

Collective Health

2023

Open Enrollment overview guide

A note from our founder



On behalf of all of us at Collective Health, I would like to welcome you to your new health benefits experience.

Collective Health was born out of a rough experience I personally had with our healthcare system. In 2013, I suddenly experienced intense, sharp pain in the middle of my abdomen. An emergency scan revealed the source of my pain—my intestines had twisted upon themselves, cutting off the blood supply to about ten feet of my small intestine. This was a life-threatening condition that required emergency open abdominal surgery. Nothing could have prevented or predicted this. It was just bad luck.

In addition to dealing with a difficult recovery, I faced the agony of battling with a health insurer that did not want to pay my massive hospital and surgical bill. My insurer claimed some of my surgical and hospital charges were experimental or the result of physician error, leaving me holding the bag for a shockingly large portion of the bill. Frustrated and exhausted from the experience, I called my friend, Dr. Rajaie Batniji, to ask for advice.

As a physician and healthcare economist, Rajaie had seen this scenario play out before. Patients are often left to advocate for themselves in a healthcare system where all of the economic incentives are misaligned, and trying to get a clear answer from your health insurance company about what's driving costs is impossible.

We deserve better. We've built a new approach to health benefits that puts you, the member, at the center of the experience, and that can help support your organization in achieving its mission as a company that places the health and wellbeing of its people at the top of its list of priorities.

We look forward to working with you in 2023 and beyond, and we welcome you again to Collective Health. We're delighted to serve you.

Sincerely,

Ali Diab
CEO and Co-founder





A tip from us

Welcome to Open Enrollment! We know that this time of year can be exciting, busy, enlightening, stressful, helpful, and all of the other things, too. Managing open enrollment is a lot (and you still need to choose your benefits like everyone else), but we're here to help make the transition from one plan year to the next as delightful as possible.

One of the biggest themes we see each year is that members make that transition much more smoothly when they know who Collective Health is, and how we fit into their healthcare journey. Think of it like putting a face to the name they'll be hearing quite a bit.

This guide will help you introduce us, show you what some of our Open Enrollment interfaces look and feel like, and give you some help with common questions. We'll start with a view into our Welcome Portal for new members before we dig into a batch of communications and FAQs you can send to your team.

Ready? Let's go!

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WELCOME PORTAL

You've got great health benefits, and we're here to help you use them!

That's why we made our Welcome Portal as helpful and friendly as possible. Whether it's access to information about available plans, finding in-network care, or learning more about Collective Health, our Welcome Portal has you and your people covered, so to speak.

Let us show you around!

FIND IN-NETWORK DOCTORS

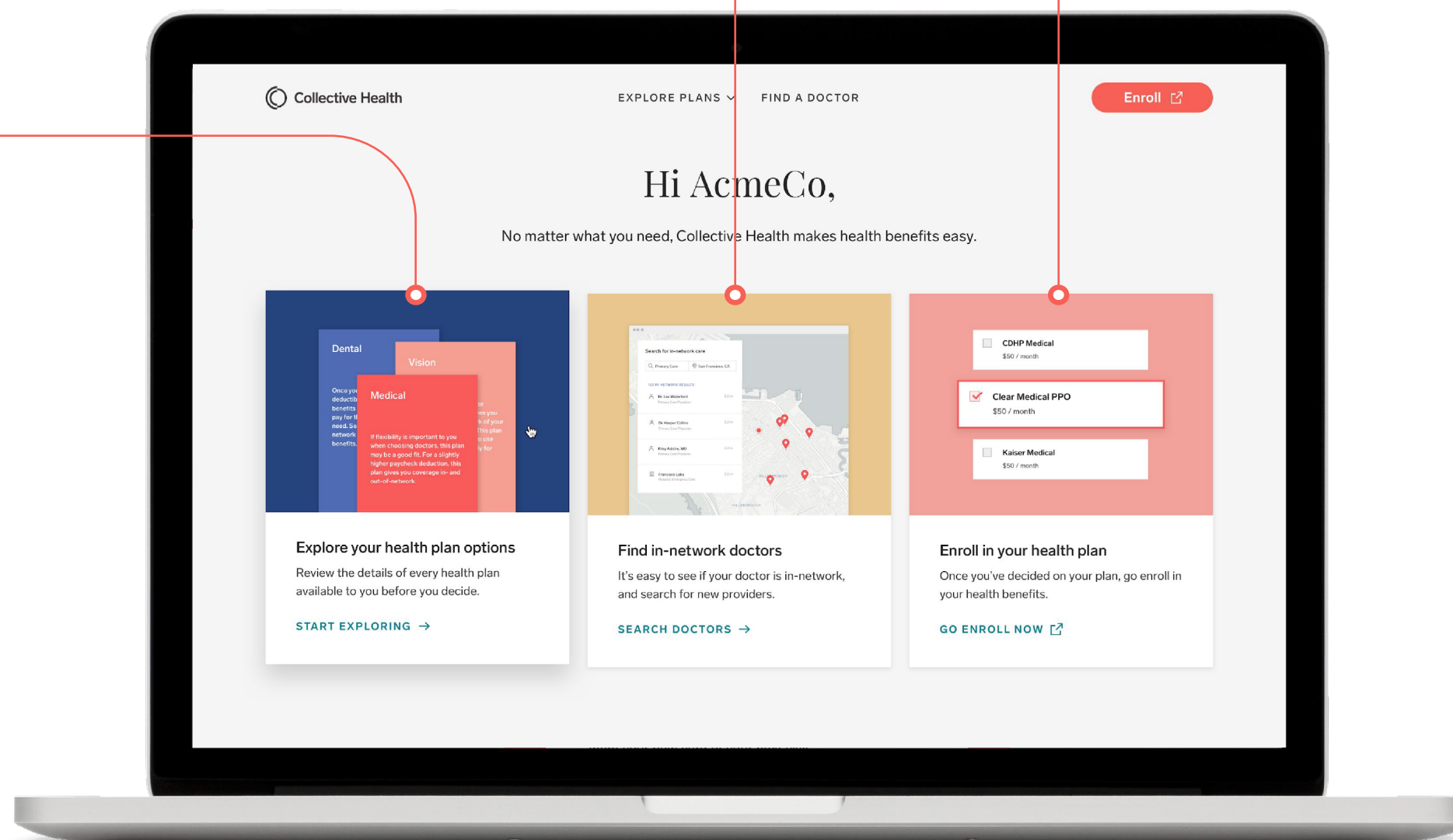
Check if your providers are in-network with your new plan! This section links to a directory of in-network providers for your medical network (and vision/ dental if your company has integrated with CH for these plans.) Simply adjust the location and search by name or specialty and a list of in-network providers will be generated.

ENROLL IN YOUR HEALTH PLAN NOW

This section gives your employees quick access to your Ben Admin site from the Welcome Portal creating a smooth transition from viewing plans to enrolling.

EXPLORE YOUR HEALTH PLAN OPTIONS

Click here to compare plan details like deductible, out of pocket maximums and premiums.





Explore your plan options

EXPLORE PLANS DROP DOWN

If you have integrated with Collective Health for vision and/or dental explore these plans using the 'Explore Plans' drop down at the top of the page.

DISCOVER MORE

Discover your benefit information for services that matter most to you. Click into the benefit for more details and to toggle between the benefit information under each plan.

	IN-NETWORK DEDUCTIBLE	IN-NETWORK OUT-OF-POCKET MAXIMUM	OUT-OF-NETWORK COVERAGE
MEDICAL PPO <small>This is a really nice plan created for our amazing automated test users</small>	\$350 HOW IT WORKS >	\$550	✓
PPO Plan	\$500 HOW IT WORKS >	\$3,000	✓
PPO <small>If flexibility is important to you when choosing a doctor, this plan may be a good fit. You'll be able to see both in- and out-of-network providers - but staying in-network for care will almost always be cheaper.</small>	\$400 HOW IT WORKS >	\$1,800	✓

What's on this plan
Tip: Keep in mind that out-of-network costs may be subject to **BALANCE BILLING** >

Top Benefits ◆ Benefits+ included

Benefit	In-network	Out-of-network
PREVENTIVE CARE ◆	FREE	50%
DOCTOR OFFICE VISITS ◆	20%	50%
PHARMACY	Generic Drugs: \$4 Preferred Brand Drugs: 20% (\$20-\$45) Non-Preferred Brands: 35% (\$40-\$100)	50%
LABS	20%	50%
MATERNITY ◆	Primary Care (in-network): 20% Delivery (in-network): 20%	Out-of-network: 50%
URGENT CARE ◆	20%	20%

Everything Else

EMERGENCY	>
HOSPITAL	>

BENEFITS+

Explore extra benefits your plan offers. If there is a pink diamond next to a benefit, click in and scroll down to Benefits+. Here you'll find a description of your plan's exclusive program partners and a hyperlink with more information. Click into a specific benefit and toggle between plans to compare coverage.



Find in-network doctors

FIND WHAT YOU'RE LOOKING FOR

Check if your providers are in-network with your new plan! This section links to a directory of in-network providers for your medical network (and vision/ dental if your company has integrated with CH for these plans.) Simply adjust the location and search by name or specialty and a list of in- network providers will be generated.

See who's in-network

Use our search tool below to find providers in the Blue Shield of California, CVS/Caremark, Guardian, VSP, and Delta Dental networks

Doctor name or specialty

60 E 3rd Ave, Suite 300, San Mateo, ...

- Acupuncturist
- Addiction Medicine Specialist
- Adolescent Medicine Specialist
- Allergist
- Allergy and Immunology
- Ambulance Services
- Ambulatory Surgical Center
- Audiologist
- Birthing Center

Questions? W

Talk to an Advocate

M-6:00 PM

1-855-555-5555

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Read About Your Healthcare Rights



EMAIL TEMPLATES

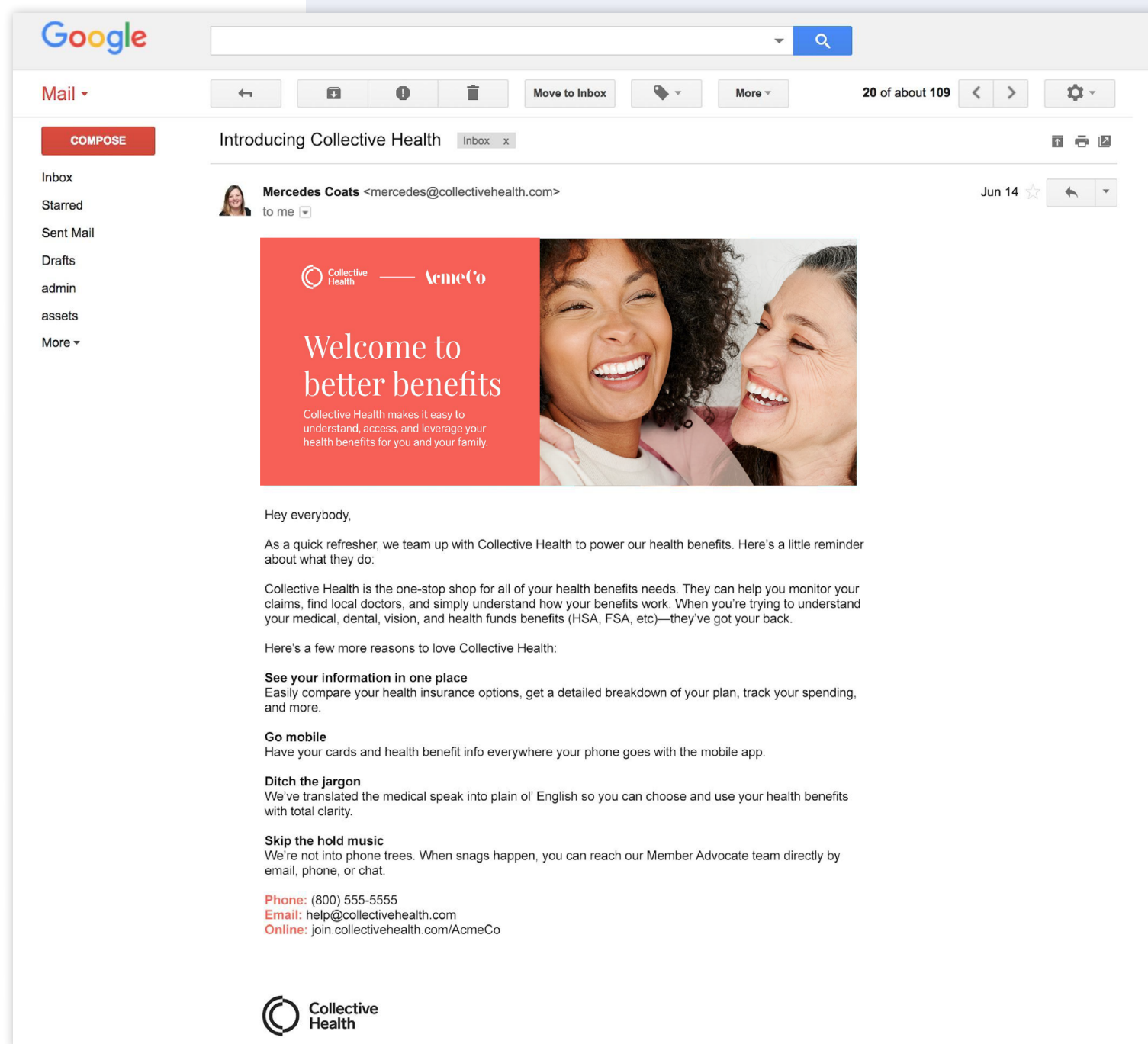
Spread the word

Now that you have an idea of what our Welcome Portal can do, you might be a little anxious to tell everyone about us. It's ok, we're used to it!

But if the thought of writing yet another email gives you a headache, we can help you there too. This next section has several email templates that talk about Collective Health and our services that you can copy, paste, and send to your employees any time.

Hopefully that headache is gone because we have emails to look at!

[Click here to access e-mail templates](#)





Frequently asked questions from you and your members

As clear, simple, and helpful as we try to make everything, we know that you've got questions and so do your employees. The good news is that we have lots of answers! Besides, what kind of helpful resource doesn't have an FAQ section at the end?

You can use the FAQs in this last section to answer common questions. But feel free to pull information from the rest of our Open Enrollment materials as well. And don't forget, we're here to help all of our members, so if you or a coworker can't find answers here, don't hesitate to reach out.

- **When do my employees' benefits cards arrive?**

If your employee is signing up for benefits administered by Collective Health during Open Enrollment, their cards will arrive about a month before their plan start date. Each member of the family will receive an ID card with their name on it unless your company has opted into a digital only experience. If your employee is keeping the same plan administered by Collective Health they had last year, they won't get a new card.

But no need to wait! Digital cards can be accessed on the Collective Health website or mobile app as soon as the plan is active.

- **If an employee opts out of benefits through Collective Health, will they still have access to the member portal?**

Unfortunately not. Collective Health is only available for participants in your company's medical, dental or vision plans.

- **What services are considered preventive care by our plans?**

To determine if a service is considered preventive, call a member advocate. They will help you to understand your benefits and coordinate with your provider if extra information is needed.

- **If an employee has questions about their plan options, benefits, or Collective Health that I can't answer, what should I do?**

First, check your welcome portal. This is where there's a wealth of information. And if they need to, they are welcome to reach out to our Member Advocates. All the information you need can be found in your OE Awareness materials.

- **Let's say an employee or one of their dependents plans to be covered by another medical plan along with Collective Health. What should they do?**

Please share the Handling Additional Health Plan Benefits guide (found in your Educational Resources folder) with members so they can get more information about coordinating benefits across multiple plans.

- **Let's say an employee (or one of their dependents) is currently undergoing complex care, like cancer treatment or pregnancy. What should they do?**

First, check to see if their doctor(s) is still in-network. If the provider is not, your employee may qualify for Transition of Care—a program which allows members with certain health conditions to continue seeing their doctor(s) at in-network rates for a period of time after the new coverage begins. Members can reach out to the Member Advocate team for more information.

- **How does Collective Health handle pharmacy benefits?**

Review the pharmacy section of your Welcome Portal for detailed information about pharmacy benefits, including any mail-order option. Make sure members show their newest benefits card at their pharmacy when they pick up prescriptions.

- **Does Collective Health offer life insurance, disability, EAP, or leaves of absence?**

Not at this time. All questions regarding life-insurance, disability, or other non health-related benefits should be directed to your benefits team.



Cheers to a successful Open Enrollment!

Collective Health simplifies employee healthcare with an integrated technology solution that makes healthcare work for everyone. With nearly a quarter of a million members and over 50 clients—including Driscoll's, Pinterest, Red Bull, Restoration Hardware (RH), and more—Collective Health is reinventing the healthcare experience for forward-thinking organizations and their people across the U.S.

The company has developed a range of population health management solutions, and partnered with innovative companies across care delivery and diagnostics to meet the most pressing healthcare challenges for employers today.

Collective Health