

INTRODUCTION:

Health Benefits with THT

CCEA “Bridge Out” Day

July 20, 2024



Introduction

Your THT Team is
Here For You!

ENROLLMENT PROCESS / DATES

PLAN OVERVIEW / COMPARISONS

- Medical
- Supplement
- Dental
- Vision

SEEKING MEDICAL CARE

BEHAVIORAL HEALTH CARE

**HEALTH EDUCATION & WELLNESS
PROGRAMS**



What does THT offer?

Providing health benefits to Clark County educators since 1983.

Medical



Pharmacy



Dental



Vision



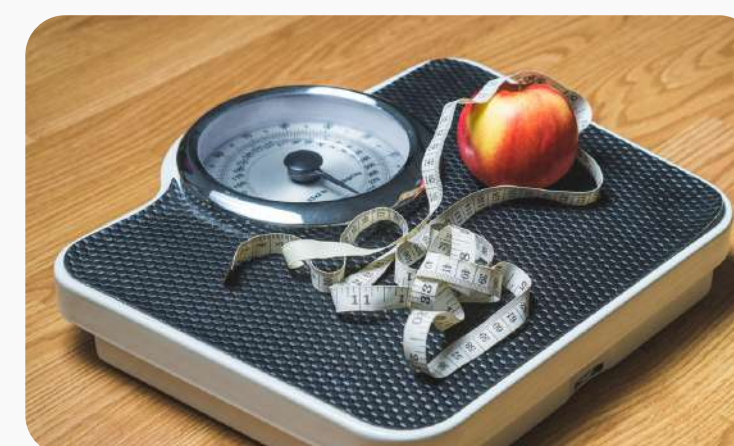
Life Insurance



Behavioral Health Services & EAP



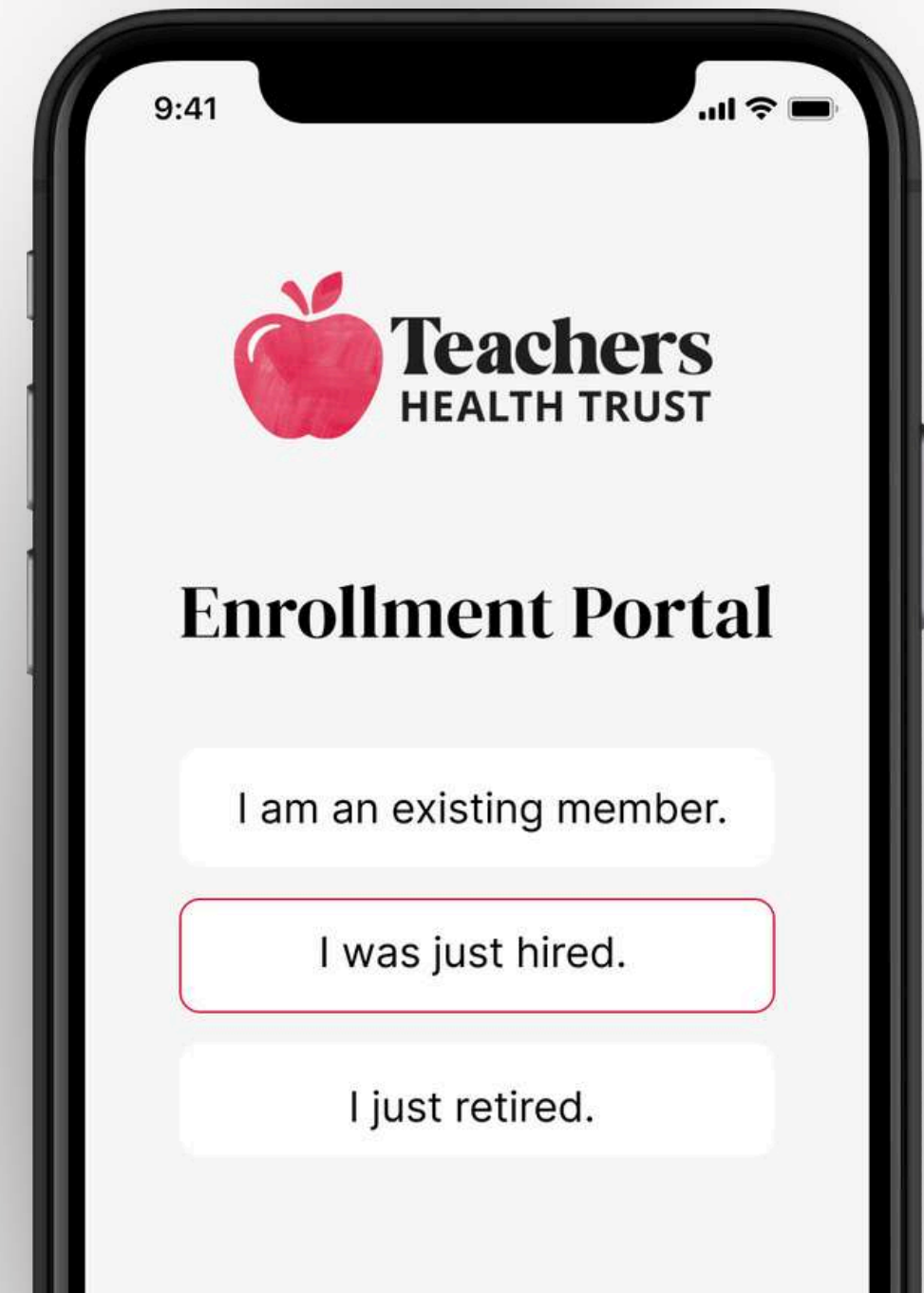
Health Education & Wellness Program



Enrolling & Dependents

Enroll in health benefits within 31 days of your start date. Check your work email for enrollment instructions.

- If enrolling any eligible dependents, all required documents must also be submitted within the 31-day window.
- You can add or remove dependents once yearly during open enrollment or after a Qualifying Life Event.
- For full dependent eligibility and required documents, visit ththealth.org/enrollment.





Premiums

Your premium depends on your plan selection and family size.

Full-Time Licensed Employees | Deducted from 24 payrolls, annually.

Coverage Level	Signature Plan	Advantage Plan	Dental (DHMO / DPPO)	Vision (Standard / Plus)
Subscriber Only*	\$15	\$7.50	+\$0 / +\$4.50	+\$0 / +\$6.50
Subscriber + 1*	\$125	\$115	+\$0 / +\$9	+\$0 / +\$12.50
Subscriber + 2-4*	\$368	\$247.50	+\$0 / +\$15	+\$0 / +\$21.50
Subscriber + 5 or more*	\$460.50	\$252.50	+\$0 / +\$15	+\$0 / +\$21.50
Two Licensed Employees (Couple)^	\$0	\$0	+\$0 / +\$9	+\$0 / +\$12.50
Two Licensed Employees + 1-3^	\$61.50	\$61.50	+\$0 / +\$15	+\$0 / +\$21.50
Two Licensed Employees + 4 or more^	\$107.50	\$107.50	+\$0 / +\$15	+\$0 / +\$21.50

Easily calculate your premium with our online tool at ththealth.org/premiums.

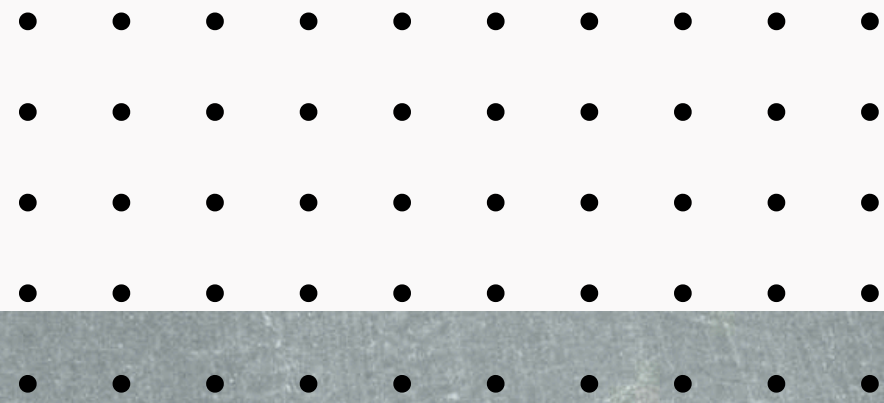


Important Dates

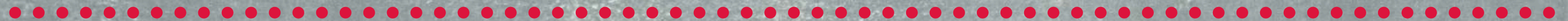
Enroll or opt out within 31 days of your start date, or you will be autoenrolled. Check your work email for enrollment instructions.

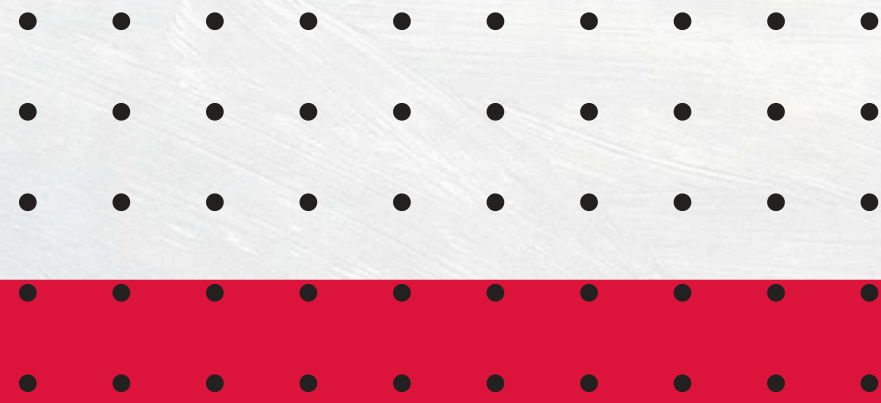
- **Summer New Hire Benefits Start:** September 1st
- **Plan Year:** October 1st - September 30th
- **Deductible Reset:** October 1st

Open Enrollment also concurrently runs August 1 - 25. If there are any changes that should take effect October 1, go through the portal again as an existing member before August 25. Otherwise, your existing selections will carry over.



Questions about the Enrollment Process?





Medical Plans

View all plan information and documents at



ththealth.org/medical

Medical Plan Similarities

The Signature and Advantage Plans have a few things in common.

- **SAME PROVIDER NETWORKS:** Both plans have access to the same provider networks: the Sierra Health-care Options (SHO) Network for local providers, and the UHC Choice Plus Network for members that travel or reside outside of Nevada.
- **PREVENTIVE CARE:** Both plans cover preventive care at 100%.
The deductible does not apply.
- **NO PROVIDER REFERRALS OR REGISTRATIONS:** Neither plan requires referrals or that you select a primary care provider (PCP).
- **BUNDLED WITH DENTAL AND VISION:** Both plans require enrolling in a dental and vision plan.

Medical Plan Differences



Signature *(meets J1 requirement)*

SET COPAY FOR SELECT SERVICES

This plan features fixed copayments at the time of service, allowing members to better budget for healthcare expenses.

HIGHER PREMIUMS

Premiums for this plan are higher than the Advantage plan due to having a lower deductible and broader coverage outside of preventive care.

FLEXIBLE SAVINGS ACCOUNT (FSA)

Members of this plan are eligible to open a Flexible Savings Account (FSA), which allows contributing pre-tax money to pay for eligible healthcare costs.

Advantage

HIGH DEDUCTIBLE HEALTH PLAN

Members of this plan must pay for all services until they meet their deductible (except preventive care).

LOWER PREMIUMS

Premiums for this plan are lower than the Signature plan. For members who seldom use medical services, this plan can result in overall cost savings.

HEALTH SAVINGS ACCOUNT (HSA)

Members can contribute pre-tax money to an HSA to pay for medical expenses, including the deductible, and also benefit from tax advantages.



Already Have Insurance?



THT can reimburse your expenses on your outside plan all at no cost.

Spousal Supplement Plan

100% REIMBURSEMENT

THT reimburses all in-network copays, deductibles, and coinsurances for eligible employees covered as dependents on their partner's plan.

ADD THE ENTIRE FAMILY

All dependents covered on your partner's plan are also eligible to be added to this plan.

Read more at ththealth.org/supplement.

Hospital Supplement Plan

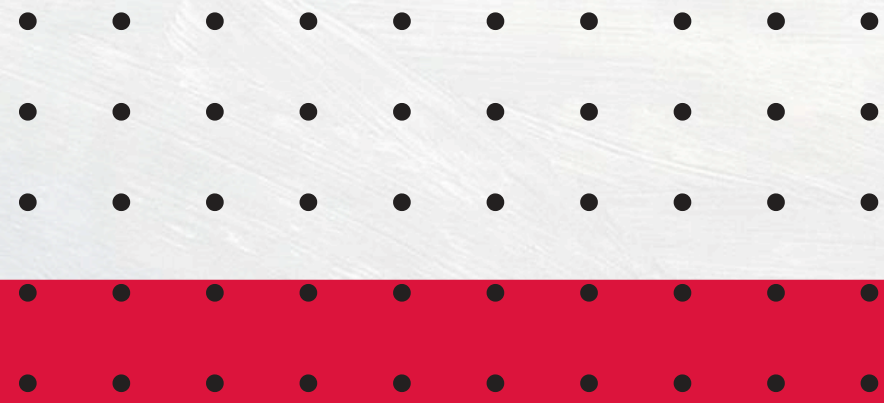
REIMBURSEMENT FOR HOSPITAL STAYS

THT reimburses up to \$260 for each day of overnight hospitalization or observation period incurring room and board charges, with a lifetime maximum of 365 days.

DEPENDENTS CANNOT BE ADDED

Even if your dependents meet the standard eligibility criteria, they cannot be added to this plan.

Dental / vision are optional on these plans. You can keep your primary medical coverage and make THT your primary dental or vision plan. Or waive dental/vision altogether. *Dual District families are ineligible for these plans.* 11



Dental Plans

View all plan information and documents at
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ththealth.org/dental

Dental Plan Similarities

The DHMO and DPPO Plans have a few things in common.

- **PREVENTIVE CARE:** Oral Exams, 2 Annual Cleanings, and Routine X-Rays covered at 100%
- **ACCESS TO SPECIALISTS:** Pediatric Dentists, Orthodontists, and Emergency Dental Care
- **COVERAGE FOR MAJOR SERVICES:** Bridges, Crowns, and Dentures
- **NO DEDUCTIBLES:** Neither plan has a deductible for covered, in-network services

Dental Plan Differences



Dental HMO

NO ADDITIONAL PREMIUM

This plan is included with any medical or supplement plan, even if you have dependents.

SMALLER NETWORK

Members must register with a dentist from the Dental HMO network to receive benefits.

NO ANNUAL BENEFIT LIMIT

There is no benefit maximum, which means you may save on major services.

NO ORTHODONTIA LIMITS OR MAXIMUMS

Orthodontia is covered at 60% for all ages, with no lifetime maximum benefit.

Dental PPO

ADDITIONAL PREMIUM

Members of this plan will pay an additional premium according to their family size.

WIDER NETWORK

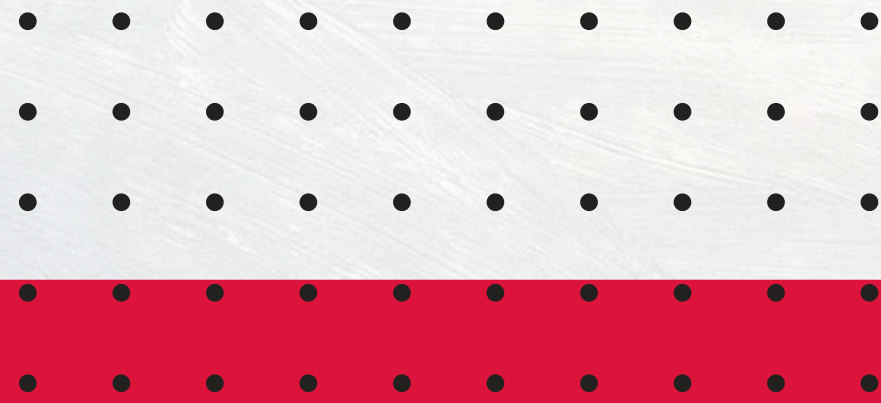
Members can see any dentist on the Dental PPO network, without needing to register beforehand.

\$1,500 ANNUAL BENEFIT MAXIMUM

THT will only pay \$1,500 in dental benefits per person, per year on this plan.

ORTHODONTIA LIMITS AND MAXIMUMS

Orthodontia is covered at 100% for members **18 and under only**, up to a lifetime maximum of \$1,000. 14



Vision Plans

View all plan information and documents at
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ththealth.org/vision



Vision Plan Similarities

The Standard and Plus Plans have a few things in common.

- **COVERAGE FOR VISION MATERIALS AND SERVICES:** Both plans cover exams, frames, lenses, and contacts. The copay and allowance amounts vary slightly between plans.
- **SAME PROVIDER NETWORK:** See any doctor on the VSP network, regardless of which plan you select.



Vision Plan Differences

Standard Vision

NO ADDITIONAL PREMIUM

This plan is included with any medical or supplement plan, even if you have dependents.

HIGHER OUT-OF-POCKET COSTS

On this plan, copays tend to be slightly higher, and allowances tend to be slightly lower than the Vision Plus plan.

NO EXTRA OR CUSTOMIZABLE BENEFITS

Vision Plus

ADDITIONAL PREMIUM

Members of this plan will pay an additional premium according to their family size.

RICHER BENEFITS

On this plan, copays tend to be lower, and allowances tend to be higher than the Standard Vision plan.

INCLUDES EXTRA & CUSTOMIZABLE BENEFITS

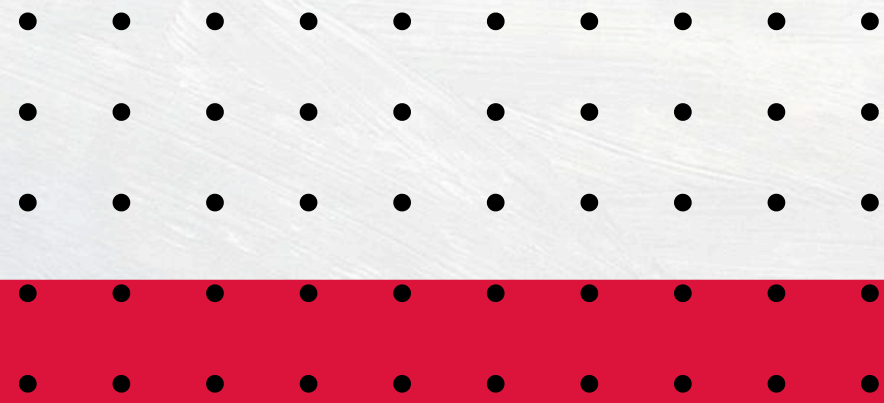
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Plus Plan “Extras”



The Plus Plan includes extra benefits that are not included in the Standard Plan.

- **VSP EasyOptions:** Vision Plus Members can choose one of these upgrades each plan year:
 - Increase frame or contact lens allowance
 - 100% coverage for one of the following: premium or custom progressive lenses, light-reactive lenses, or anti-glare coating
- **VSP LightCare:** \$150 allowance for ready-made non-prescription sunglasses or blue light filtering glasses, instead of glasses or contacts.



Seeking Medical Care

.....
In an emergency, call 911 or visit an Emergency Room.

\$620

Average savings by going
to an **Urgent Care** instead
of an **Emergency Room**

Not Sure Where to Go?

Call our registered nurse line, free of charge, for advice or guidance on if/where to seek medical care. Available 24/7/365

(866) 232-4490

Free to all members, available 24/7/365

Virtual Urgent Care / Primary Care

MDLive offers services via phone or video call.

MDLIVE[®]

Visit mdlive.com, download the app, or call (800) 400-MDLIVE to get started.

\$0 Copay for Signature plan members.

20% After Deductible for Advantage plan members.

In-Home / Mobile Urgent Care

Urgent care that comes right to your home! Same day or next day appointments are available 365 days a year.



Doctoroo
(888) 888-9930
doctoroo.com



IncrediCare Pediatrics
(725) 867-8144
incredicarepediatrics.com



DispatchHealth
(702) 329-2093
dispatchhealth.com

Signature: \$0 copay. **Advantage:** \$0 after deductible.



Other Urgent Care Facilities

Orthopedic Fast Track Clinics

NEVADA ORTHOPEDIC & SPINE CENTER

There are two locations: West Las Vegas & Henderson.

INJURY CARE

Treats recent bone, joint, & muscle injuries. Compared to ER, this is more advanced care and costs significantly less.

24/7 Urgent Care

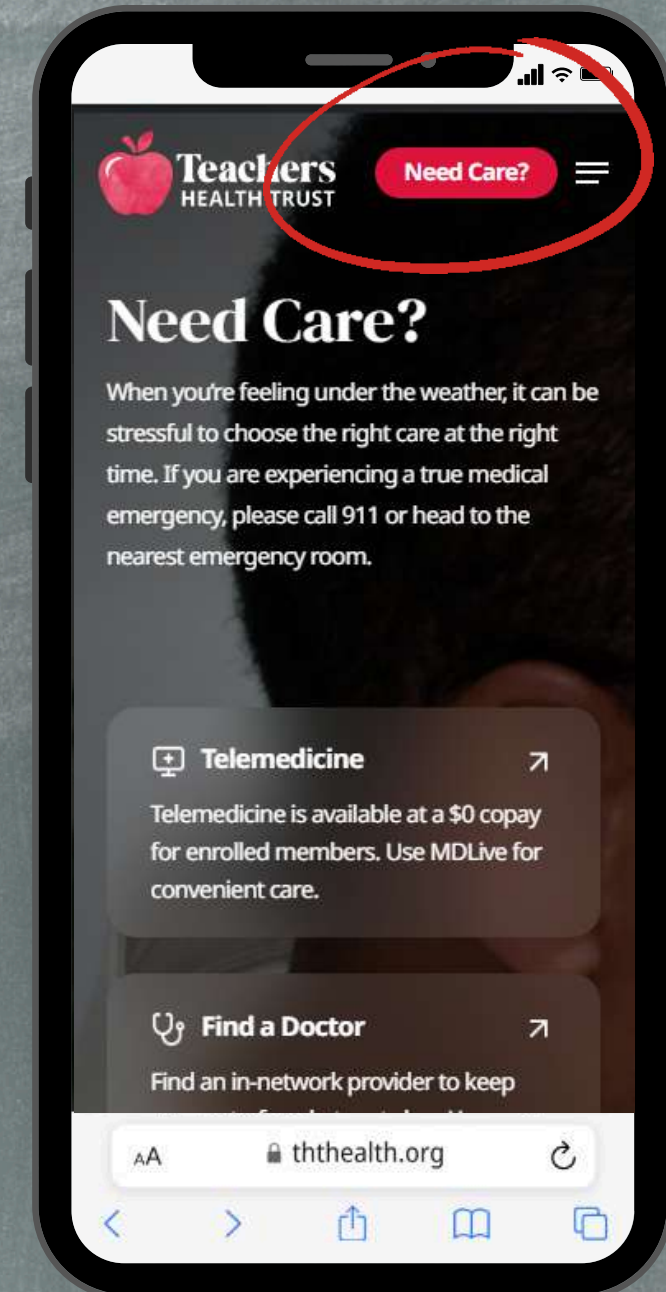
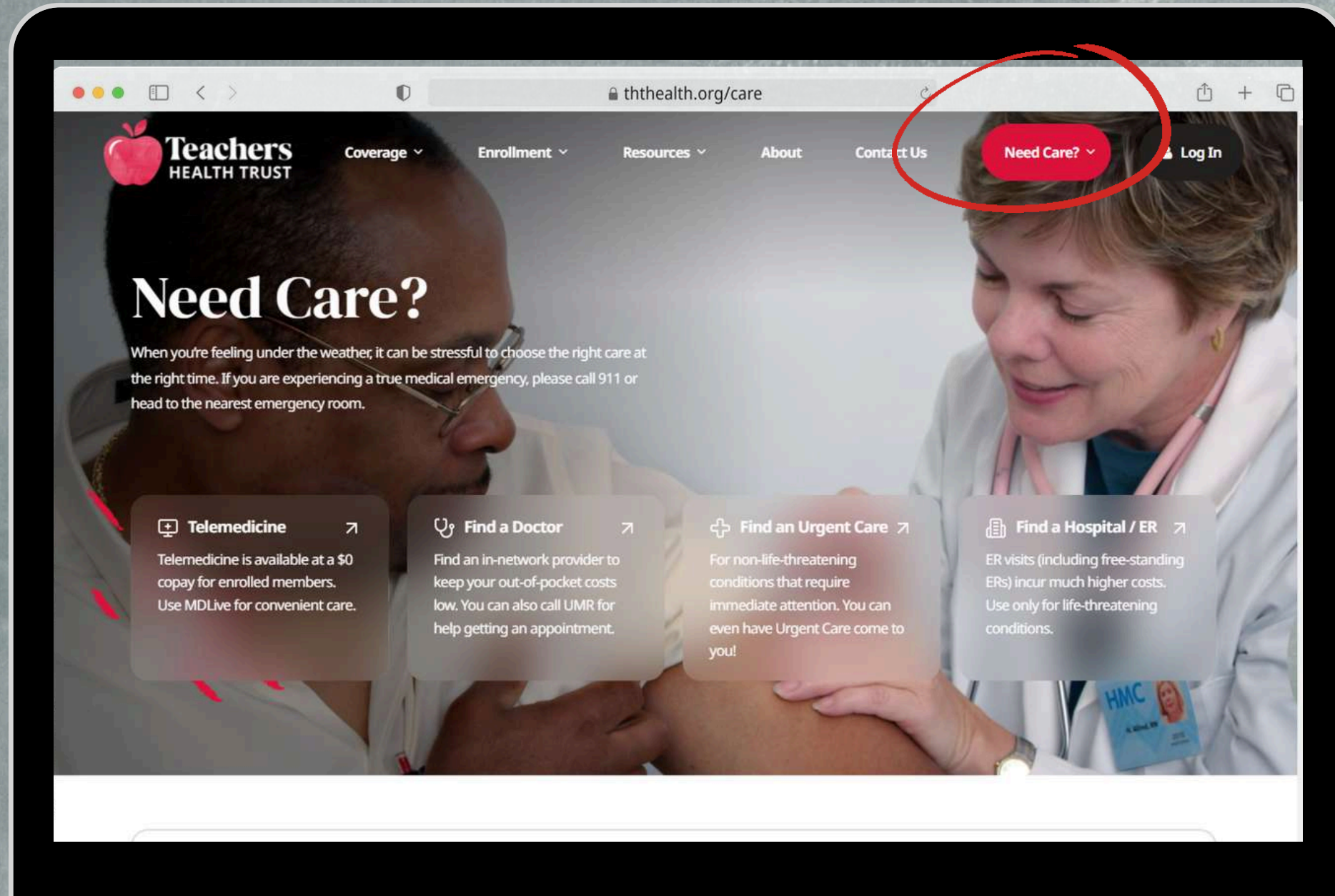
SOUTHWEST MEDICAL ASSOCIATES

Located on Charleston & Rancho.

TREATS INFANTS TO ADULTS

Avoid expensive ER visits (especially those after hours).

See care options at ththealth.org/care
or call UMR at 855-858-6860





QUESTIONS OR CONCERNS?

- Visit **ththealth.org** for answers and contact information.
- Call **(702) 794-0272** (Some teams are 24/7, THT is option 2 and is open Monday-Friday, 8am-5pm).
- Once enrolled, chat with us via the **online member portal**.



Teachers

HEALTH TRUST

For Teachers. By Teachers.



BEHAVIORAL HEALTHCARE
OPTIONS, INC.SM

Behavioral Healthcare Options
Bridge Out Days
2024



Core Goals

- Immediate response in times of crisis
- Improved member navigation of resources
- Improved access to care
- Whole person collaboration
- Appropriate, cost effective, quality care
- Improve overall member and community health



Provider Navigation and Referrals

- Help finding the right provider
- Health Investment Provider partner \$0 co-pay
- Concierge access and scheduling

Immediate Member Services and Crisis Support

- 24/7 crisis access
- Concierge Appointment assistance

Supportive Care Management

- Support with challenging care.
- On-going guidance and support, promoting long-term success

Digital Care Resources

- Affect Therapeutics-SUD rewards-based care, with complete care team access
- Value based, simplified access to recovery resources

CCSD EAP

- 5 Counseling visits
- Telephonic referrals for Legal, Financial, Childcare, Elder care, and Daily living
- Unlimited Online access



What is concierge appointment assistance?

Our customer service team will obtain your availability and schedule an appointment with a behavioral health provider who meets your needs.

Who is eligible for concierge appointment assistance?

Our Concierge Assistance Program is exclusive to Teachers Health Trust members looking for behavioral health services. There is no cost to utilize the program.

What do I need to do?

For more information or to make a confidential appointment with a behavioral health provider, call Behavioral Healthcare Options at **1-800-878-6266**, TTY **711**.





Our compassionate team consists of clinically licensed complex case managers. They provide support and assist members with mental health and substance use issues. Our team can help with things like:

- Substance use treatment, including pregnant women who need substance use care
- Severe mental illness, including schizophrenia
- Behavioral health care navigation
- Confirming needed services are in place or helping to connect to additional services.
- Linking you to additional benefits and services, as well as referrals to new providers, including appointment assistance.
- Identifying motivation and coping skills.

**To get started or to find out more, email us at
BHCM@uhc.com.**



Affect Integrated digital app: Offers additional treatment and Peer support for alcohol and substance use disorder treatment

- Telehealth intensive outpatient support
- Convenient and discrete

Visit JoinAffect.com to get started



Finally, a comprehensive and effective substance use treatment program that lets people stay in their jobs and homes

Through our innovative telehealth solution, we offer intensive outpatient care without disrupting lives. It's discreet and convenient, so members focus on getting healthier, instead of focusing on the stigma.



We gamified the treatment process to keep people engaged

Affect is powered by cutting-edge medical science and technology. Members receive small financial rewards for success in treatment, including appointment attendance and negative drug or alcohol screens.



Our results are extraordinary

Affect members are almost 90% less likely to incur costly emergency department visits or hospital stays, driving down employer benefits costs, lowering absenteeism, and improving productivity.



Visit JoinAffect.com to get started today.





THE LIFE CONNECTION (TLC)

Members and their household can speak to an EAP counselor about any personal issue or problem. You and your household have access to **5** free confidential counseling visits.

- Anxiety
- Depression
- Grief and loss
- Managing stress and change
- Marital and relationships counseling
- Parenting
- Alcohol and drug use

Through our free expedited appointment assistance, a representative will assist you to schedule an appointment with a counselor.

The **EAP** provides all members and their household with appropriate assistance to help manage personal and work-life challenges including:

- Free unlimited telephonic consultation for legal, financial, childcare, elder care, and daily living needs
- Unlimited access to web-based resources
- Online training and educational tools
- Savings Center: free program for savings of up to 25%

To access all the online resources available, visit **bhoptions.com**. Then select Online **Work-Life Resources** and enter the company code: **CCSD**

bhoptions.eapintake.com



Behavioral Healthcare Options 

Employee/Member Assistance Program Case Request

This form is for non-emergency routine referrals only

If you or a loved one has a mental health or substance use crisis, DO NOT complete this form. Call or text 988 to connect with the 988 Suicide and Crisis Lifeline. If you have an immediate, life-threatening emergency, call 911

We request the following information as a quick and easy way to refer you to the appropriate professional.

****If you are returning a call to BHO, please indicate to the representative that you have completed the EAP online case request form****

* denotes required field

Demographic Information

Last Name*

First Name*

Date of Birth*

Phone Number*

Phone Type*

Permission To Call*

Permission To Leave Message*

Please advise the best time of day to contact you:*

Behavioral Health Management

WE ARE HERE TO HELP

To get started with CCSD EAP call **1-800-280-3782**, TTY 711

You can request an EAP case by visiting the link or QR code.
bhoptions.eapintake.com



To access your behavioral health services
contact us at **702-243-4682** or toll-free
1-800-878-6266, TTY 711.

Thank You!

To our teachers and support staff, we thank you for educating and loving our kids and being an integral part of our community.

You give so much of yourself.

It would be an honor to be a part of your wellness support team.

Population Health
Health Education and Wellness
Disease Management



About Us

We are a dedicated group of clinicians who are proud to call Las Vegas our home. We love our community, and deeply value education.

What we believe

Feeling Better Changes Everything!

Population Health
Health Education and Wellness
Disease Management



**Helping
teachers
achieve
their health
goals.**



Let's connect!
Call us directly!

Population Health
Health Education and Wellness
Disease Management

PERSONALIZED

FLEXIBLE

NO ADDITIONAL COST



These programs are available at no additional cost to you as part of your benefits package.



Nutrition



Diabetes



Weight Management



Asthma



Stop tobacco



Kidney health



Prediabetes



Online education



Telephonic support



Registered nurses



Registered dietitians



1:1 consultations

Population Health
Health Education and Wellness
Disease Management





We did it again!

Our healthcare outcomes exceed the national average.

- Individualized interventions
- Dedicated support
- No additional cost

90%

Maintained or eliminated prediabetes

PREDIABETES

↓2.2 pts.

Average decrease in A1c of 2.2 pts.

DIABETES

67%

Quit rate

TCP



Say goodbye to diabetes before it begins.



Together we can.

Population Health
Health Education and Wellness
Disease Management

Empowered!

Diabetes Prevention Program

We are dedicated to preventing type 2 diabetes, one teacher at a time.



Feeling
BETTER
changes
everything!

Health Education
and Wellness



Health Education
and Wellness
702-877-5356

