



# **NetCare Corporate Sales Presentation**

**February 01 2010**



424 W. O'Brien Drive  
Julale Shopping Center, Suite 200  
Hagatna, GU 96910  
Phone: (671) 472-3610  
Fax: (671) 472-3615



# *About NetCare Health Insurance*

NetCare is administered by Moylan's Insurance Underwriters, Inc., a locally owned and managed multi-line insurance firm with over 35 years of experience.

NetCare is a managed care organization offering employers and employees comprehensive medical, dental and vision benefit packages through a large network of providers.





## *Financial Stability*

NetCare Life & Health Insurance is reinsured by ING Re/ReliaStar, a global financial institution of Dutch origin offering banking, insurance and asset management to 60 million private, corporate & institutional clients in 60 countries.

With more than \$140 billion in assets, ING Re/ReliaStar is one of the largest financial service companies in the United States & has retained an A+ rating in A.M. Best, AA rating in Standard & Poors, Aa3 rating in Moody's & an AA rating in Fitch for the past 2 years.





## *Customer Service*

NetCare has a fully staffed Customer Service Department to assist members with benefit inquiries, claims status, provider questions, reimbursement procedures, billing issues and off-island referrals. Members are encouraged to contact our off-island referral specialist to locate participating providers and coordinate referrals for off-island medical treatment.



# *Network of Providers*



- Guam
- CNMI
- Micronesia
- Asia
- Philippines
- Hawaii
- Continental U.S.

# *Continental United States*

***Over 490,000 providers***

*Access by Phone:*

1-800-226-5116

*Access Online:*

[www.firsthealth.com](http://www.firsthealth.com)



***Contracted Provider Network***

***Centers of Care in  
California***

- Anaheim Memorial Medical Center
- Good Samaritan Hospital
- White Memorial Medical Center
- Doctors Medical Center - Modesto



***Pharmacy Benefits Manager***



# *Philippines Providers*

## ***Over 2,000 providers including:***

- UST Hospital
- American Eye Center
- Health Providers  
(clinics & hospitals throughout the P.I.)
- Mercury & Watsons – Pharmacy

## ***Centers of Care***

- St. Luke's Medical Center
- Makati Medical Center
- The Medical City Medical Center
- Asian Hospital & Medical Center
- The HealthCube Medical Center

***Periodic promotions for  
FREE Executive Check  
Ups in Manila at COCs.***



# *Hawaii Providers*

- *Straub Clinic & Hospital*
- *Kapio'lani Medical Center*
- *Honolulu Medical Group*
- *DLS Laboratories*
- *Innoviant, Inc. Pharmacies*





# *NetCare PPO Plans*

- Preferred Provider Organization (PPO)
- Not required to choose a primary care physician
- Access to a large network of providers
- No referrals necessary
- 100% coverage for preventive care
  - Annual physical exams & labs
  - Prenatal care & well-baby care
  - Routine immunizations
- 100% coverage at Centers of Care & participating providers in the Philippines
- Freedom to manage your personal healthcare



# *Managed Indemnity Plan*

## *Prime Plan (80/20)*

- Not required to choose a primary care physician
- Access to a large network of providers
- No referrals necessary
- 100% coverage for preventive care
  - Annual physical exams & labs
  - Prenatal care & well-baby care
  - Routine immunizations
- 100% coverage at Centers of Care & participating providers in the Philippines
- Freedom to manage your personal healthcare



# *Advantage HMO Plan*

- Comprehensive Benefits
- Required to choose a primary care physician
- Access to a large network of on-island providers
- Approved referrals necessary for off-island care
- 100% coverage for preventive care
  - Annual physical exams & labs
  - Prenatal care & well-baby care
  - Routine immunizations
- 100% coverage at Centers of Care & participating providers in the Philippines



# *Non-Participating Providers*

***Members enrolled under the Standard Modified, Standard, Prime, Access, and SmartChoice Plans have the option of accessing Non-Participating Providers (non-contracted providers).***

The following will apply when members choose to access Non-Participating Providers:

- Greater out-of-pocket expense
- Annual Deductible must be met before the Plan will pay benefits.
- Annual Deductible and claims payments will be subject to UCR\*.



\***UCR** - Usual Customary & Reasonable charges based on the current Medicare fee schedule of where service was rendered.



# Prescription Drugs



**Innoviant<sup>®</sup>**

[www.innoviantrx.com](http://www.innoviantrx.com)

1-877-390-9200

**Access thousands of pharmacies throughout the United States, Hawaii, Guam, and CNMI.**

**New Programs:**

- Retail 90 Rx Program
- OTC Program
- Half-Tab Rx Program
- Free Blood Sugar Meter Program

## Retail

Generic:	\$0 co-pay
Brand:	\$15 co-pay
Non-formulary:	\$30 co-pay
Injectable:	15% per unit co-pay

## Mail-Order (Limited to maintenance drugs; 90-day supply)

Generic:	\$0 co-pay
Brand:	\$30 co-pay
Non-formulary:	\$60 co-pay
Injectable:	15% co-pay plus shipping





# *Airfare Benefit*

1. Member obtains a written referral from a participating provider & a pre-certification approval from NetCare.
2. Member has NetCare as their Primary insurance.
3. Procedures that may qualify for airfare include, but not limited to, open heart surgery, cardiac angioplasty, cardiac catheterization, cancer surgery, neurosurgery, and gamma knife surgery.







# *Dental Plans*



NetCare provides comprehensive dental benefits to employers that include diagnostic, preventive services, and orthodontic coverage. With a variety of dental plan options and quality benefits, make the smart investment and offer a NetCare dental plan along side your NetCare medical plan.

## Dental plans include:

Smile Plan - \$1,000 annual plan maximum

Brite Plan - \$1,500 annual plan maximum

Orthodontic Plan - \$1,000 lifetime maximum



# *Vision Plan*



- Eye Refraction 100%
- Eyeglasses & Lenses 100%
- Contact Lenses 100%
- Annual Plan Maximum:
  - \$100 per member per contract period

*Annual Eye Exams are covered in Medical Plans under Preventive Care. NetCare Vision Plan can be elected as a rider alongside your NetCare Medical Plan.*



# Online Benefits Information

[www.netcarelifeandhealth.com](http://www.netcarelifeandhealth.com)

## Member registration

- Claims status & eligibility
- Benefit plan information
- Provider listings
- Newsletters & updates
- Other online member services

## Link to [www.innoviantrx.com](http://www.innoviantrx.com)

- Order your prescription refills
- Find a nearby pharmacy
- Research your medications
- Track all your prescriptions

## Link to [www.firsthealth.com](http://www.firsthealth.com)

- Find participating providers in Continental U.S.

*Secure HIPAA-compliant Website!*







# Interactive HRA

## Take Your Online Health Risk Assessment



Takes just 15 minutes to complete!

The **interactive** HRA covers various health topics:

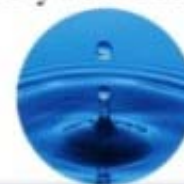
- Nutrition
- Physical Activity
- Alcohol Use
- Tobacco Use
- Men's Health
- Women's Health
- Current Health
- Family History
- Stress & Depression
- Safety Habits
- Bio-Measurements
- Readiness to Change

Receive a **personalized** Wellness Report in **seconds!**

Learn your healthy habits and your areas of risk, and find out easy ways to improve and maintain them!

Complete an HRA and be entered to win **CASH** and other great prizes!

Visit [www.netcarelifeandhealth.com/wellness](http://www.netcarelifeandhealth.com/wellness) to take your HRA today!





# 24-Hour Nurse Hotline

A promotional graphic for a 24-hour nurse hotline. It features a smiling female nurse in a dark blue uniform with a stethoscope. The background is a soft-focus hospital setting. Overlaid on the image is the text 'CARING NEVER SLEEPS' in large, bold, white letters. Below this is a dark blue rectangular box with a white border containing the 'NetCare' logo, the text '24 hour NURSE HOTLINE', and the phone number '1-877-585-5376'.

**CARING  
NEVER SLEEPS**

**NetCare** *24 hour*  
Life & Health Insurance  
**NURSE HOTLINE**  
**1-877-585-5376**





# *U.S. Mainland Assistance*



**A** U.S. Mainland  
**Assistance**  
**1-866-400-2448**



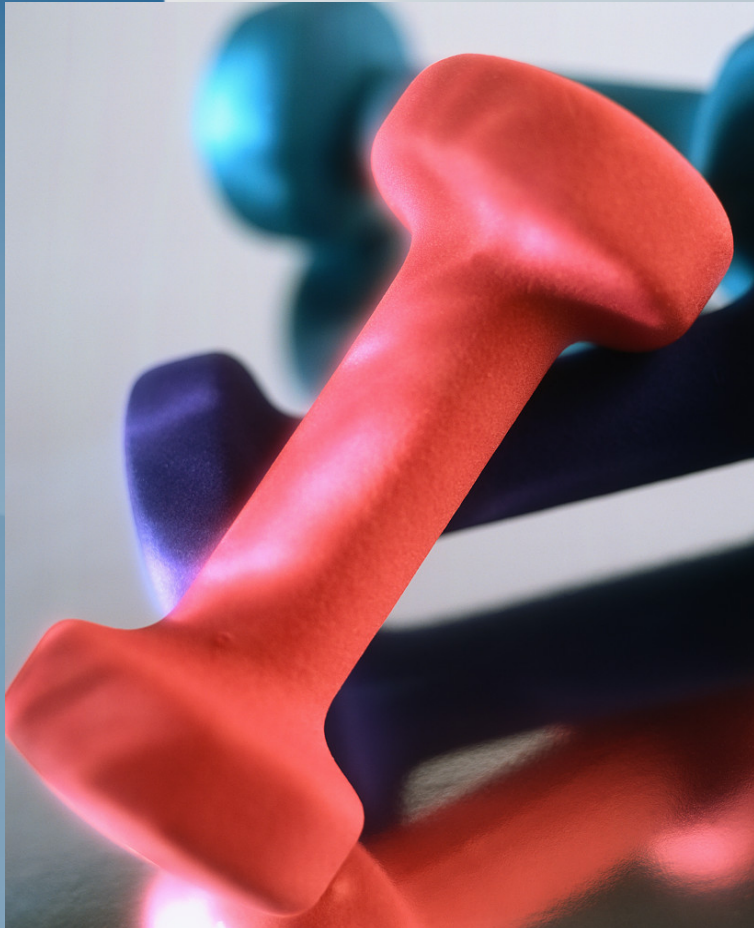


# *Wellness Programs*

- Health & Wellness Coordinator: *Rynette DeCastro*
- SDA Wellness Center Classes
  - Diabetes, High Cholesterol, High Blood Pressure, Smoking Cessation, Stress Management, NU-Start Program
- FREE Glucometers for Diabetic Members
- Fitness Partners: Paradise Fitness Center, Curves, Contours Express, & Kontenda's Gym



# *Fitness Reward*



- **Rewards for Working Out**
  - ***Sign up at any of our participating fitness centers and receive up to \*\$100.00!***
  - Paradise – Hagatna & Dededo
  - Curves – Tamuning & Agat
  - Contours – Maite
  - Kontenda's Gym - Tamuning
- \*Must attend fitness center a minimum of eight (8) times per month.
- \*Reimbursements are \$10.00 per month (\$100.00 per year) and must be submitted on a quarterly basis.



# *HealthyLife Fairs*



In coordination with our wellness partners, such as SDA Wellness Center & Paradise Fitness Center, we are able to schedule and conduct half- or full-day work site ***HealthyLife Fairs***.

This is an opportunity for you to take charge of your health by getting your blood pressure, blood sugar, and BMI screened with our healthcare professionals.

You will also have access to consultations and health & wellness resources.





# Satisfied Customers

Join the NetCare family of over  
15,000 satisfied customers including:

