. Simply go to www.coventryone.com.

Coverage when you're away from home

If you're out of town and you need emergency care, call 911 or go to any emergency room. If you obtain emergency care from any physician, you'll receive benefit coverage at your in-network levels. If at all possible, you should contact your physician so that he or she can coordinate your care once your condition has stabilized.

If you need non-emergency care when you're outside the service area, you can call the *CoventryOne* Customer Service department to help you find a Coventry National Network provider when you're traveling. This can help reduce your out-of-pocket costs.

Health Savings Account with our Qualified High-Deductible Plan

If you choose one of our Qualified High-Deductible Plans, you will have the option of selecting a Health Savings Account (HSA) administered through our partner, HealthEquity™. If you are accepted for coverage and also elected to open an HSA account on your application, you will then receive an information kit from HealthEquity, including a debit card.

Pay your monthly premium the easy way

Your *CoventryOne* premiums are due on the first day of each month and will be withdrawn directly from your checking or savings account on the 10th of each month.

Policy information and member ID cards

When your application is approved and you become a member, you will receive a new member welcome letter within approximately two weeks of your approval date. This letter includes instructions on how to access your new member materials online. If you do not have access to the internet, we also include instructions on how to receive printed new member materials. Member ID cards are mailed separately, but should arrive around the same time. Temporary, printable ID cards are available through My Online ServicesSM or by calling Customer Service.

Renewing your coverage

Your plan is guaranteed renewable as long as premiums are paid and you and your dependents continue to live in the service area. Renewal premiums are based on your original premium, the type of benefit plan you have, and other factors.

TERMS TO KNOW

Coinsurance—Coinsurance is a form of cost sharing. Once you have met your deductible, you will pay a specified percentage of the charges for covered health services until you reach your out-of-pocket maximum.

Copayment—This is a fixed dollar amount charged to you for certain health care services. You pay the copayment to the physician or other health care provider at the time services are rendered.

Deductible—This is the set amount you pay each year for covered services before benefits are payable by Coventry. For example, if the policy you select has a \$2,500 deductible, you would pay the first \$2,500 of covered services that are subject to the deductible before Coventry will begin to pay for benefits.

Medical underwriting—Medical underwriting, or the process of being medically underwritten, is the practice of using a person's health information to decide what premium rate to offer for a policy or whether to offer coverage at all. It is important to provide clear, accurate information on your application so that an appropriate decision can be made.

Out-of-pocket maximum—This is the most you will pay each benefit year for covered health services, except for any copayments. Once you reach this amount you are no longer required to pay additional deductibles or coinsurance for covered services for the remainder of the year.

Pre-existing conditions—A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended by or received from an individual licensed or similarly authorized to provide such services under applicable law prior to the effective date of coverage.

Some pre-existing conditions may result in your application being denied, or may affect your premium rate.

Prior authorization—Coventry must be contacted prior to you receiving certain services to determine if the services and supplies are medically necessary and if they are covered under your health benefit plan. Please note that obtaining prior authorization is not a guarantee of coverage for the service or treatment. When you use a participating provider, he or she will obtain prior authorization for you. It is your responsibility to make sure you have obtained prior authorization before receiving care and incurring expenses. For more information regarding services that require prior authorization, please see the Evidence of Coverage and Schedule of Benefits. When in doubt, call Coventry's Prior Authorization Line, which is shown on the CoventryOne Member ID card.





ABOUT COVENTRY HEALTH CARE, INC.

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.

Local Health Plan

Coventry Health Care has been providing innovative and affordable health insurance coverage to employers and individuals for over two decades — and we're proud of the relationships we have with the community and our members. We look forward to serving you for years to come.

IT'S **easy** TO APPLY

Here's a checklist of things to get you started:

- ✓ **Contact Coventry or your local independent agent** to learn more about specific plans or to compare several plans.
- ✓ **Select the plan that is the right one for you.**
- ✓ **Fill out the application for every member of the family that is applying for coverage.** Double check to be sure the application is filled out completely. Incomplete information will delay processing. Make a photocopy of the documents for your records prior to submitting them.
- ✓ **Submit the completed application.** You can submit your application online or fill out a paper application. Your completed application must be received prior to the effective date you are requesting.
- ✓ **If you're approved and accept coverage, carefully read your welcome letter and new member materials.** The information in this booklet contains summary information only. The actual coverage you receive is conditional on the policy you select and the terms, conditions, limitations and other details contained in the Schedule of Benefits and Evidence of Coverage, as well as related riders.

If you need answers to specific questions that aren't addressed in these materials, contact Coventry or your local agent — we're happy to help.

