



## **2021 COSE MEWA Benefit Changes and SuperMed Share® Launch**

### **Applies to: MEWA**

The COSE MEWA product portfolio is updated with new plan additions and plan modifications for 2021. Among these updates, is the expansion of SuperMed Share® to the COSE MEWA market. All 2021 COSE MEWA plan designs are available for quoting in early February, with an effective date of May 1, 2021. Plan details and marketing collateral are laid out below.

Groups will be informed of these benefit changes in their renewal notification.

### **2021 COSE MEWA Benefit Changes**

The COSE MEWA benefit designs are updated to include two new preferred provider organization (PPO) plans and one new health savings account (HSA) plan with coinsurance. Additionally, maximum out-of-pocket and coinsurance out-of-pocket amounts have been adjusted throughout our COSE MEWA PPO plans to be consistent with the market. These adjusted plans appear across multiple networks.

The new COSE MEWA plans include:

- PPO
  - 3020-6000 w/Rx
  - 30-8000 w/Rx
- HSA
  - HSA 4000 w/MMRx (includes 20% coinsurance)

Plans impacted by the coinsurance/maximum-out-of-pocket\* adjustment include:

- 3020-250 w/Rx
- 3020-500 w/Rx
- 3020-1000 w/Rx
- 3020-1500 w/Rx
- 3020-2000 w/Rx
- 3020-3000 w/Rx

\*Coinsurance maximums have been set at \$5,000.

### **2021 COSE MEWA Marketing Materials**

The following materials, along with summaries of benefits and coverage (SBCs) and benefit highlight sheets, have been updated and are available on [cosemewa.com](http://cosemewa.com).

- COSE MEWA Copay Plan Grid Flier
- COSE MEWA HSA Plan Grid Flier
- COSE MEWA HRA Plan Grid Flier
- COSE MEWA CLE-Care Plan Grid Flier

- COSE MEWA MedFlex Plan Grid Flier

### **COSE MEWA SuperMed Share**

We're excited to announce that SuperMed Share is now available for COSE MEWA groups with 10-50 enrolled employees. This is a shared-funding arrangement that helps employers reduce upfront monthly healthcare costs by self-funding a small portion of Medical Mutual's coinsurance liability associated with their group's medical expenses. This program can be used with a variety of benefit plans and requires a signed funding agreement from the employer.

Six new COSE MEWA Share plans are available with a \$2,500/\$5,000 funding corridor. These include:

- 3020-1000 w/Rx – Share
- 3020-1500 w/Rx – Share
- 3020-2000 w/Rx – Share
- HSA 3000 w/PD Rx – Share
- HSA 5000 w/PD Rx – Share

### **COSE MEWA SuperMed Share Marketing Materials**

The following materials, along with summaries of benefits and coverage (SBCs) and benefit highlight sheets, have been updated and are available on [cosemewa.com](http://cosemewa.com).

- COSE MEWA SuperMed Share Brochure
- COSE MEWA SuperMed Share Plan Grid Flier
- SuperMed Share Agreement