



**Minuteman  
Health™**  
JOIN THE REVOLUTION

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# Hi, there. We're Minuteman Health.

Walking the walk to make health insurance  
more affordable for everyone.

## Let's get right to the point.

We've partnered up with a great network of providers to build an innovative, lower-cost health plan that employers are proud to offer and employees are glad to have.

In fact, more people across NewHampshire are discovering that Minuteman Health really does fit the bill. So give us a look—we'd love to work with you.

**Choosing a health plan sure isn't easy.** Year after year, employers struggle to find coverage that checks all the boxes. Will the plan support workers' health, productivity, and loyalty? Does it comply with health care reform? Most importantly, is it affordable?

Why is it so difficult to find a plan that does it all? There's got to be a better way.

### Join the Revolution.

Minuteman Health is a non-profit, member-governed health insurance company bringing a fresh voice and innovative approach to health care consumers. Quite simply, we believe bigger is not always better and less really can be more.

Through our unique business model based on close partnerships with health care providers, we offer value without compromise:



#### Real Savings

Employers have two ways to save: either by offering us exclusively (new or replacement) or as a less expensive "slice option" alongside other insurers' plans.



#### Comprehensive Coverage

Our plans cover all services required by law, including preventive care with no cost-sharing, along with prescription drugs and a few wellness offerings.



#### Quality Network

We have carefully assembled a custom network of community-based hospitals, primary care providers (PCPs), specialists, and ancillary providers that offer quality at a low cost.



# Real Savings

Our plans are specially priced to boost the employer's bottom line and put dollars back in employees' pockets.

## Two Ways to Save

Employers either can offer Minuteman Health exclusively (as a new or replacement plan) or introduce us to staff as a new choice alongside more expensive plans offered by other carriers (the slice option).

# 1

### Single Option: New or Total Replacement Plan

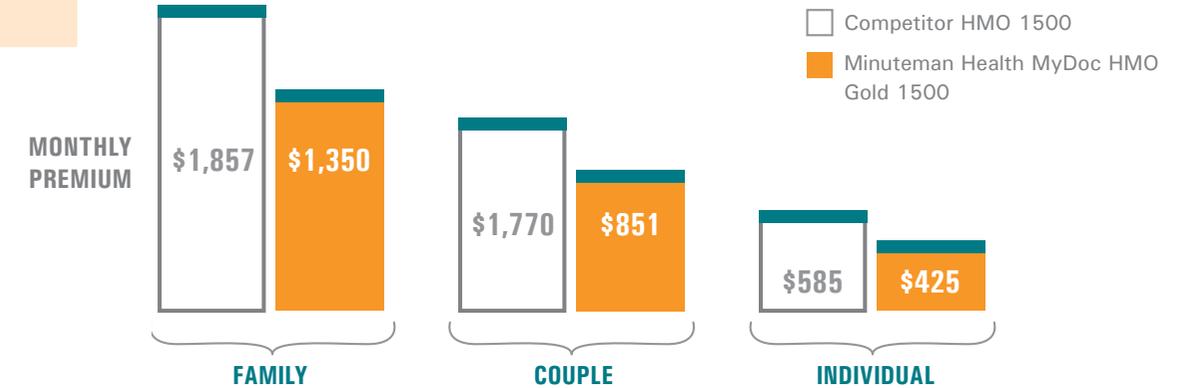
**Example:** A health center with 346 employees and 202 subscribers is shopping for new options after its current carrier announces a 19-percent rate increase. The employer opts to replace the current plan with a similar HMO from Minuteman Health.\*

#### It Saves to Replace

By switching from the current carrier to Minuteman Health,

**EMPLOYEES SAVE\***  
**\$69,721**  
PER YEAR

**EMPLOYER SAVES\***  
**\$627,491**  
PER YEAR



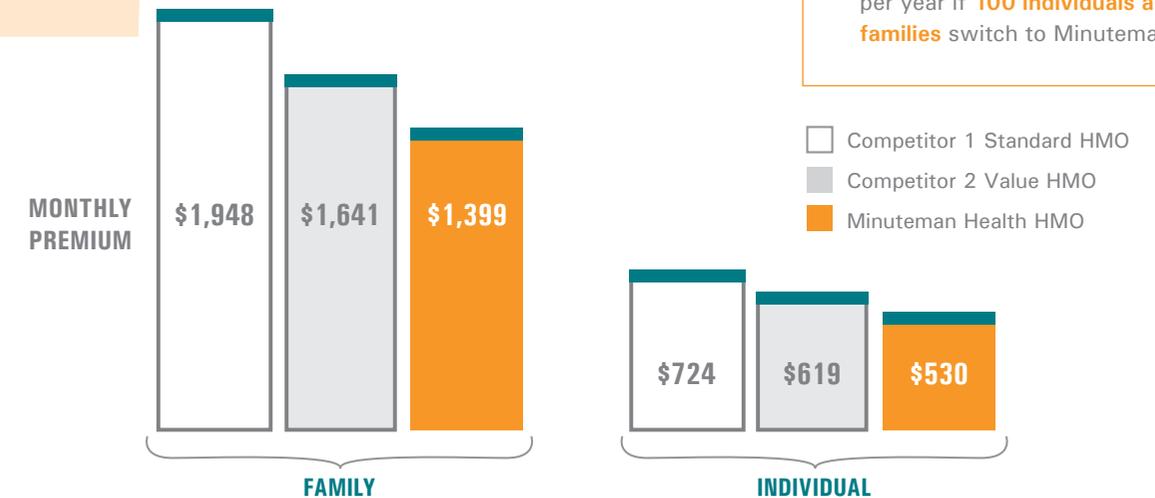
# 2

### Slice Option: More Choices in the Mix

**Example:** A large, Boston-based employer seeks to rein in costs after annual health care spending tops \$284 million. The company offers Minuteman Health as a slice option alongside two current carriers. Employees are free to choose the plan that best meets their needs.\*

#### It Saves to Add Options

- Competitor 1 subscribers who switch to Minuteman Health could save **\$6,588** (family) or **\$2,328** (individual) per year.
- Competitor 2 subscribers who switch to Minuteman Health could save **\$2,904** (family) or **\$1,068** (individual) per year.
- The employer could save almost **\$900,000** per year if **100 individuals and 100 families** switch to Minuteman Health.





# Comprehensive Coverage

Good health starts with coverage for preventive care with no member cost-sharing. Next come essential health care services and prescription drugs. Some wellness offerings top it off.



## Preventive Care

Members who visit In-Plan providers pay no copays or co-insurance for preventive care.

- **PCP visits** for annual check-ups, screenings, and immunizations
- **One eye exam** every 12 months for adults and children. Children under age 19 can get eyeglasses or contacts once per year\*
- **OB/GYN care** including annual preventive gynecological exams and related services, mammograms, and routine prenatal and postpartum care



## Essential Benefits

Coverage includes all health care services required by health care reform.\*

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder services
- Rehabilitative services
- Lab services
- Preventive and wellness services and chronic disease management
- Pediatric services including dental and vision care\*\*
- Diagnostic imaging and screening, including x-rays
- Medical/surgical care including preventive and primary care



## Pharmacy Coverage

We cover prescription drugs in partnership with OptumRx, our pharmacy benefit manager.

- **Nationwide Network:** Members may fill prescriptions nationwide at 50,000 retail pharmacies including Costco, CVS, Rite Aid, Target, Walgreens, and Walmart
- **Maintenance Medications:** Two convenient ways (including mail order) to receive a 90-day supply of drugs taken daily to manage the symptoms of chronic conditions, such as diabetes and asthma
- **Specialty Pharmacy:** Home delivery and support services for drugs that treat complex conditions, like cancer or multiple sclerosis

\* Member copay and/or deductible may apply

\*\* Restrictions apply

All of our plans comply with the Affordable Care Act (ACA).



For benefit details, refer to the Summary of Benefits and Coverage (SBC) on [www.minutemanhealth.org](http://www.minutemanhealth.org), or contact us at 855-MHI-1776.



## Wellness & Prevention Extras

We promote worksite wellness through these benefits:

### Customized Worksite Wellness Program

Our Minuteman Health Wellness Professional can partner with employers to customize a simple worksite wellness program. Elements include an employee population assessment, along with education and reminders to promote things like annual check-ups, flu vaccines, and migraine management.

### Smoking Cessation

We cover several smoking cessation drugs, and members can participate in the New Hampshire Smokers Hotline, 1-800-QUITNOW, a free and confidential telephone counseling service.

### Members-Only Online Tools

MinutemanHealthDirect.org is our safe, secure website that members can use to:

- Change a PCP, update an address, and request an ID card
- Check benefit details and claims
- Complete a health risk assessment and receive a detailed health risk report and recommendations



# Quality Network

Across New Hampshire, throughout the Merrimack Valley, and into Boston, the Minuteman Health network is strong and deep.

## The In-Plan Network (HMO and POS)

All members who reside in New Hampshire can access our entire In-Plan network of quality providers in both the Granite State and Massachusetts.



### Broad Access

The New Hampshire network contains many hospitals and thousands of providers, as well as most critical-access hospitals, urgent-care centers, freestanding ambulatory surgery centers, and CVS Minute Clinics.



### Dual-State Coverage

The Massachusetts network includes Lahey Health, Steward (including Holy Family Hospitals in Methuen and Haverhill and St. Elizabeth's Medical Center in Boston), Tufts Medical Center, Floating Hospital for Children, and several other systems.



### Behavioral Health

Our directory comprises many behavioral health care providers and Hampstead Hospital, which offers inpatient and outpatient psychiatric care.

## The First Health Network (POS)

POS members can visit any In-Plan provider along with the First Health nationwide network of more than 5,000 hospitals and 90,000 ancillary facilities. First Health providers have agreed to discounted payment rates and will not balance-bill.

### Preferred Providers

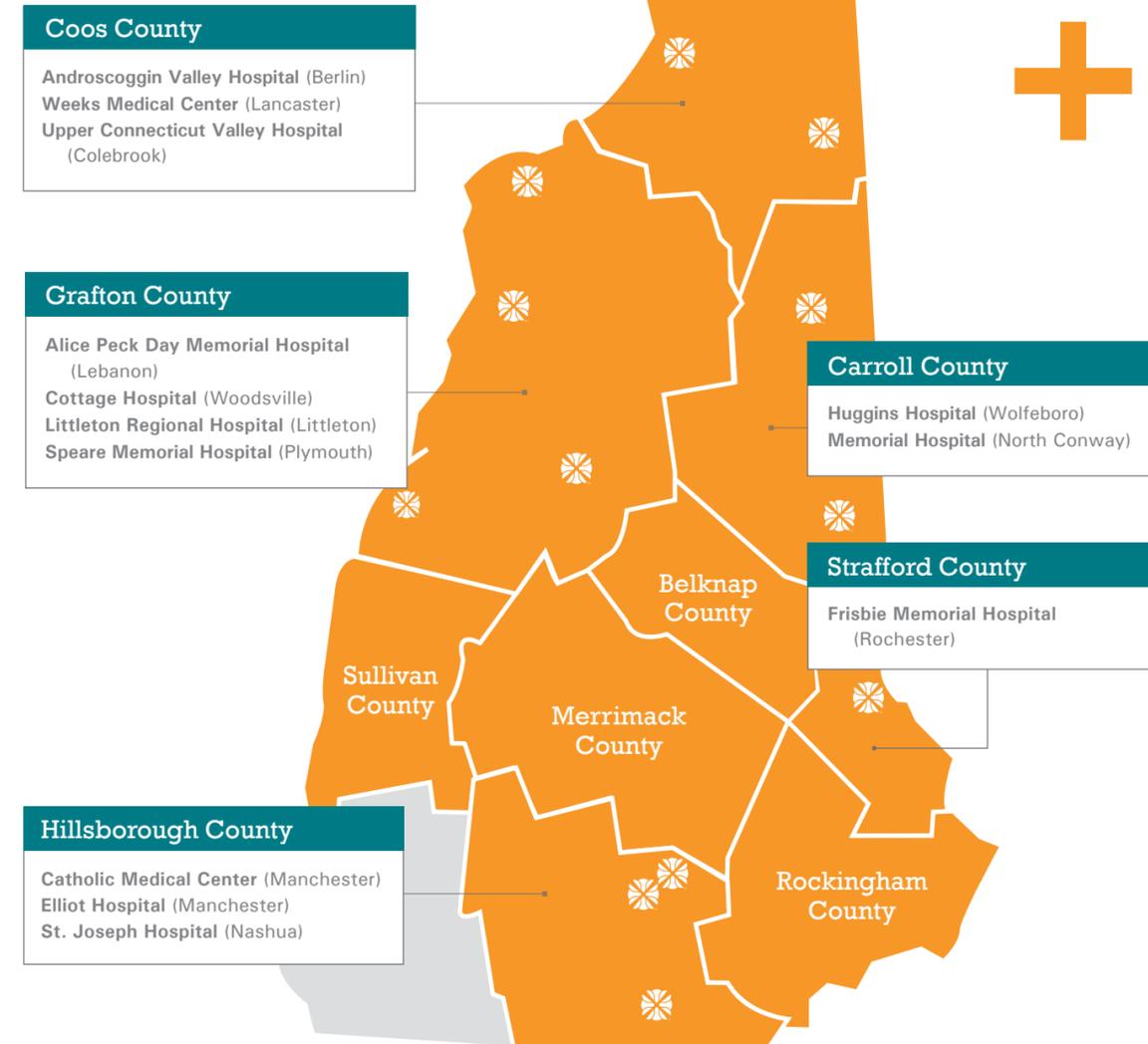
POS members can save on out-of-pocket costs by visiting In-Plan, Minuteman Health network providers in New Hampshire and Massachusetts.

### Non-Preferred Providers

Members also can see First Health providers in either state and nationwide, but with a higher cost-share.

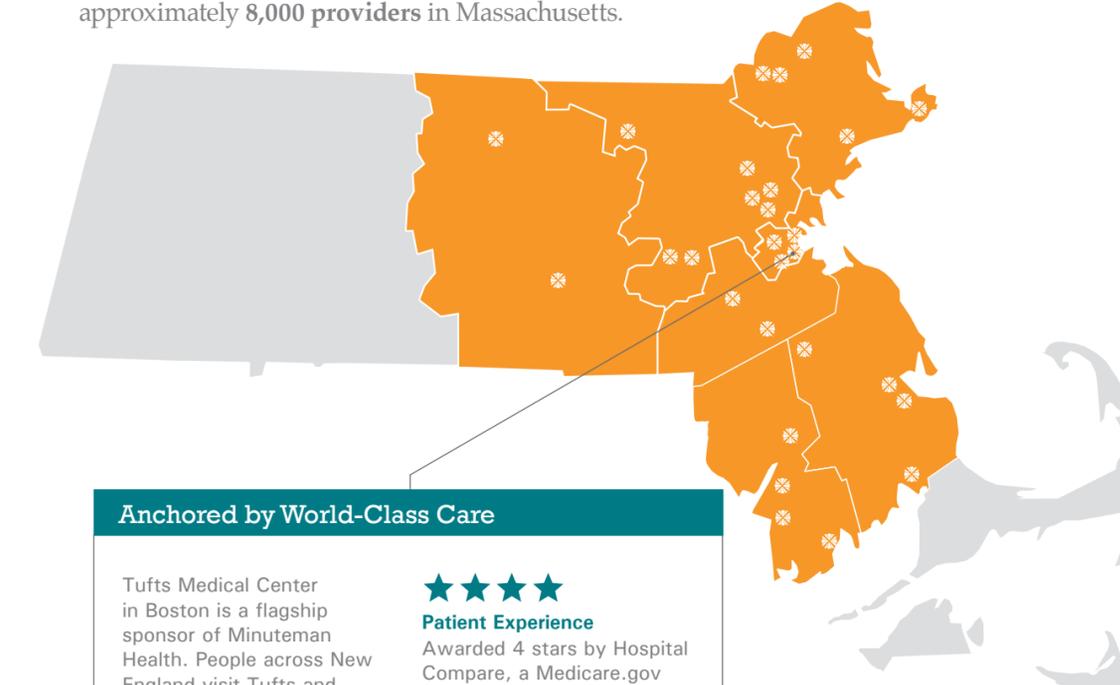
## Health Care Close to Home

Our custom network delivers integrated health care services in **nine of 10 New Hampshire counties.**



## HMO Dual-State Coverage

New Hampshire residents also enjoy access to our entire In-Plan network of **more than 25 hospitals** and approximately **8,000 providers** in Massachusetts.



### Anchored by World-Class Care

Tufts Medical Center in Boston is a flagship sponsor of Minuteman Health. People across New England visit Tufts and the Floating Hospital for Children for the treatment of complex diseases and severe injuries.

**★★★★**  
**Patient Experience**  
 Awarded 4 stars by Hospital Compare, a Medicare.gov tool that measures quality.

**Top Doctors**  
*US News & World Report* ranks many Tufts physicians in the top 1% nationally.

**+**  
**"Safety Superstar"**  
 Named as one of the safest hospitals in America by the AARP for 2013.

**Tufts Medical Center**  
**Floating Hospital for Children at Tufts Medical Center**

## Now let's put it all together.

How do Minuteman Health's savings, coverage, and network translate into real solutions for New Hampshire businesses and their employees?

## Partnerships That Work

We can develop and quote a solution for any business, but employers of certain types and locations are especially likely to find us a good match.



Mike

**ROLE:** Owner of a roofing company

**EMPLOYEES:** 150

**CHALLENGE:** Mike needs to comply with health care reform by offering insurance to his staff of mainly blue-collar workers. New to the insurance world, he works with his broker to identify an affordable health plan with a rich provider network in his region.

**SOLUTION:** Minuteman Health My Doc HMO offered as a new plan

**HOW IT WORKS:** Most employees have access to providers and hospitals within 5 miles of their homes, with premiums held at a price Mike's staff can manage.



Tricia

**ROLE:** HR director of a manufacturing company

**EMPLOYEES:** 100 across 7 sites

**CHALLENGE:** Tricia's employees are spread across many geographic areas and vary widely in ages. She is seeking a new health insurance partner that allows her to offer robust benefits with diverse choices.

**SOLUTION:** Minuteman Health MyDoc POS and MyDoc HMO offered as replacement plans

**HOW IT WORKS:** The POS gives staff an affordable plan with access to In-Plan and out-of-network providers. The HMO suits employees who select an In-Plan PCP and do not wish to pay for coverage they will not use.



Charlotte

**ROLE:** CFO of a telecom software company

**EMPLOYEES:** 400

**CHALLENGE:** Charlotte currently offers a high-cost PPO plan and wants to reduce benefit costs. However, she also needs to minimize disruption and maintain employee loyalty in a industry that competes for specialized talent.

**SOLUTION:** Minuteman Health MyDoc HMO offered as a slice option alongside a competitor's HMO

**HOW IT WORKS:** Charlotte saves money for every employee who switches from the competitor to Minuteman Health. At the same time, she builds employee satisfaction by giving her staff free choice.

# Solutions, Two Ways

From a commercial bakery to a security company, more employers are using Minuteman Health to lift employee morale, comply with health care laws, and save money along the way.

Luisa Pina, Paul Wright, and Manny Viera help Liberty Bakery Kitchen roll out 45,000-dozen baked goods per week. Paul says the most popular kind of donut is glazed, followed by Boston cream.

## Liberty Bakery Kitchen

**STARTED UP:** 2006

**PEOPLE:** About 100 bakers, drivers, packers, cleaners, and administrators

**DAY-TO-DAY:** Baking and delivering donuts, muffins, and bagels to 134 coffee shop franchisees.

**HEALTH PLAN:** Minuteman Health offered as a slice option alongside another carrier

“Some of our employees don’t use their health plan often and asked for a less expensive option. Minuteman Health has a low monthly premium and a strong provider network in our area, so we knew it would be a great way to round out our benefit offerings.”

– Paul Wright, General Manager



## Eastern Security

**STARTED UP:** 1977

**PEOPLE:** Approximately 100 trained security officers

**DAY-TO-DAY:** Protecting property and people at colleges and schools, commercial office buildings, construction sites, and residential communities

**HEALTH PLAN:** Minuteman Health MyDoc HMO

“As an employer, I believe if you take care of your people and their families, your people will take care of you. Minuteman Health covers us for basic health care and medical emergencies and gives us access to good doctors. Most of all, it’s at a price our staff and company can actually afford.”

– Joe Frawley, CEO

# A Bit About Us

Minuteman Health is a not-for-profit health plan in New Hampshire that gives members a say in how it does business.

## Governed by Members

- The majority of our board of directors is composed of Minuteman Health members.
- Members serve on an Advisory Council that meets regularly with leaders.
- Any profits realized may be returned to members via lower premiums or improved benefits.



## Sponsored by Providers

- Founded in 2013 by Tufts Medical Center, New England Quality Care Alliance (NEQCA) physicians network, and Vanguard Health Systems.
- Our insurer-provider partnership model gives providers more control with less outside interference.
- Providers share our commitment to improving care and reducing inefficiencies.



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## Financially Secure

**\$150 MILLION**

in start-up financing by the Centers for Medicare and Medicaid Services for operations in Massachusetts and New Hampshire



## Committed to Low Overhead

- We work to keep administrative costs down by partnering with third parties on key back-office functions.
- Provider enrollment, billing, underwriting, pharmacy benefit management, and other roles are outsourced.



# Let's Make a Match

Is your client or company looking to strengthen its employee benefits program? If so, our unique mix of savings, coverage, and network could be the answer.

## Any of this sound familiar?

Health insurance premiums are making it harder to earn profits or expand the business.

Our current carrier is raising premiums, copays, and/or co-insurance—a lot, again.

We need options that appeal to staff members in different stages of life, especially the younger, healthier employees who don't wish to pay for coverage they don't use.

We would like to offer a greater mix of benefit products such as life insurance or tuition reimbursement, but first must find savings to offset any changes.

Yes

If you checked yes to even one question, Minuteman Health could be a great fit!  
Call for a quote at (603) 836-4660.

Tired of the same old,  
same old? We are, too.

Minuteman Health is unlike any  
health insurance company you've met  
before. Let's work together to create  
something new. Call (603) 836-4660.



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