



# 2021 EAHI Plan

# Agenda



2021 EAHI Benefits



Sport Injury Process



National Medical Network



International Insurance



# Copays & Coinsurance – In-Network Providers



## Copay

The set amount you pay up front for office visits and prescriptions. Continues until the out-of-pocket maximum is reached.



## Coinsurance

Percentage you pay for lab tests, imaging, inpatient hospitalization, & other services. Continues until the out-of-pocket maximum is reached.



## Out-of-Pocket Maximum

The most you pay in a calendar year. Once reached, EAHI pays 100% for covered services.

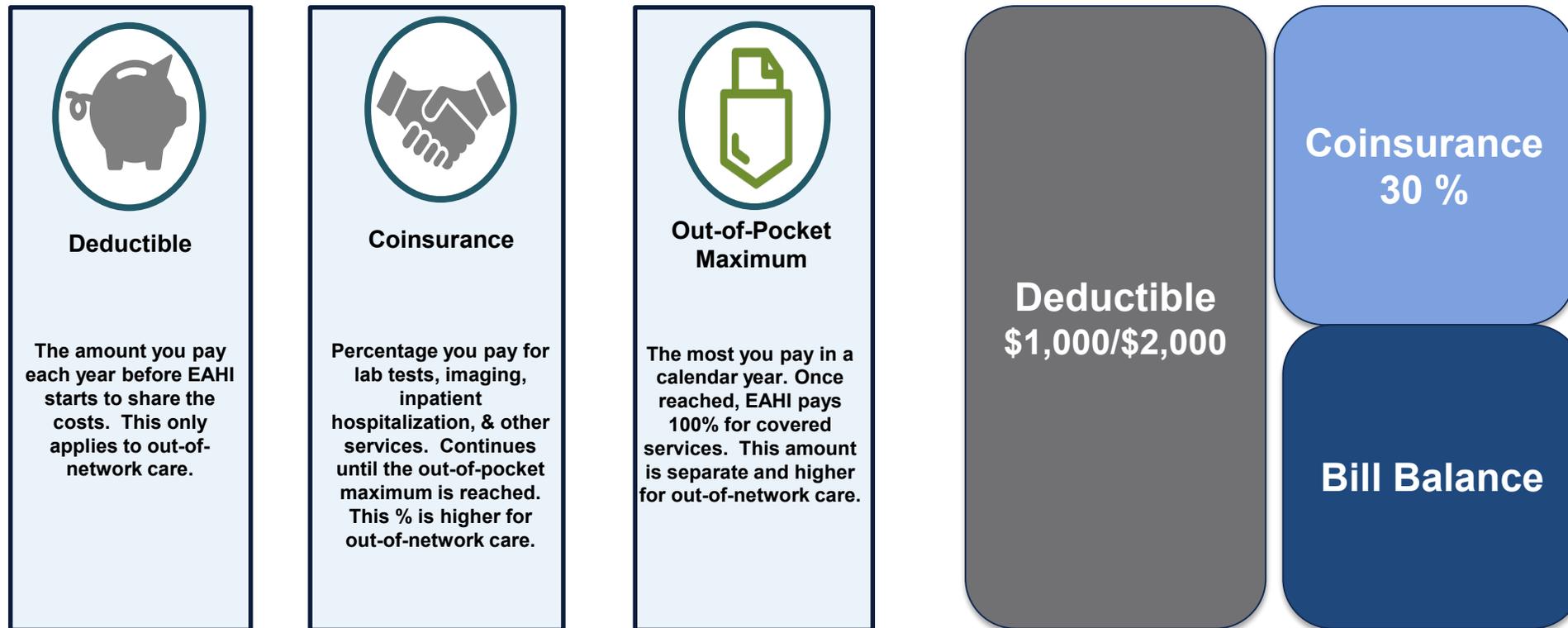
## Your Out-of-Pocket Expenses

Coinsurance  
10 %

Copays  
Flat amount



# Copays & Coinsurance – Out-of-Network Providers



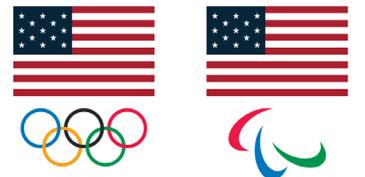
**Bill Balance**– The difference between what an out-of-network provider charges for a service and what UMR pays for the service, The provider may bill you for this difference increasing your out of pocket expenses.



# 2021 EAHI Benefits – What's New?

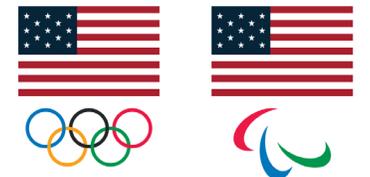
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- Plan administrator – **UMR**
- Integration of **National Medical Network (NMN)** option
- **Vision** exam coverage (can be used with NMN contact lens program)
- \$0 in-network & out-of-network **mental health** outpatient office visits
- \$0 virtual behavioral health visits through Teladoc
- Out-of-network coverage for durable medical equipment/prosthetics
- Infertility treatment benefit - \$5,000 lifetime max
- Copay changes for urgent care, physical therapy and chiropractic care



# 2021 EAHI Benefits – What's Not Changing?

- Insurance premium for athlete 100% paid by the USOPC
- USOPC pays for 85% - 90% of dependent coverage premium
- \$0 deductible
- 10% coinsurance - what you pay for services
- \$1,500 individual/\$3,000 family – out of pocket calendar year max
- \$0 preventive care
- \$0 COVID-19 testing, evaluation & treatment
- UnitedHealthcare travel insurance 100% paid by the USOPC
- Athlete assistance program through ComPsych



# New Plan Administrator - UMR



A UnitedHealthcare Company

## Key information that you need to know:

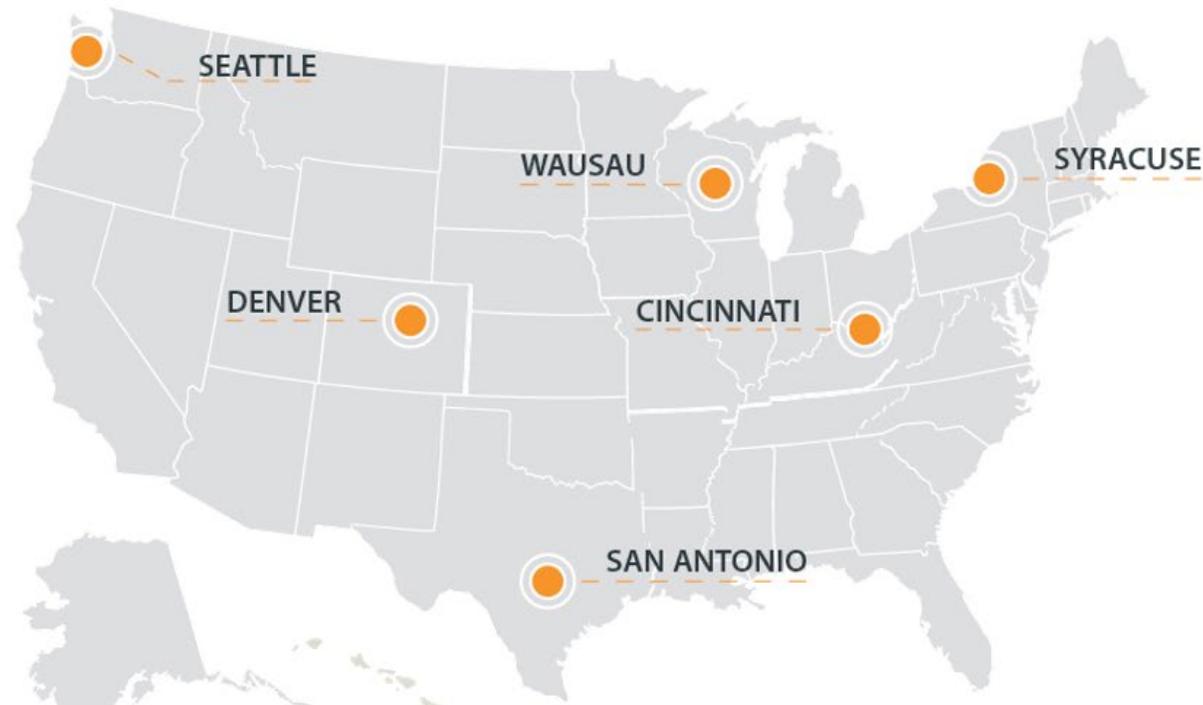
- UMR Network – **search for providers now**
  - UnitedHealthcare Choice Plus
  - CA only: UnitedHealthcare Select Plus
- Pharmacy plan remains with Express Scripts (one ID card)
- Telehealth options continue through Teladoc (general care, behavioral health & dermatology)
- Transition of care benefit
- **Create an online account**



# New 2021 Medical – UMR

**UMR**

We are the nation's largest TPA!



## 24/7 service

Available by phone or chat

## Network

Access to UnitedHealthcare networks

## Dedicated to YOU

To connect with your Plan Advisor, call the number on the back of your member ID card



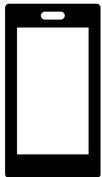
# Your UMR Member ID Card – Check Your Mail



Look for your new cards in the mail by Jan. 1



Call and activate your card(s)



Visit [umr.com](http://umr.com) for a virtual card anytime

**UMR**  
A UnitedHealthcare Company

Your company name here

Issuer (80840) 911-39026-02

Member ID: 12345678      Group Number: 76-010174

Member:  
JANE SMITH 00 MED

Dependents  
JACK SMITH 01 MED  
JORDYN SMITH 02 MED  
MARK SMITH 03 MED

Rx BIN: 123456  
Rx GRP: 12345678  
Rx PCN: 87654321  
COPAY: TIER 1 / 2 / 3  
\$XX/\$XX/\$XX

Copay: OFFICE  
\$XX

Primary network logo here

Administered by UMR

0710



# UMR Member Portal & Mobile Friendly Website



## Explore the Resources

- My taskbar, your personalized to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- [UMR.com Video](#)
- View or print your ID card

1 Visit [umr.com](http://umr.com) on your desktop computer or tablet device

2 Click **Login/Register** to sign up



# EAHI Changes Overview

Benefit	Current	New for 2021
Routine Vision Exam	Not covered	<b>\$20 copay</b>
Mental Health Outpatient Visit	\$15 copay	<b>\$0</b>
Telehealth Mental Health	Not covered	<b>\$0</b>
Inpatient Hospitalization	\$250 copay + 10%	<b>10%</b>
Emergency Room	\$100 + 10%	<b>\$125 copay</b>
Office Visit	\$20 copay + 10%	<b>\$20 copay</b>

## Mental Health Benefit Highlights:

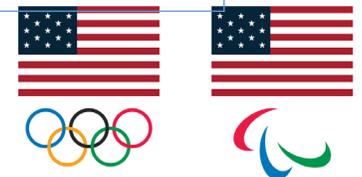
- Outpatient office visits – \$0 in-network and out-of-network
- Out-of-network providers – EAHI will cover any bill balance
- Telehealth mental health offered through Teladoc



\*Assuming in-network services

# EAHI Changes Overview (cont'd)

Benefit	Current	New for 2021
Infertility Treatment	Not covered	<b>\$5,000 lifetime max</b>
Urgent Care	\$15	<b>\$25</b>
Physical Therapy	\$15 copay (40 visits per year)	<b>\$25 copay (unlimited visits – medical necessity after 40)</b>
Chiropractic Care	\$15 copay (40 visits per year)	<b>\$25 copay (unlimited visits – medical necessity after 40)</b>
Prescriptions	\$7 generic \$20 preferred brand \$40 brand	<b>\$7 generic \$30 preferred brand \$45 brand</b>



\*Assuming in-network services

# 2021 EAHI Dependent Care Costs

Coverage Level	Monthly Cost	2021 Cost Increase
Athlete + Spouse/Domestic Partner	\$152	+ \$9.00 (\$161)
Athlete + Child(ren)	\$127	+ \$8.00 (\$135)
Athlete + Family	\$166	+ \$10.00 (\$176)



# Sport Injuries

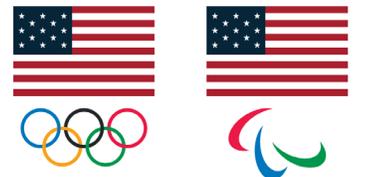
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## What is a sport injury?

- An acute injury that occurs at an NGB sponsored or sanctioned training or competition including general training (like physical activity such as cardio or lifting weights) and specific sport training
- An acute injury resulting from unsanctioned training for your sport such as training for swimming on your own time
- An acute injury resulting from an unsanctioned training or competition in which the athlete received or expected to receive compensation because of participation in the event
- An acute injury resulting from training at a USOPC training center or site

## Acute vs Chronic

- **Acute injury** – a sudden injury from physical activity that is attributed to a specific date and time. For example, an athlete breaks his or her arm at practice with the team.
- **Chronic injury** – an injury that develops over time and is not attributed to a specific date or time and has been a problem for an extended amount of time. Acute injuries become chronic after twelve months.



# Sport Injury Treatment Options

## NMN

- High quality care
- **\$0-to-little out of pocket for athlete**
- NMN Team coordinates all care
- In most instances, there is no need to file claim with UMR or NGB sport accident insurance

## EAHI

- **\$25,000 deductible**
- Provider files claim
- Athlete completes questionnaire
- Athlete files claim with NGB
- UMR pays if cost exceeds \$25,000

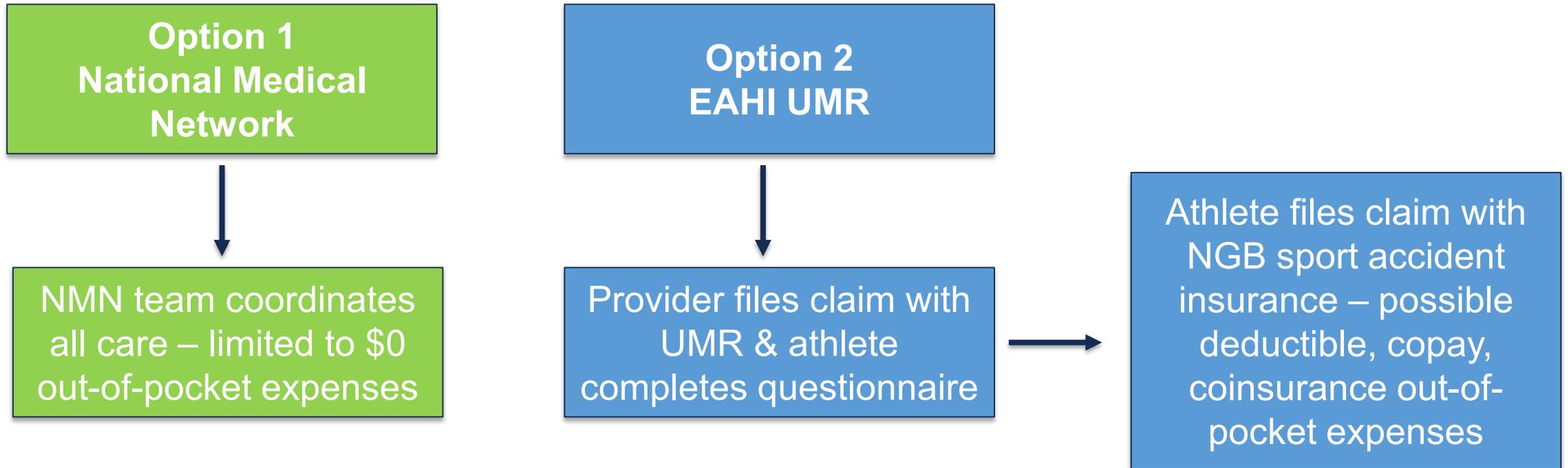
## NGB Insurance

- **Helps pay for \$25,000 deductible**
- Out of pocket expenses for athletes such as deductible, copays, and/or coinsurance

**Sport injuries have a \$25,000 deductible with the EAHI UMR plan. NGBs help pay for the first \$25,000 with sport accident insurance.**



# Sport Injury Process – Within the U.S.



## Notes:

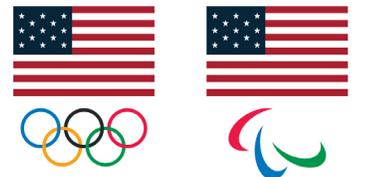
- Sport injuries that occur while participating in games or events sponsored or sanctioned by the USOPC such as Olympics, Paralympics, Pan Am, Parapan Am, Youth Olympic Games, World Beach Games or Trials will be covered under the USOPC sport accident insurance for the first \$25,000.
- United Healthcare Global insurance should be used for sport injuries incurred internationally. Domestic care will then follow the above process flow.



# International Coverage Options

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- United Healthcare Global (UHG) – athletes enrolled in EAHI are automatically covered
- Provides medical insurance while traveling abroad
- Athletes should use UHG first for illness or injury (including sport injuries)
- EAHI also has international coverage, but does not include services such as medical evacuation
- Whenever possible, athlete should contact UHG before seeking care to coordinate care and payment



# National Medical Network – Member Locations



# National Medical Network – Benefits



Quality care



Expedient  
services



Orthopedics  
Sports Medicine  
General Medicine  
Women's Health



Travel  
resources



Cost savings



# Elite Athlete Health Profile

The Elite Athlete Health Profile (EAHP) serves as comprehensive assessment of an athlete's current health status. If significant findings are present, the EAHP may serve as an entry point for medical care. The EAHP also serves as a tool for longitudinal health monitoring.

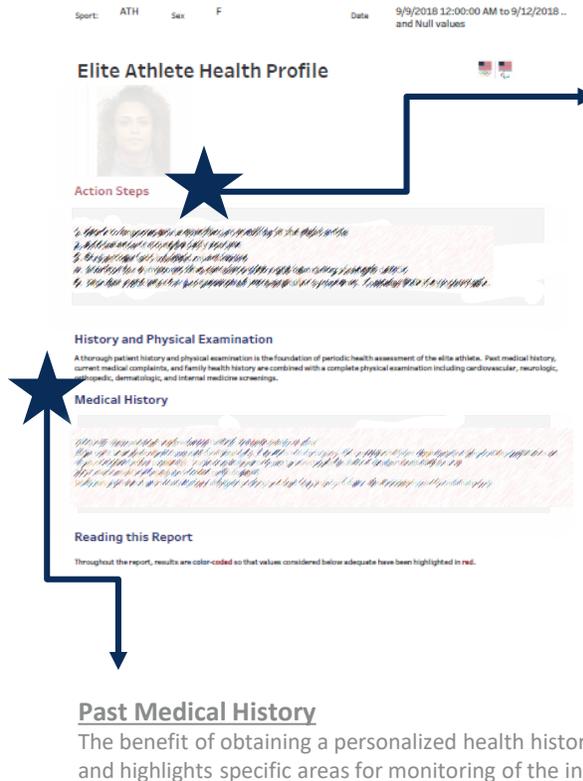
The primary goal of the EAHP is to determine whether an athlete is safe to participate in sport, with a secondary goal of identifying future risks or areas of improvement regarding the athlete's health.

The EAHP includes:

-  History and physical examination
-  Sport-specific orthopedic examination
-  Blood testing and urine analysis
-  Baseline standardized concussion assessment tool (SCAT-5)
-  Electrocardiogram or/and additional cardiac screening
-  Identification of Sickle Cell trait
-  Movement Screen with 3-D & high speed video biomechanical analysis
-  Sleep Study
-  Optometry (optional)
-  Specialty Referrals as needed (Allergist, ENT, Imaging, etc.)

## Purpose

To provide each NGB team and athlete with a comprehensive assessment regarding the athletes' health and injury status as well as a summary of health trends identified by USOC Sports Medicine in support of high performance. The team summary is used by NGB, USOC Sports Performance and USOC Sports Medicine as a guide for creation of high performance training plans, the development of future policies and prevention programs. Individual EAHP's should be used as an update of each athlete's current health status, and as a guide for sports performance, sport medicine and NGB coaching staff.



## Personalized Action Steps

Individual EAHP's should be used as an update of each athlete's current health status, and as a guide for sports performance, sport medicine and NGB coaching staff.

Every EAHP plan is tailored to the athlete, addressing identified areas of need to minimize their risk of injury.



# New - National Medical Network - Outreach Program

When seeking select non-emergency services, athletes will receive personalized education to understand medical resources available to them and make informed decisions.

## Services that **do** need check-in

- Any subspecialty consultation
- Non-urgent diagnostic tests and procedures
- Non-urgent surgery - inpatient and outpatient
- All non-urgent inpatient services
- Specialty injections

## Services that **do not** need a check-in

- Outpatient mental health
- Family medicine
- Internal medicine
- OB/GYN

UMR  
Check-in



NMN  
Outreach



Athlete  
Decision



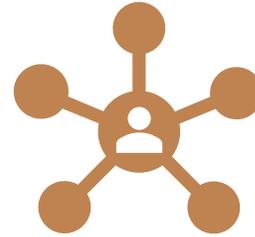
Care  
Provided



# How Can I Lower My Costs?



**National Medical Network**



**Choose In-Network Providers**



**Urgent Care vs. Emergency Room**



**Mail Order: 3 months for 2 copays**



# Your To-Do List

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1

Moved recently? Verify your address by logging into your Highmark account and reach out to [eahi@usopc.org](mailto:eahi@usopc.org) to change your address

2

Look for your UMR card in late Dec/Early Jan & create an online account

3

Contact the NMN or EAHI benefit teams with questions

**Questions? Sign up for a 1:1 session with the EAHI or NMN benefits Teams. Your 2021 EAHI Benefits Guide will be available soon!**



# EAHI Healthcare Options

1

## EAHI Insurance

Health insurance provided through UMR

2

## National Medical Network

Network of top-tier sport medical providers at little-to-no cost for athletes for general healthcare & sport injuries

**Care for athletes only**

3

## United Healthcare Global

Global travel health insurance provided through UHC



# Your Benefit Teams Are Here To Help

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**EAHI Benefits Team**

**[eahi@usopc.org](mailto:eahi@usopc.org)**

**(800) 933-4473 Ext. 3**

**NMN Benefits Team**

**[nmn@usopc.org](mailto:nmn@usopc.org)**

**(800) 933-4473 Ext. 2**

