

## CHP Premium Plus Option

### Benefits for You.

Reduce your health plan costs, without compromising your coverage – It's not too good to be true, it's Premium Plus.

Premium Plus combines Medicare with active worker Concordia Health Plan coverage, through a special exemption called the Medicare Small Employer Exception (SEE). Medicare will become your primary coverage, while the Premium Plus option provides additional comprehensive medical and prescription drug coverage equal to, or often better than, what you currently have **for a reduced rate**.

You'll also keep your active worker benefits, provided by the same trusted benefit partners (see below).

### Who qualifies for Premium Plus?

To take advantage of the Premium Plus Option, your employer must qualify for the SEE, which means they must have less than twenty workers on their payroll.

If your employer qualifies, Premium Plus is available to you, and/or your enrolled spouse if age 65 or older. Workers, enrolled spouses, and any enrolled dependents who are under age 65 will remain enrolled in their current CHP option.

### What does CHP Premium Plus option provide?

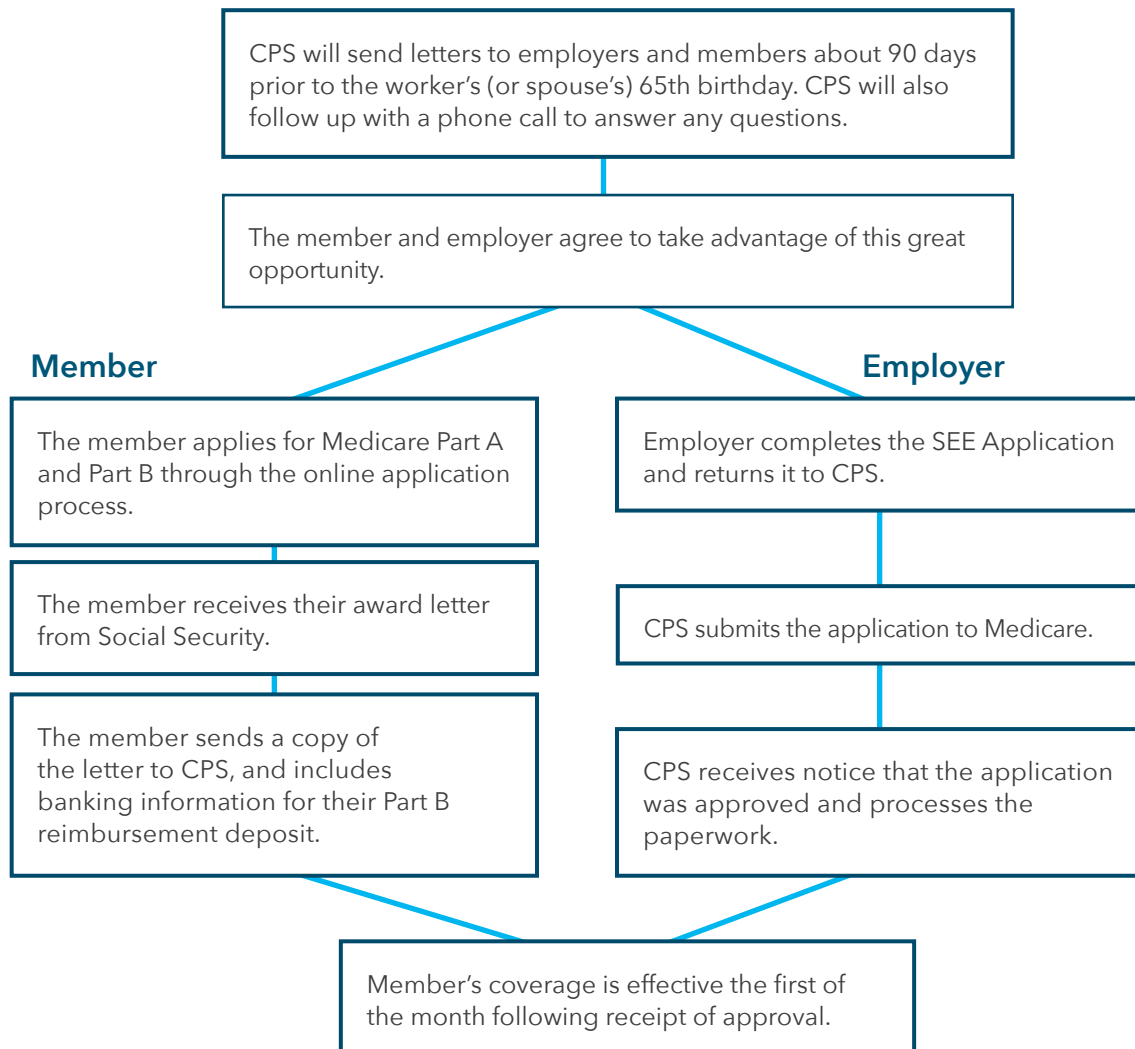
- Vision and Dental Coverage (bundled or unbundled)
- Hearing Benefits
- Prescription Drug Coverage
- Vitality Wellness Program
- Employee Assistance Program
- Part B Premium Reimbursement
- Livongo Diabetes Management
- Wonder Weight Loss
- Omada Weight Loss for those at risk for diabetes and cardiovascular disease



## How to apply for the exception.

Prior to turning age 65 you will receive information from CPS about the Premium Plus option. If you and your employer agree and qualify, you will need to enroll in Medicare Part A and B. Since prescription coverage is included in Premium Plus, there is no need to enroll in Part D. Once enrolled in Medicare Part B and the Premium Plus option, reimbursement for the Part B premium will be directly deposited into your preferred financial account each month.

Once we receive a copy of your Medicare award letter and your bank routing information, your employer and CPS will take care of the rest! When all paperwork is completed, we will then help you (and your spouse if applicable) transition from your current CHP option, to the Premium Plus Option, including issuing new ID cards. The chart below illustrates this process.



**For more information, contact our Health Services Department  
at 888-927-7526 ext. 6002.**