

Health Plan Exclusively for Missouri Manufacturers



**The Right Plan
to Ensure Your
Employees'
Coverage**



Health Benefit Packages Specially Crafted for Manufacturers

The Missouri Association of Manufacturers (MAM) understands the unique health insurance needs of manufacturers. Through years of advocacy and collective group purchasing, the Missouri Association of Manufacturers is addressing the specific needs of MAM Member businesses through partnership with Cox HealthPlans, Connell Insurance and MAM **HEALTHSOURCE**, an industry-based Association Health Plan.

By utilizing its strength in numbers, MAM's goal is to achieve lower pricing and greater advantages than Members would be able to obtain on their own. MAM **HEALTHSOURCE** participation is reserved for MAM Members. The program provides:

- *Competitive group health insurance pricing*
- *Multiple plan offerings*
- *Greater risk pool protection*
- *Multi-year rate cap guarantees*
- *Premium dividend incentives*
- *Claims and administrative cost transparency*
- *Assistance with regulatory compliance*
- *Wellness information and programs*
- *Dedicated account service manager*
- *Long-term rate stability strategy*





A healthy workforce is more productive, efficient, and satisfied.



The Corporate Health & Wellness program helps your employees thrive by offering health risk assessments that identify individual risk factors along with resources such as on-demand educational sessions and real-time individualized reports to assist them in meeting their health objectives. Employers also receive an Executive Summary outlining the predominant health risks within the organization. Program highlights include:

Health Risk Assessment (HRA)

From daily activity patterns to diet, sleep quality to exercise routine, the HRA looks at both strengths and weaknesses. It identifies the individuals' current risk areas and outlines preventive steps to improve their health.

Biometric Screening

These confidential tests measure basic body functions, including blood pressure, height, weight, body composition, body mass index (BMI), cholesterol levels, and blood sugar. Lipid panels/glucose tests feature quick and easy, finger-stick point-of-care testing. Results are reviewed with individuals during the assessment and recommendations are provided based on the readings.

Screening options include:

- *Scheduled on-site screening sessions*
- *Self-administered testing kits (as needed)*

On-Demand Virtual Library

Wellness education sessions are available through an on-demand virtual library with no scheduling needed, creating a more flexible way for individuals to work on their wellness goals at their own convenience.



BENEFITS

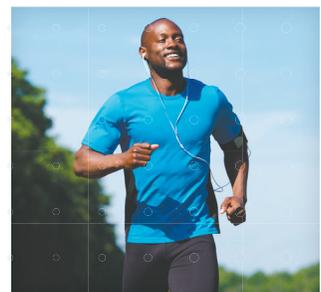
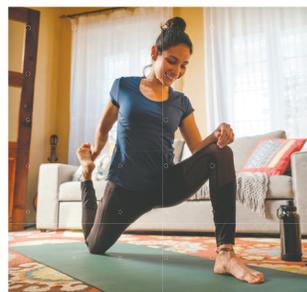
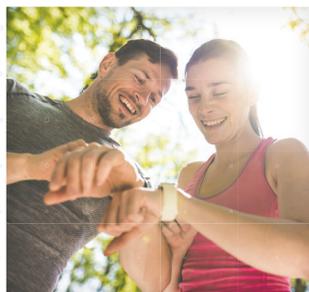
- Multi-Year Rate Cap Guarantees
- Dividend/Earned Premium Rider offering return on savings
- Corporate Wellness Program administered by CoxHealth Total Wellness
- Employee Assistance Program (EAP) Services administered by Magellan Health Services

Plan Name	Deductible		Maximum Out-of-Pocket		Coinsurance	Primary Care/ Specialty Care Physician Office Visit	Emergency Room/ Urgent Care	Rx Benefit (30-day Retail)
	Per Covered Person	Per Family	Per Covered Person	Per Family				
HDHP 100*	\$6,500	\$13,000	\$6,500	\$13,000	0%	0% after Deductible	0% after Deductible	0% after Deductible
HDHP 100*	\$4,000	\$8,000	\$4,000	\$8,000				
Partners 80 (HRA)**	\$10,000 (\$0)	\$20,000 (\$0)	\$12,000 (\$2,000)	\$24,000 (\$4,000)	20%	\$30 Copay	\$300 Copay/ \$75 Copay	\$0 Ded – 10/35/75/100
Partners 70	\$2,500	\$7,500	\$6,000	\$14,500	30%	\$30 Copay	\$200 Copay/ \$75 Copay	\$0 Ded – 10/35/75/100
Partners 80	\$1,500	\$4,500	\$5,000	\$11,500	20%			
Partners 90	\$750	\$2,250	\$4,000	\$8,750	10%			

This is only a summary of benefits, which is not intended to be comprehensive. The Certificate of Coverage is the governing document for benefit information.

*HDHP Plans are HSA Qualified Plans.

**HRA benefits are administered by a third-party vendor via a debit card. HRA benefits are illustrated in parentheses; copays are applicable after HRA funds have been exhausted.





NATIONWIDE PROVIDER NETWORK

The security of nationwide coverage.



26 County CHP Service Area

State-wide Coverage

MAM Members have access to a wide variety of highly-qualified primary and specialty physicians across the state. Springfield-based CoxHealth is consistently ranked as a Top 100 health system, with fully-developed resources including a Level 1 Trauma Center, Orthopedic and Rehabilitation Hospital, and specialty care centers across the full spectrum of health services.



Nationwide Coverage

For members with a nationwide employee base, we partner with two top health networks to ensure your employees have healthcare access anywhere they're working.

First Health Network

First Health offers our members a nationwide provider network outside of the Cox HealthPlans service area. It's the leading PPO network in the United States, featuring more than 5,000 hospitals, over 90,000 ancillary care facilities, and more than one million healthcare professionals. The network includes service locations covering urban, suburban, and rural areas across our 50 states. Members have access to major national hospitals that include the Mayo Clinic, BJC HealthCare, M.D. Anderson, and Cleveland Clinic Children's Hospital.

OptumHealth

Through our Centers of Excellence affiliation, our members receive the most exceptional care in the country, while maintaining cost efficiency through improved outcomes for organ and tissue transplantation. All our healthcare partners mentioned above are also part of the Centers of Excellence network.



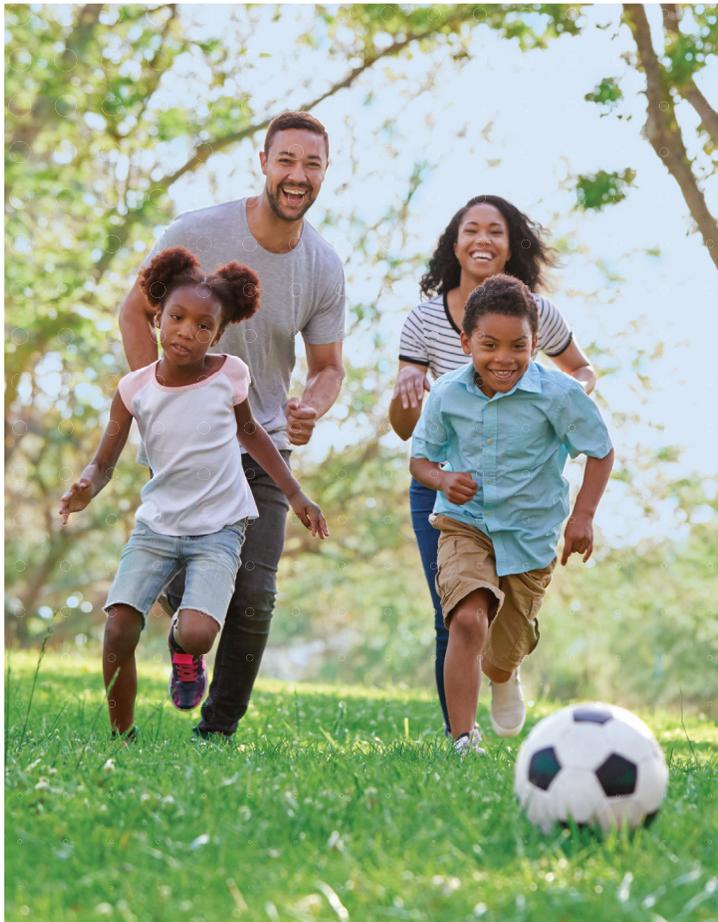
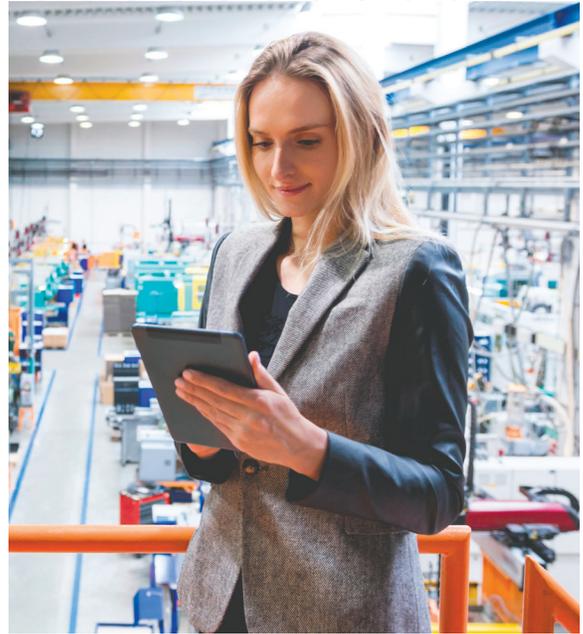
EMPLOYEE ASSISTANCE PROGRAM

A little extra assistance can make a huge difference.

MAM **HEALTHSOURCE** partners with Magellan Health to offer expanded resources for Member employees. A top-rated behavioral health network, Magellan delivers an Employee Assistance Program (EAP) with individual and organizational services.

These services are designed to improve:

- *Employee productivity*
- *Healthcare cost mitigation*
- *Organizational health*
- *Increased work satisfaction*
- *Workplace risk mitigation*



For employees and households, Magellan EAP access includes 24/7 phone support, referral directory assistance, phone-based behavioral coaching, and personal counseling within Magellan's EAP network.

Management & Human Resources team members can use EAP for services that include 24/7 phone consultation, web-based library of management and HR resources, workplace training and traumatic event response.



INNOVATIVE MEDICAL MANAGEMENT

Improving Access for Better Outcomes

Cox HealthPlans' Medical Management Team is committed to ensuring our Members receive the highest level of care at the lowest possible cost. The department is staffed by Registered Nurses, all bringing their medical expertise together with operational knowledge of the healthcare system. All told, our comprehensive medical management efforts consistently save our partner businesses several million dollars annually. Ongoing goals include:

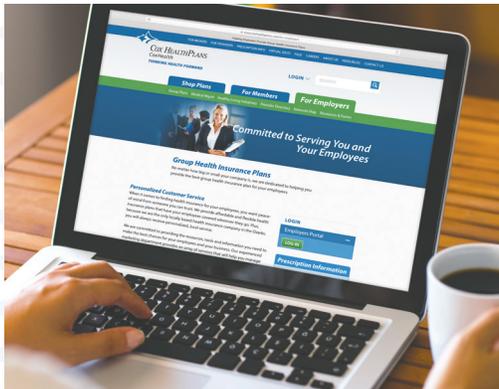
- *Promoting the delivery of high-quality, cost-effective medical care*
- *Empowering Members to take control of their own health*
- *Fostering higher-quality outcomes and better disease control*
- *Connecting Members to in-network providers*
- *Introducing Members to a multitude of educational resources through our partners at CoxHealth's Center For Health Improvement*
- *Improving medical outcomes while reducing costs by focusing on effective utilization of services and pharmacy management*



ONLINE ACCESS

Your Health Plan is a click away.

MAM **HEALTHSOURCE** provides secure portals that offer your authorized management team and staff 24/7 access to health plan information. The benefits of this online connectivity include:



- *On-demand access to benefits materials*
- *Insurance card printing/ordering*
- *Controls for Member information*
- *Provider search by specialty or location*
- *Pre-authorization information*
- *Secure messaging to/from Cox HealthPlans*
- *Prescription drug information*



HEALTHSOURCE

MISSOURI ASSOCIATION OF MANUFACTURERS
MEMBER PROGRAM - ASSOCIATION HEALTH PLAN

2023

MAMHealthSource.org

Contact email: HS@MAMStrong.org

417-863-7262

Management Company



MISSOURI ASSOCIATION OF
MANUFACTURERS

Springfield, MO

www.MAMStrong.org

Agent of Record

**Cj Connell
Insurance**
Agents of Change

Springfield, MO

www.Connell.com

Insurance Provider

A logo icon consisting of three stylized, overlapping shapes that resemble a star or a flower.
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