



MMHCA Benefits Guide

Powered by The Benefits Group

*Only MMHCA Members
Are Eligible For Benefits*



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Important
Open Enrollment
REMINDERS

Health
Care
gov

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Special ACA Open Enrollment!

Expires August 15th

In response to the COVID-19 public health emergency, President Joe Biden signed an executive order that reopened the federal Affordable Care Act Marketplace for a special open enrollment period for individuals and families to enroll in health insurance coverage.

The special open enrollment runs from Feb. 15 to May 15, and will allow individuals and families in states with marketplaces served by the HealthCare.gov platform to enroll in 2021 health insurance coverage.

MMHCA Benefit Specialists are standing by to assist with plan education, subsidy calculation, and enrollment!



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MMHCA Alternate Medical Options

Other Medical Options

- **Short Term Medical** - can provide a temporary solution to help fill gaps in coverage. Consider short term if you're:
 - Between jobs
 - Waiting for other coverage to begin
 - Waiting to be eligible for Medicare coverage
 - Without health insurance, outside of Open Enrollment
- **Direct Primary Care** - more information on [page 7](#)

NaviGo Health *Telemedicine*

Saves money on out-of-pocket medical costs!

One of the nation's premier healthcare savings platforms, NaviGo Health delivers effective tele-health & tele-dermatology solutions that successfully merge MMHCA's affordability with quality, accessible care for members across the United States.

Commonly treated conditions:

Arthritis, cold/flu, insect bites, respiratory infections, sprains and strains, skin infections, sinusitis, minor burns, gastroenteritis, tonsillitis, pink eye, and more!

TELEMEDICINE (NO COPAY!)

NaviGoHealth provides access to board-certified, credentialed physicians anytime, anywhere in the United States. Physicians are always available to diagnose a large variety of acute ailments, provide treatment plans and prescribe medication, when deemed necessary, and provide follow-up consultations when needed.

- Many of our members receive help within 15 minutes.
- Virtual urgent care – available 24/7/365
- Successfully treats over 70% of reported medical issues
- Dermatology – no consultation fee; included for free

\$9.99 for Individual;

\$14.99 for Individual + Dependent(s)

Click [HERE](#) for more details

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NaviGo Health

*(Behavioral Health
Coverage Excluded)*

Saves money on out-of-pocket medical & pharmacy costs!

One of the nation's premier healthcare savings platforms, NaviGo Health delivers effective:

- [Tele-health](#)
- Tele-dermatology
- [Direct primary care](#)
- [Pharmacy Program](#)
- [Lab Testing](#)
- Health Risk Assessment
- [Wellness Coaching](#)
- [Medical Bill Negotiation](#)
- Medical Bill Financing
- [Healthcare Liaisons](#)



Click **HERE** to view
*NaviGo Health program
details.*

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Member Only: \$69.99

**Member +
Dependent(s): \$99.99**

Presented by: NaviGo Health

NaviGo Health

(Behavioral Health Coverage Included)

Saves money on out-of-pocket medical & pharmacy costs!

One of the nation's premier healthcare savings platforms, NaviGo Health delivers effective:

- [Behavioral Health](#)
- [Tele-health](#)
- Tele-dermatology
- [Direct primary care](#)
- [Pharmacy Program](#)
- [Lab Testing](#)
- Health Risk Assessment
- [Wellness Coaching](#)
- [Medical Bill Negotiation](#)
- Medical Bill Financing
- [Healthcare Liaisons](#)



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details.*

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Member Only: \$79.99

**Member +
Dependent(s):
\$109.99**

Presented by: NaviGo Health

What do dental plans cover?

Dental

Dental health is an important part of your overall health. Dental plans can help you plan and budget for the costs of dental care. With a variety of plans available, you can find basic dental coverage for general dental care or choose coverage for major care, such as dental implants.

[UHC Dental Premier](#)

[UHC Dental Primary](#)

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Service	Benefit
Preventive Care	Covers routine cleanings for all covered persons and fluoride treatments for those under the age of 16 on the plan, often with no deductible or waiting period.
Basic Services	This often includes simple fillings or emergency treatment for dental pain.
Major Services	This can include retainers and root canals. These are often subject to the plan's deductible and waiting periods.
Access to a wide dental network	Including dental offices in both private and retail settings.
Direct payment to in-network dentists	No need to submit claim forms
No age restrictions	Find coverage for every member of your family and every stage of life. ¹ Even if you are on Medicare, which doesn't include dental benefits, we have plans designed specifically for seniors.

Vision Insurance

Vision insurance is designed to help you cover and budget for ongoing vision care expenses like routine eye exams, prescription glasses and contact lenses.

You can buy vision plans independently, in addition to your health insurance, or even with other supplemental plans, like a dental plan.

What does vision insurance cover?

- Coverage for people of all ages
- No waiting periods
- Saving through a national network of vision service and eyewear providers
- Freedom to go out of network and still get benefits if you pay the difference between your plan allowance and your final cost

Click [HERE](#) for more details

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Hospitalization Insurance

The cost of medical care, especially hospital stays, can quickly add up.

Hospitalization Insurance, also sometimes called Hospital Insurance or Hospital Indemnity, can help you prepare your budget for unexpected medical costs resulting from a hospital stay.

Why should I purchase hospital insurance?

On top of helping you prepare your budget for the expenses surrounding hospital stays, Hospital Indemnity Insurance has the following benefits:

- **You don't have to meet a deductible** to receive your benefits
- **No networks** - payment amounts are the same regardless of whether you are in-network or out-of-network
- Benefit payments are yours to **use as you decide**
- Coverage is **available for the entire family**
- Coverage is **renewable until age 65**

Click [HERE](#) for more details

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Whole Life Insurance

Would your family be financially secure in the event of your death? It's something no one wants to think about, but we all should be prepared for.

Whole life insurance through Boston Mutual can play a part in helping you protect your family's finances in your absence.

What is whole life insurance?

Whole life insurance provides coverage for the life of the insured. In addition to paying a death benefit, whole life insurance also contains a [savings component in which cash value may accumulate](#). These policies are also known as “permanent” or “traditional” life insurance.

Guaranteed premiums, coverage, and values.

Click [HERE](#) for more details and rates

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AllstateSM
IDENTITY PROTECTION



Identity Protection

Summary

- Financial Identity
- Digital Identity
- Remediation & Reimbursement

Click **HERE** to view your Allstate identity protection plan details.

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WHAT IS CLEVER RX?



Click [HERE](#) to learn more

CleverRx

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NEVER OVERPAY FOR PRESCRIPTIONS AGAIN

NOW THAT'S CLEVER.



Download your Clever
RX App or Clever RX
card to unlock exclusive
savings.



Present your Clever RX
card or Clever RX App to
your pharmacist.



FREE to use. Save up to 80%
off prescription drugs and
beat copay prices.

C L E V E R **RX**
PRESCRIPTION SAVINGS CARD

START SAVING TODAY WITH CLEVER RX

- ✓ 100% FREE to use
- ✓ Save up to 80% off prescription drugs – often beats the average copay
- ✓ Unlock discounts on thousands of medications
- ✓ Accepted at most pharmacies nationwide

EXPERIENCE TRUE SAVINGS

Present your Clever RX discount card or Clever RX App to save on everyday prescriptions. Just imagine what you can do with all of that extra money.

SAVINGS CLOSE TO HOME

Experience savings at your local pharmacy. With savings up to 80% off, you're going to want to tell all of your friends and family. Try it! You'll be surprised how many times it will beat your insurance.

DID YOU KNOW?

70%

Over 70% of people can benefit from a prescription savings card due to high deductible health plans, high copays, and being underinsured or uninsured.

30%

Over 30% of prescriptions never get filled due to high costs.

40%

40% of the top ten prescription drugs have increased by over 100% in price.



Local grocery stores with a pharmacy often have the best prices.

C L E V E R **RX**

SAVE CLEVER

WWW.CLEVERRX.COM