

GIVING OUR BEST FOR YOUR BEST

HEALTH CARE COVERAGE FOR INDIVIDUALS AND FAMILIES





Your Link to a Healthy Future

You value your health. That's why you take an active part in staying well. You're willing to find the information to take better care of yourself and get the preventive care that you need. You also want to get the most for your health care dollars without sacrificing quality or doctor availability. You want a personal relationship with your doctor. And you want everyone on your doctor's team — a cardiologist, a nurse, a therapist — to know you well, too.

Coventry One° ("Coventry") has good news for you. We are transforming the health care experience with Carelink from Coventry* ("Carelink"), a plan for a healthy future. Carelink is a health benefit plan that links you with a personal health care team dedicated to and responsible for your total care. Your team coordinates your health care for all stages of wellness, health and illness to give you the best care for the best price.

JOINING FORCES WITH A HIGH-PERFORMANCE NETWORK

Carelink is built around a high-performance network made up of select hospitals, doctors and specialists. Coventry and the high-performance network work together to connect you with the right care at the right time. Carelink combines the high-performance network's reputation for excellence with Coventry's superior service for more efficient, higher-quality health care.

YOUR DOCTOR IS THE HUB OF YOUR CARE

At the center of your team is a primary care physician (PCP) who works with you personally. As part of Carelink, your PCP has made the commitment to provide improved, personal health care. Your PCP acts on behalf of your medical needs. He or she coordinates care with high-performance network specialists and other network providers. Your PCP can recommend the right tests and treatment and coordinate your care like never before. Because your PCP is part of the high-performance network, it's easier to oversee your care and help drive better results.

With Carelink, your PCP helps you get the *right* care at the *right* time. He or she talks with you about needed preventive care, health management programs and every aspect of your health.

CARELINK® FROM COVENTRY OFFERS YOU:



- Collaborative efforts of an experienced carrier and top local providers dedicated to a better health care experience
- Coordinated care through all stages of health and illness
- Sophisticated online tools to help you manage your health and benefits
- Industry-leading customer service
- Valuable preventive care benefits

As always with Coventry, health care decisions are between you and your doctor. You always have a choice of where you receive care and from whom you receive it. But out-of-pocket costs are lower when you use Carelink providers. You also have access to urgent or emergency medical care when you're traveling out of the area.

LINK WITH WELLNESS THROUGH THE COVENTRY WELLBEINGSM PROGRAM

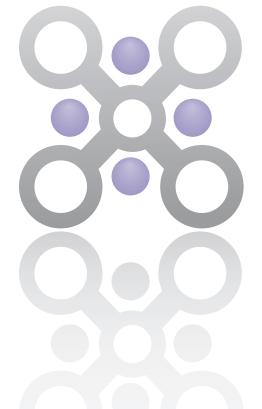
Our online self-care and wellness program, Coventry WellBeing, can help you make meaningful lifestyle changes to your diet, fitness level and emotional well-being. Get started by taking an online health risk assessment (HRA). When you keep yourself healthy through good habits, you can avoid costly medical care. You can plan for a healthy future with personalized online coaching that is customized to areas for improvement shown in the results of your HRA. Additional tools let you create your own plans and track your progress. Nutritional and wellness coaching are also available. See your benefit plan for more details.

LINK WITH CARE SUPPORT PROGRAMS FOR EXTRA ASSISTANCE

If you have an ongoing illness, our disease management programs join you with the extra support you need. You'll get one-on-one coaching and resources to guide you through more serious health situations. Prior authorization programs help make sure that you are getting the right care at the right time. We even have onsite nurses to monitor your progress and assist you with the transition from the hospital setting. Your doctor will visit you in the hospital so you can avoid an unnecessary stay and get to a healthier environment as soon as possible.

SAVINGS ON PRESCRIPTION DRUGS

We want you to get the drugs you need when you need them. But some drugs are more costly than other drugs that are as safe and effective. With our program, your doctors can prescribe the most cost-effective drugs. They are linked to information about your plan coverage to help avoid the surprise of a high copayment at the pharmacy. You have the assurance that your physician is working with your health plan in your best interest to connect you with the best care while keeping your out-of-pocket costs for prescription drugs as low as possible.



INFORMATION LINKS YOU WITH THE RIGHT CARE

With Carelink, your personal physician has access to all of your health care information. Your doctor sees a total health picture and is better able to identify opportunities to improve your health. A primary care physician is also able to reduce unneeded care and waste to help reduce your costs.

Your confidential electronic health records put your health history and vital information in the hands of the high-performance network and Coventry. So your allergies, medicine, previous treatments and more are instantly available. This saves you time filling out health history forms. It also helps us give you special assistance if you need it for a chronic or serious illness. Most importantly, this record could save your life when minutes count.

You and your doctor have access to similar cost and care information, so you can work together to make the best decisions for *you*. You can become a more active participant in your care. Remember, your privacy matters. We work hard to keep your personal and health information secure and private.

TOOLS HELP YOU MAKE DECISIONS IN YOUR BEST INTERESTS

Carelink gives you access to tools that help you make informed choices about your health care. Online tools enable you to connect with your doctor and manage your health, when it's convenient for you. They are available 24 hours a day from a computer or Internet-enabled phone. You can:

- Manage your personal health record
- Search for a provider
- Manage medications
- Monitor benefit usage
- Check claims status
- Compare cost and quality information
- Order ID cards



visit www.chcla.com today.

A PLAN FOR EVERYONE

Carelink from Coventry offers a wide range of affordable plan designs with deductibles and coinsurance to meet your unique needs. Plans vary in cost and coverage, presenting the ultimate in flexibility. You can choose the plan that's right for you.



IT'S **easy** to apply

Contact your local independent agent. Learn more about specific plans or compare several different plans. Your local agent can also help you apply online.

HERE'S A CHECKLIST OF THINGS TO CONSIDER:

- ✓ Select the policy that you want.
- **✓** Select the Carelink Baton Rouge Network.
- Fill out the application for every member of the family that is applying for coverage.

 Double check to be sure the application is filled out completely, including the selection of a PCP for each member of your family. Incomplete information will delay processing. Make a photocopy of the documents for your records prior to submitting them.
- ✓ **Submit the completed application.** Your agent can help you submit your application online or you can submit it directly at **getcoventryone.com**. Your completed application must be received prior to the effective date you are requesting.
- Carefully read your new member materials if you're approved and accepted for coverage.

 The information in this booklet contains summary information only. The actual coverage you receive is conditional on the policy you select and the terms, conditions, limitations and other details contained in the Schedule of Benefits and Certificate of Coverage, as well as related Riders.

If you need answers to specific questions that aren't covered in these materials, talk to your agent.

ABOUT COVENTRYONE

Coventry *One* is a health insurance product that is offered to individuals and families in Louisiana. Coventry *One* is a subsidiary of Coventry Health Care, Inc., one of the country's largest health care companies providing a full range of health care products and services in all 50 states. Coventry Health Care directly administers coverage for over 5 million members.

Coventry *One*® is a health insurance product in Louisiana underwritten and administered by Coventry Health Care of Louisiana. Carelink plans are underwritten and administered by Coventry Health Care of Louisiana.

To find out how Carelink can transform the health care experience for you, visit www.chcla.com today.

