

# What's New in 2021-2022

## NEW Plan Enhancements

### Out-of-Network Coverage

TSHBP will be offering Out-of-Network Coverage beginning September 1, 2021. This enhancement will maximize access to Physician and Ancillary services with little additional cost.

Benefits at a Glance		TSHBP HD Plan	TSHBP HD Plan	TSHBP CoPay Plan	TSHBP CoPay Plan
Coverage	In-Network Coverage	Out-of-Network Coverage	In-Network Coverage	Out-of-Network Coverage	
Network	HealthSmart - National	N/A	HealthSmart - National	N/A	
Plan Deductible Feature	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	Copayments, then Plan pays 100%	Copayments, then Plan pays 100%	
Individual/Family Deductible	\$3,000/\$9,000	\$3,500/\$9,500	\$3,500/\$10,500	\$4,000/\$11,000	
Individual/Family Maximum Out-of-Pocket	\$3,000/\$9,000	\$3,500/\$9,500	\$3,500/\$10,500	\$4,000/\$11,000	
Virtual Health - Teladoc	\$30 per consultation	\$30 per consultation	\$0 per consultation	\$0 per consultation	
Primary Care	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	\$35 copay	\$40 copay	
Specialist	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	\$35 copay	\$40 copay	
Urgent Care Facility	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	\$50 copay	\$75 copay	
Hospital Emergency Room	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	\$500 copay	\$500 copay	



### No Rate Increase!

For the 2021-2022 Plan Year, rates will not increase for the TSHBP HD and CoPay Plans. Visit your groups Employee's Benefits Portal for more information about rates.



### NEW Plan Benefit: Virta - Type 2 Diabetes Program

Virta is a medically supervised, research-backed treatment that reverses type 2 diabetes, meaning that patients can lower their blood sugar and A1c, all while reducing diabetes medications and losing weight.