

The **One** making health insurance more affordable





HealthAmericaOneSM **The One that simply makes sense**

Choice...control...savings. They're words you don't typically associate with health insurance—until now. Introducing HealthAmericaOne—a new suite of health plans from Coventry Health and Life Insurance Company.

What is HealthAmericaOne?

HealthAmericaOne is health insurance that offers you more choices and greater control over how you pay for your health care. With HealthAmericaOne, you have several benefit plans to choose from, including low-cost, high-deductible health plans (HDHPs). Each benefit plan's deductible, copayments, and coinsurance vary.*

Ideal for self-employed individuals, part-time employees, singles, or families, HealthAmericaOne can be used with a Health Savings Account (HSA) to allow even greater payment flexibility and cost management. The choice is yours.

Each HealthAmericaOne policy is sold individually. To learn more about your deductible and copayment options, just contact a HealthAmericaOne broker, who would be glad to introduce you to the variety of plan options that are available.

The One you can count on.

For over 30 years, HealthAmerica has focused on delivering quality, affordable health coverage to our customers throughout Pennsylvania.

Today, our affiliated health plans insure nearly 11,000 employers in Pennsylvania and Ohio and more than 700,000 members. And, while other health plans have come and gone, we continue to grow and evolve, providing our customers with innovative insurance products and responsive customer service to match.

*HealthAmericaOne is offered through the HealthAmerica Ohio Insurance Trust.

The *One* that stands for quality health benefits

HealthAmerica*One* health coverage includes a wide range of quality benefits and services*:

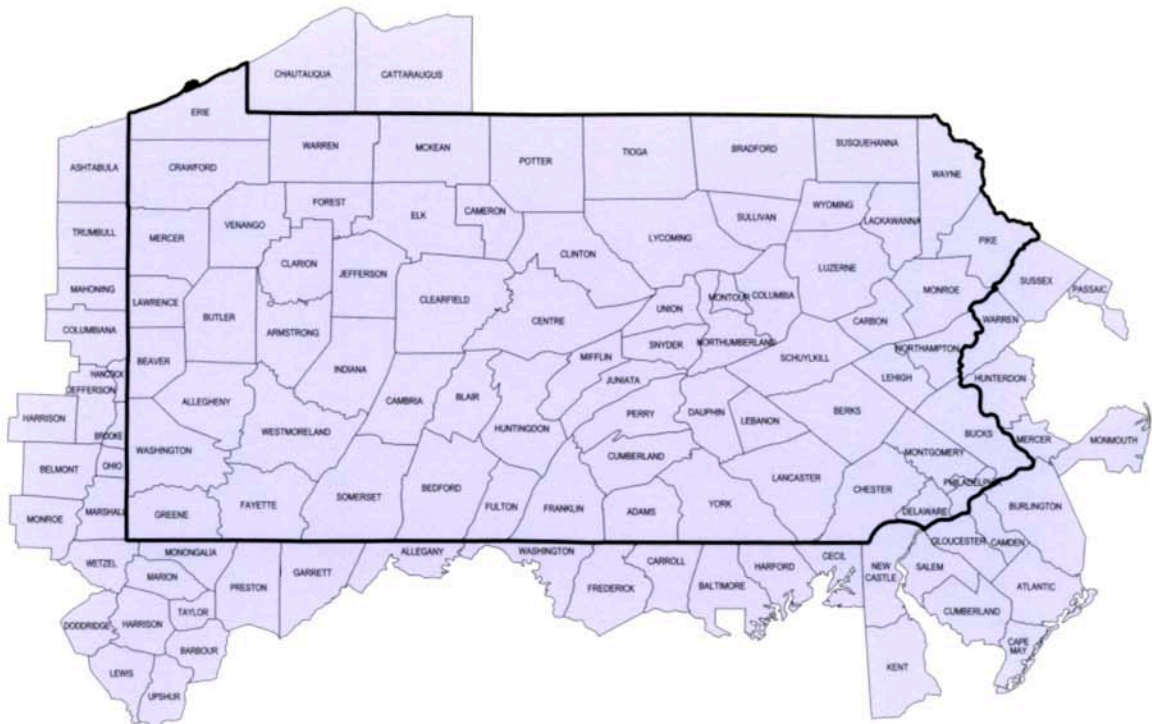
- Hospital and surgical care
- Prescription drug coverage
- Emergency room care
- Urgent care centers
- Ambulance services
- Doctor's office visits
- Routine physicals
- Specialist visits
- Routine gynecological exams, Pap tests, and mammograms
- Home health care
- Immunizations for adults and children
- Durable medical equipment and supplies
- Diagnostic services (X-rays, laboratory, colonoscopy, and other testing)

*Deductible, coinsurance, and limitations apply. Benefits may vary by state.

One great network

With HealthAmerica*One*, you have access to our leading health care provider network with more than 21,000 providers in Pennsylvania and eastern Ohio. Plus, there are 170 hospitals to choose from. When you use HealthAmerica providers, you'll appreciate lower deductibles, reduced out-of-pocket expenses, and no claim forms.

HealthAmerica Provider Network





One to one customer service

We're committed to keeping you and your loved ones healthy. This includes reminding you when it's time for an important checkup or recommending a preventive health program that may interest you. We also monitor your hospital care before, during, and after your stay.

This kind of commitment to customer service is why HealthAmerica is rated among the nation's best health plans for quality. In fact, our service excellence program ensures that we answer your calls quickly and pay your claims accurately.

Convenient online services

Our award-winning website will make managing your health easy. You can search for providers, request provider directories, download forms, review claim status, ask questions, and more. You can even review a history of your mail-order prescriptions or check the status of new prescription requests.

The *One* that simply costs less

With HealthAmerica*One*, you'll find that your monthly premiums are typically much lower than with traditional group health plans. Plus, there is only one annual deductible to meet. When you enroll, you choose your level of coinsurance for routine medical bills such as doctor visits or checkups. And, when you consider using an HSA in conjunction with HealthAmerica*One*, you can begin to build a nest egg for health care costs in the years to come.

What is a Health Savings Account?

Health Savings Accounts (HSAs) are tax-free accounts (similar to IRAs). They're designed to work alongside a qualified high-deductible health plan (HDHP) like those with HealthAmericaOne. You can withdraw money tax-free as long as it is used to cover medical expenses. Plus, any unused balance for the year can roll over to the next.

HealthAmericaOne + an HSA = more savings

There are several benefits to coupling your HealthAmericaOne qualified HDHP with an HSA:

- You control the funds in your HSA account.
- Your unused balance can roll over from year to year.
- You choose what qualified expenses to pay for with the funds, such as your deductible.
- You are more involved in your health care than ever before.
- You're saving money for the future—tax-free.
- Your HSA contributions are tax deductible up to allowable limits.

You'll also appreciate having a variety of HealthAmericaOne plan options to choose from—several of which are designed to work alongside an HSA.

One more reason to choose HealthAmericaOne

We make the application process easy. Simply fill out the enclosed form and send it in, or apply online through your HealthAmericaOne broker. With HealthAmericaOne, you'll discover an affordable, healthy alternative to the high cost of health care coverage. And together with an HSA, you'll be able to save money tax-free that you don't use for your health care year after year.

Find out more

HealthAmericaOne—health plans you can feel good about. To learn more, call your HealthAmericaOne broker, or call us today at **1-866-874-2624**. Visit us online at www.healthamerica.cvty.com.



Leading with superior customer service

With any health insurance, you're bound to have questions now and then. Our website, www.healthamerica.cvty.com, is a convenient way to get general information. Or, you can simply call Member Services to receive prompt, one-on-one attention.

You can reach a Member Services representative Monday through Friday from 7:00 a.m.–6:00 p.m. Just call 1-866-874-2624.

Noncovered services

The following are among the services not covered: services not medically necessary, vision care, maternity care and newborn nursery, and infertility treatment.

The following services are also among the services not covered: services available through governmental or school programs or covered by workers' compensation; personal comfort or

convenience items; surgery or other treatments primarily cosmetic in nature; surgical procedures to reverse elective sterilization or for sex transformation; experimental procedures or treatments; hearing aids; nonskilled nursing care; disposable medical supplies. Please read your Certificate of Insurance and any riders or amendments for a full explanation of benefits, limits, and exclusions.

Organ transplants/Centers of Excellence

HealthAmerica has a nationally recognized organ transplant network (referred to as Centers of Excellence). Your costs will usually be lower if you choose a Center of Excellence.

This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. For questions, call 1-866-874-2624.



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