

Product

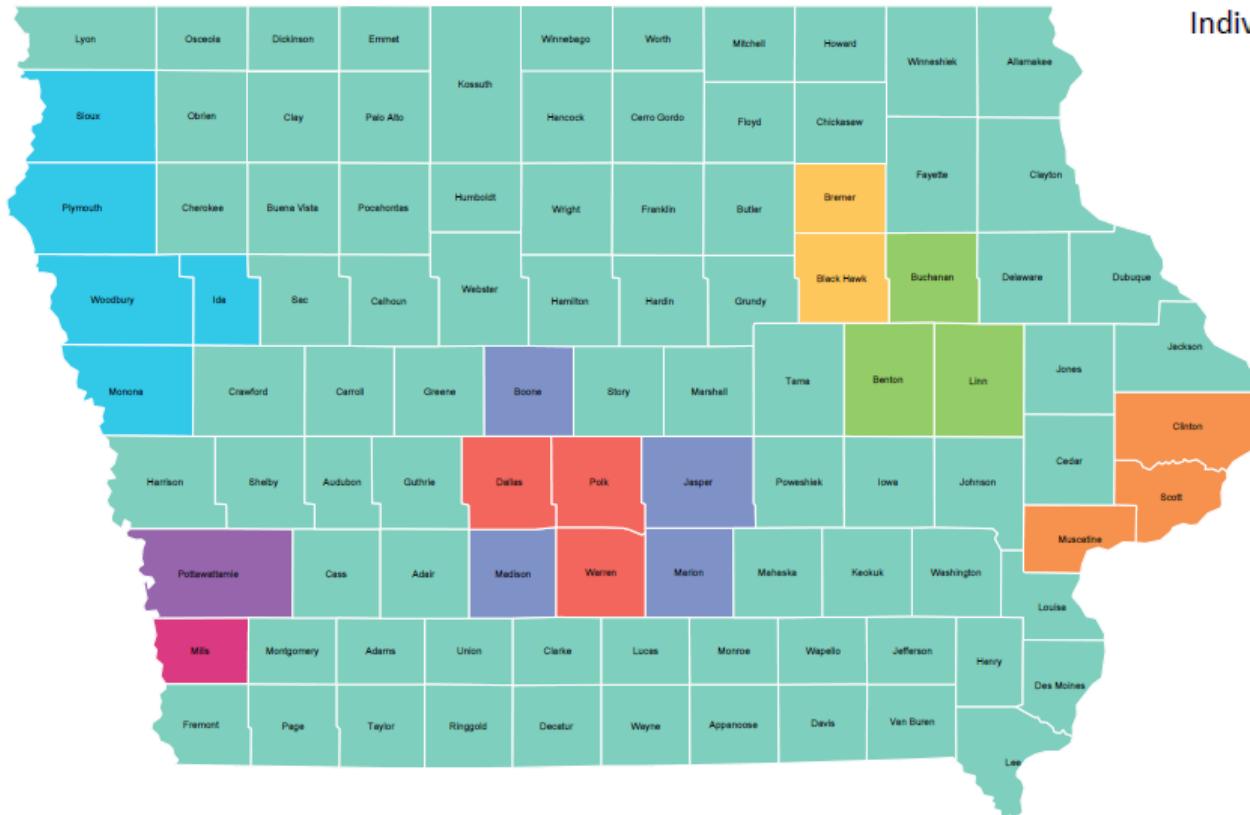
Geography



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
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Iowa

Individual On and Off Exchange Counties 2016



Coventry Network

- MIPPA & Methodist & Nebraska Health Network & CHI Health Omaha powered by UniNet & Broad Full Network
- Methodist & Nebraska Health Network & Broad Full Network
- Unity Point Cedar Rapids & Broad Full Network
- Mercy Medical Des Moines & Broad Full Network
- Patient Preferred & Broad Full Network
- UnityPoint Des Moines & Broad Full Network
- UnityPoint Waterloo & Broad Full Network
- UnityPoint QC & Broad Full Network
- Broad Full Network

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Mercy Medical Center DM PD
- Coventry Silver \$10 Copay Mercy Medical Center DM PD
- Coventry Bronze \$15 Copay Mercy Medical Center DM PD
- Coventry Bronze HSA Eligible Mercy Medical Center DM PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Mercy Medical Des Moines	Dallas, Polk, Warren

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Patient Preferred PD
- Coventry Silver \$10 Copay Patient Preferred PD
- Coventry Bronze \$15 Copay Patient Preferred PD
- Coventry Bronze HSA Eligible Patient Preferred PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Patient Preferred	Ida, Monona, Plymouth, Sioux, Woodbury

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay UnityPoint Health Des Moines PD
- Coventry Silver \$10 Copay UnityPoint Health Des Moines PD
- Coventry Bronze \$15 Copay UnityPoint Health Des Moines PD
- Coventry Bronze HSA Eligible UnityPoint Health Des Moines PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	UnityPoint Des Moines	Boone, Dallas, Jasper, Madison, Marion, Polk, Warren

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay UnityPoint Health QC PD
- Coventry Silver \$10 Copay UnityPoint Health QC PD
- Coventry Bronze \$15 Copay UnityPoint Health QC PD
- Coventry Bronze HSA Eligible UnityPoint Health QC PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	UnityPoint QC	Clinton, Muscatine, Scott

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay UnityPoint Health Waterloo PD
- Coventry Silver \$10 Copay UnityPoint Health Waterloo PD
- Coventry Bronze \$15 Copay UnityPoint Health Waterloo PD
- Coventry Bronze HSA Eligible UnityPoint Health Waterloo PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Unity Point Waterloo	Black Hawk, Bremer

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay CHI Health Omaha PD
- Coventry Silver \$10 Copay CHI Health Omaha PD
- Coventry Bronze \$15 Copay CHI Health Omaha PD
- Coventry Bronze HSA Eligible CHI Health Omaha PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Nebraska; IL – Rock Island, Mercer, Henry and Whiteside counties

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	CHI Health Omaha powered by UniNet	Pottawattamie

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Methodist Health Partners PD
- Coventry Silver \$10 Copay Methodist Health Partners PD
- Coventry Bronze \$15 Copay Methodist Health Partners PD
- Coventry Bronze HSA Eligible Methodist Health Partners PD

Network within Iowa:

Number of providers: [Enter info]
 Major hospitals: [Enter info]
 Reciprocity: Nebraska; IL – Rock Island, Mercer, Henry and Whiteside counties

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	Methodist	Mills, Pottawattamie

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Nebraska Health Network PD
- Coventry Silver \$10 Copay Nebraska Health Network PD
- Coventry Bronze \$15 Copay Nebraska Health Network PD
- Coventry Bronze HSA Eligible Nebraska Health Network PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Nebraska; IL – Rock Island, Mercer, Henry and Whiteside counties

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	Nebraska Health Network	Mills, Pottawattamie

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay PD
- Coventry Silver \$10 Copay PD
- Coventry Bronze \$15 Copay PD
- Coventry Bronze Deductible Only HSA Eligible PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Broad Full Network	Statewide

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay MIPPA PD
- Coventry Silver \$10 Copay MIPPA PD
- Coventry Bronze \$15 Copay MIPPA PD
- Coventry Bronze Deductible Only HSA Eligible MIPPA PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	MIPPA	Pottawattamie

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay UnityPoint Health CR PD
- Coventry Silver \$10 Copay UnityPoint Health CR PD
- Coventry Bronze \$15 Copay UnityPoint Health CR PD
- Coventry Bronze HSA Eligible UnityPoint Health CR PD

Network within Iowa:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Mercy Medical Cedar Rapids	Benton, Buchanan, Linn

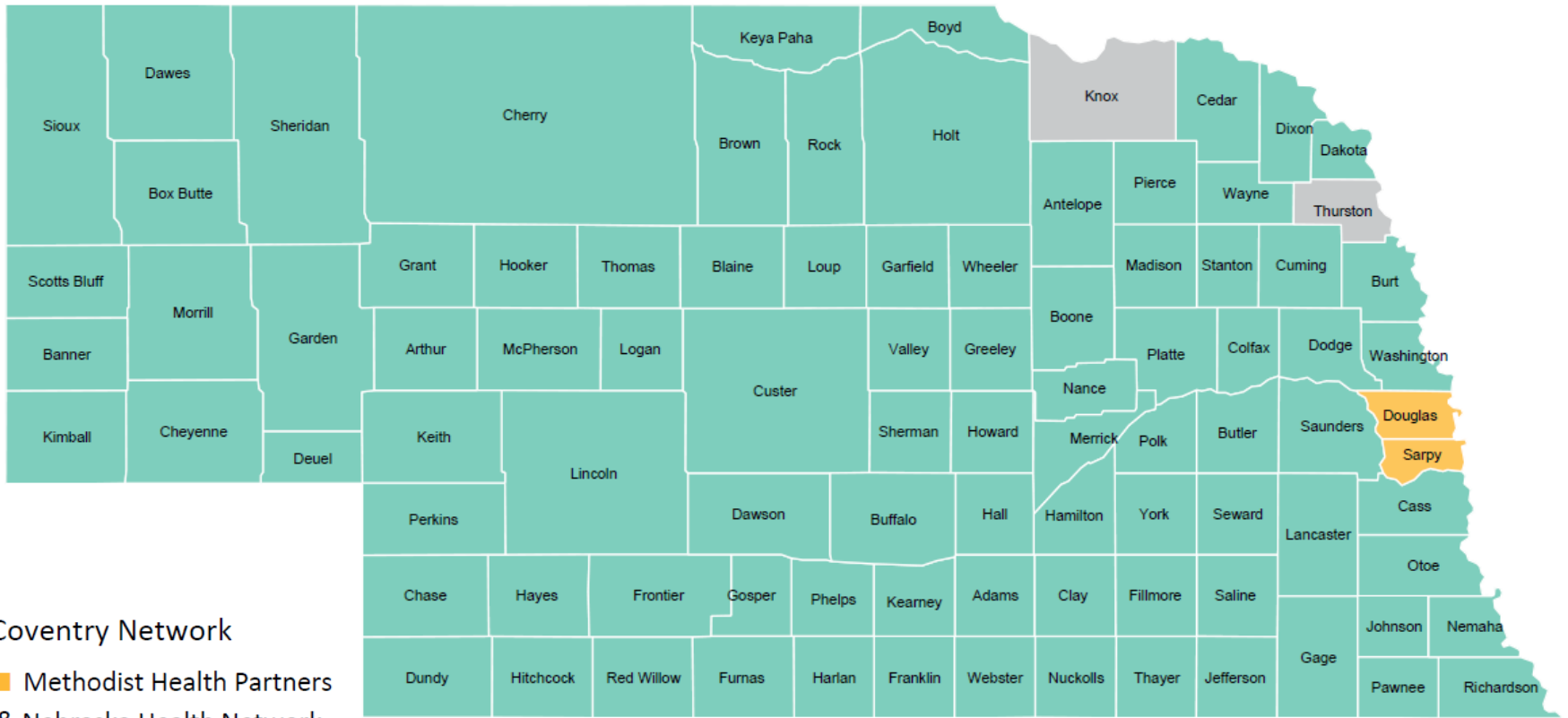
Geography



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
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Nebraska

Individual On and Off Exchange Counties 2016



Coventry Network

- Methodist Health Partners & Nebraska Health Network
- & MIPPA - Midwest Independent Physicians Practice Association
- & CHI Health Omaha powered by UniNet

Full Network

Knox and Thurston: plans not available

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay CHI Health Omaha PD
- Coventry Silver \$10 Copay CHI Health Omaha PD
- Coventry Bronze \$15 Copay CHI Health Omaha PD
- Coventry Bronze HSA Eligible CHI Health Omaha PD

Network within Nebraska:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Iowa

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	CHI Health Omaha Powered by UniNet	Douglas, Sarpy

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Nebraska Health Network PD
- Coventry Silver \$10 Copay Nebraska Health Network PD
- Coventry Bronze \$15 Copay Nebraska Health Network PD
- Coventry Bronze HSA Eligible Nebraska Health Network PD

Network within Nebraska:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Iowa

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	NE Health Network	Douglas, Sarpy

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay Methodist Health Partners PD
- Coventry Silver \$10 Copay Methodist Health Partners PD
- Coventry Bronze \$15 Copay Methodist Health Partners PD
- Coventry Bronze HSA Eligible Methodist Health Partners PD

Network within Nebraska:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Iowa

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier No OON	OA HMO	No	Methodist Health Partners	Douglas, Sarpy

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay MIPPA PD
- Coventry Silver \$10 Copay MIPPA PD
- Coventry Bronze \$15 Copay MIPPA PD
- Coventry Bronze HSA Eligible MIPPA PD

Network within Nebraska:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Iowa

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	MIPPA –Midwest Independent Physicians Practice Association	Douglas, Sarpy

Network



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric dental	Vision	Pharmacy
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Product name:

- Coventry Gold \$10 Copay PD
- Coventry Silver \$10 Copay PD
- Coventry Bronze \$15 Copay PD
- Coventry Bronze HSA Eligible PD

Network within Nebraska:

- Number of providers: [Enter info]
- Major hospitals: [Enter info]
- Reciprocity: Coventry national network

On	Off	Product structure	Product	PCP / referral	Network used	Service area
Y	Y	1 Tier + OON	OA POS	No	Full Network	All counties except: Douglas, Sarpy, Knox, Thurston

Deductible coinsurance



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
	Coventry Bronze \$15 Copay	Coventry Bronze HSA Eligible	Coventry Silver \$10 Copay	Coventry Gold \$10 Copay		
	In network you pay	In network you pay	In network you pay	In network you pay		
Deductible individual/family¹ (applies to out-of-pocket maximum)	\$6,850/\$13,700	\$6,450/\$12,900	\$3,500/\$7,000	\$1,400/\$2,800		
Member coinsurance	0%	0%	30%	20%		
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,850/\$13,700	\$6,450/\$12,900	\$6,250/\$12,500	\$5,000/\$10,000		

¹ The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit.

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Member benefits



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
	Coventry Bronze \$15 Copay		Coventry Bronze HSA Eligible		Coventry Silver \$10 Copay	Coventry Gold \$10 Copay
	In network you pay		In network you pay		In network you pay	In network you pay
Primary care office visit	\$15 copay; ded waived		Covered in full after ded		\$10 copay; ded waived	\$10 copay; ded waived
Specialist office visit	Covered in full after ded		Covered in full after ded		\$75 copay; ded waived	\$40 copay; ded waived
Hospital stay	Covered in full after ded		Covered in full after ded		\$500 copay per admission after ded; then 30%	20% after ded
Outpatient surgery (Ambulatory Surgical Center/Hospital)	Covered in full after ded		Covered in full after ded		\$250 copay after ded; then 30%	20% after ded
Emergency room (copay waived if admitted)	Covered in full after ded		Covered in full after ded		\$500 copay after ded	\$250 copay after ded
Urgent care	\$100 copay; ded waived		Covered in full after ded		\$75 copay; ded waived	\$75 copay; ded waived

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Member benefits



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
	Coventry Bronze \$15 Copay		Coventry Bronze HSA Eligible		Coventry Silver \$10 Copay	Coventry Gold \$10 Copay
	In network you pay		In network you pay		In network you pay	In network you pay
Preventive care/screening/immunization (age and frequency limits apply)	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived
Annual routine GYN exam (annual pap/mammogram)	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived
Diagnostic lab	Covered in full after ded	Covered in full after ded	Covered in full after ded	30% after ded	30% after ded	20% after ded
Diagnostic X-ray	Covered in full after ded	Covered in full after ded	Covered in full after ded	30% after ded	30% after ded	20% after ded
Imaging (CT/PET scans, MRIs)	Covered in full after ded	Covered in full after ded	Covered in full after ded	\$250 copay after ded; then 30%	\$250 copay after ded; then 30%	20% after ded

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Pediatric vision



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
	Coventry Bronze \$15 Copay		Coventry Bronze HSA Eligible	Coventry Silver \$10 Copay	Coventry Gold \$10 Copay	
	In network you pay		In network you pay	In network you pay	In network you pay	
Pediatric eye exam (1 visit per year)	Covered in full; ded waived		Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived
Pediatric glasses/contacts (Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year)	Covered in full; ded waived		Covered in full after ded	Covered in full; ded waived	Covered in full; ded waived	Covered in full; ded waived

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Pediatric dental



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
		Coventry Bronze \$15 Copay	Coventry Bronze HSA Eligible	Coventry Silver \$10 Copay	Coventry Gold \$10 Copay	
		In network you pay	In network you pay	In network you pay	In network you pay	
Dental check-up/preventive dental care (1 visits every 6 months)		Covered in full; ded waived	Covered in full after ded	Covered in full; ded waived	Covered in full; ded waived	
Basic dental care		Covered in full after ded	Covered in full after ded	30% after ded	30% after ded	
Major dental care		Covered in full after ded	Covered in full after ded	50% after ded	50% after ded	
Orthodontia (medically necessary only)		Covered in full after ded	Covered in full after ded	50% after ded	50% after ded	

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Pharmacy



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
		Coventry Bronze \$15 Copay		Coventry Bronze HSA Eligible		
		In network you pay		In network you pay		
Pharmacy deductible		Integrated with medical ded		Integrated with medical ded		
Preferred generic drugs		Generic: Covered in full after ded		Generic: Covered in full after ded		
Preferred brand drugs		Covered in full after ded		Covered in full after ded		
Non-preferred drugs		Generic & Brand: Covered in full after ded		Generic & Brand: Covered in full after ded		
Specialty drugs		P: Covered in full after ded NP: Covered in full after ded		P: Covered in full after ded NP: Covered in full after ded		

P=Preferred specialty drugs; NP=non-preferred specialty drugs.

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

Pharmacy



Geography	Network	Deductible and coinsurance	Member benefits	Pediatric vision	Pediatric dental	Pharmacy
		Coventry Silver \$10 Copay		Coventry Gold \$10 Copay		
		In network preferred	In network	In network preferred	In network	
Pharmacy deductible		\$500 per member		\$250 per member		
Preferred generic drugs		Low Cost Generic: \$5 copay; ded waived Generic: \$15 copay; ded waived	Low Cost Generic: \$20 copay; ded waived Generic: \$20 copay; ded waived	Low Cost Generic: \$3 copay; ded waived Generic: \$10 copay; ded waived	Low Cost Generic: \$15 copay; ded waived Generic: \$15 copay; ded waived	
Preferred brand drugs		\$40 copay after ded	\$50 copay after ded	\$35 copay after ded	\$45 copay after ded	
Non-preferred drugs		Generic & Brand: \$80 copay after ded	Generic & Brand: \$90 copay after ded	Generic & Brand: \$65 copay after ded	Generic & Brand: \$80 copay after ded	
Specialty drugs		P: 40% after ded NP: 50% after ded	P: 40% after ded NP: 50% after ded	P: 40% after ded NP: 50% after ded	P: 40% after ded NP: 50% after ded	

P=Preferred specialty drugs; NP=non-preferred specialty drugs.

All percentages shown are what member pays. PD: includes pediatric dental. On exchange mirrors off without PD.

New for 2016



Geography

Network

Deductible and
coinsurance

Member
benefits

Pediatric
vision

Pediatric
dental

Pharmacy

Be a powerful force. We want you to succeed in Iowa and Nebraska, so we've made some changes to make our plans more attractive and easier to sell.

Topline changes for Iowa and Nebraska

- On-exchange and off-exchange plans
- One Silver plan: Silver copay plan (Silver Integrated 2750 plan was removed)

New for 2016



Geography

Network

Deductible and
coinsurance

Member
benefits

Pediatric
vision

Pediatric
dental

Pharmacy

Snapshot of 2016 benefit design changes in Iowa and Nebraska

- Simplified plan design
- Bronze copay plan: copays for PCP visit and urgent care visit; copays removed from all benefits including Rx, except for primary care visits and urgent care.
- Coventry Gold and Silver plans: copays for specialist and ER simplified.
- Deductible must be met before copay on all benefits where deductible/copay/coinsurance apply.
- Office visit copays will include in-office services like lab/radiology.
- Out-of-network (OON) benefits include OON deductible and 50% coinsurance.
- Eliminated ER Advanced Imaging and Maternity Ultrasound as separate and additional cost share benefits where applicable.

Benefit Updates for 2016



Coventry in-network plan changes

- Bronze Deductible Only HSA Eligible plan
- Maximum out-of-pocket now \$6,450
- Deductible now \$6,450

Bronze copay plan

- Pharmacy: all tiers 100% after deductible
- PCP \$15 copay
- Urgent Care: \$100 copay
- All other services: deductible then 0%

Silver Copay plan

- Maximum out-of-pocket now \$6,250
- Deductible now \$3,500
- Specialist copay \$75
- ER: deductible then \$500 copay
- Pharmacy tier 2 ded+\$40 preferred; ded+\$50 non-preferred
- Pharmacy tier 3 deductible + \$80 preferred; deductible + \$90 non-preferred

Gold copay plan

- Lower Specialist copay; \$40
- PCP copay \$10
- ER: deductible then \$250 copay
- Maximum out-of-pocket lowered to \$5000
- Pharmacy tier 4 increase to 40%

New for 2016



Geography

Network

Deductible and
Coinsurance

Member
benefits

Pediatric
vision

Pediatric
dental

Pharmacy

Quick highlights of pharmacy changes in Iowa and Nebraska

- Coventry Preferred RX network cost shares
- Mail-order delivery with opt-out strategy (applies to Nebraska only)
- Mail-order multiplier 2.5x for tier 1, 2 and 3 drugs in Iowa
- Mail-order multiplier 3x for tier 1, 2 and 3 drugs in Nebraska