

# Your 2026 Coverage

---

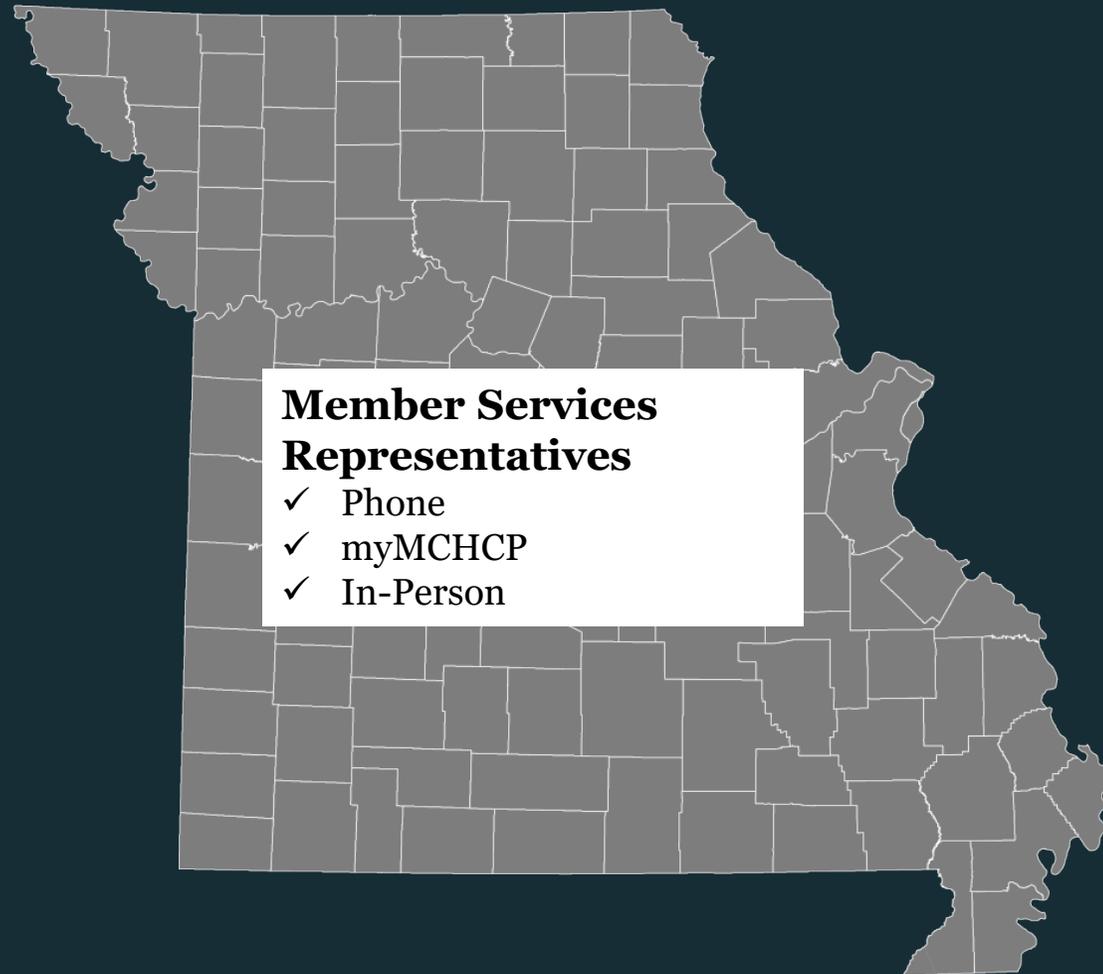
Missouri Consolidated Health Care Plan

# Missouri Consolidated Health Care Plan (MCHCP)

832 Weathered Rock Court Jefferson City, MO 65101 • Toll-free: 800-487-0771



**Jody Tellman**  
Sr. Education  
Specialist



## Member Services Representatives

- ✓ Phone
- ✓ myMCHCP
- ✓ In-Person



**Kaitlyn Eichholz**  
Education  
Specialist



CONFIDENTIAL

HEALTH PLAN

# Medical Coverage

---

# Anthem

## (Nationwide Network)



### HSA Plan

Low (or no) premium, qualified high deductible\*. Medical and Prescription deductible combined.



### PPO 1250 Plan

Moderately-priced deductible and premium\*\*. Copayments for office visits, emergency room, and pharmacy. Emergency room copay is waived if deemed a true emergency.



### PPO 750 Plan

High premium, low deductible\*\*. Copayments for emergency room, and pharmacy. Emergency room copay is waived if deemed a true emergency.

*\*There is an IRS difference between a high-deductible plan and a qualified high-deductible plan.*

*\*\*When compared to other MCHCP medical plans*

# HSA Plan

The HSA is a Low (or no) premium, qualified high-deductible plan. MCHCP contributes \$500 to individual HSAs and \$1,000 to family HSAs. Members may contribute more up to the IRS limit.

In-Network	HSA Plan with annual MCHCP contribution
<b>Preventive Services</b>	100%
<b>Deductible (medical + prescription)*</b>	
Individual	\$1,800
Family	\$3,600
<b>Out-of-Pocket Maximum*</b>	
Individual	\$5,400
Family	\$10,800
<b>Office Visit</b>	deductible; 20% coinsurance
<b>Urgent Care</b>	deductible; 20% coinsurance
<b>Hospital (Inpatient)</b>	deductible; 20% coinsurance
<b>Emergency Room</b>	deductible; 20% coinsurance
<b>Virtual Care through Sydney Health, Hinge Health and Lark's Virtual Diabetes Prevention Program</b>	MCHCP pays 100%

*\*There are separate deductibles and out-of-pocket maximums for network and non-network services.*

*\*HSA amount will be pro-rated based on coverage effective date.*

# PPO 1250 Plan

Moderately-priced premium\* and deductible plan. Includes copayments for office visits.

In-Network	PPO 1250 Plan
<b>Preventive Services</b>	100%
<b>Deductible (medical)*</b>	
Individual	\$1,250
Family	\$2,500
<b>Out-of-Pocket Maximum*</b>	
Individual	\$3,750
Family	\$7,500
<b>Office Visit</b>	Primary Care or Mental Health: \$25 copayment Specialist: \$40 copayment Chiropractor: Lesser of \$20 copayment or 50% of total cost of services
<b>Urgent Care</b>	\$50 copayment
<b>Hospital (Inpatient)</b>	\$200 copayment + 20% coinsurance
<b>Emergency Room</b>	\$250 copayment + 20% coinsurance *ER copay is waived if admitted or the visit is a true emergency
<b>Virtual Care through Sydney Health, Hinge Health and Lark's Virtual Diabetes Prevention Program</b>	MCHCP pays 100%

*\*When compared to other MCHCP medical plans*

*\*There are separate deductibles and out-of-pocket maximums for network and non-network services.*

# PPO 750 Plan

A higher-premium, lower-deductible plan.

In-Network	PPO 750 Plan
<b>Preventive Services</b>	100%
<b>Deductible (medical)*</b>	
Individual	\$750
Family	\$1,500
<b>Out-of-Pocket Maximum*</b>	
Individual	\$2,250
Family	\$4,500
<b>Office Visit</b>	20% coinsurance
<b>Urgent Care</b>	20% coinsurance
<b>Hospital (Inpatient)</b>	\$200 copayment + 20% coinsurance
<b>Emergency Room</b>	\$250 copayment + 20% coinsurance *ER copay is waived if admitted or the visit is a true emergency
<b>Virtual Care through Sydney Health, Hinge Health and Lark's Virtual Diabetes Prevention Program</b>	MCHCP pays 100%

\*There are separate deductibles and out-of-pocket maximums for network and non-network services.



# Prescription Drug Coverage

The image features a dark blue background. In the center, there is a light gray silhouette of a human torso. The interior of this silhouette is filled with a variety of colorful prescription pills, including white, brown, red, and pink tablets and capsules. A thin white horizontal line is drawn across the middle of the pill-filled area. Overlaid on the upper portion of the silhouette is the text 'Prescription Drug Coverage' in a large, white, serif font.

# Express Scripts (Nationwide Network)



## PPO Plans

Pays copayment or cost of medication, whichever is less.

- ✓ Generic: \$15 copayment
- ✓ Preferred: \$50 copayment
- ✓ Non-Preferred: \$120 copayment
- ✓ Express Scripts Home delivery has a reduced copayment for 61–90-day supply
- ✓ Specialty: \$100 copayment only available through Accredo Specialty Pharmacy (home delivery pharmacy)



## HSA Plan

After deductible is met, pays coinsurance up to max amount.

- ✓ Generic 10% coinsurance up to \$50
- ✓ Preferred: 20% up to \$100
- ✓ Non-Preferred: 40% up to \$200

*\*Copayment/Coinsurance is based on drug's coverage tier, quantity and Retail/Home Delivery.*

# Express Scripts Pharmacy Programs

## Home Delivery

**Skip the trip with home delivery**

Mail Order – 90-day supply:

- PPO Plans - 2½ copayments
- HSA Plan - Applicable deductible and coinsurance.

## Smart90 Program

**Save time with the convenience of the Smart90 Program**

Participating Pharmacy – 90-day supply:

- PPO Plans – 3x copayment
- HSA Plan - Applicable deductible and coinsurance.

**Contact Express Scripts for more information on programs.**

# Preventive and Other Services

## Preventive Services

- ✓ Preventive exams — annual physical, well-woman and well-child visits
- ✓ Immunizations
- ✓ Preventive lab tests — cholesterol and blood sugar
- ✓ Breast and colon cancer screenings
- ✓ Preferred tobacco cessation products

## Other Services

- ✓ Diagnostic colorectal screenings
- ✓ Diagnostic breast examinations and mammograms
- ✓ Nutrition counseling
- ✓ Diabetes Self-Management Education (four visits)
- ✓ A preferred glucometer, test strips and lancets for diabetes.

**Certain services are covered at 100% when you use a network provider or pharmacy!**

**Some diagnostic services are covered at no cost for those in the PPO plans, and at no cost after deductible for those in the HSA Plan.**

*\*For detailed information about covered services and your cost share, contact the plan.*

A dimly lit dental office with a dental chair and equipment. The scene is viewed through a doorway, showing a dental chair with a black seat and backrest, and various dental instruments and equipment in the background. The lighting is soft and focused on the chair area.

# Dental and Vision Coverage

---

# Delta Dental (Nationwide network)



SERVICE TYPE	BRIEF DESCRIPTION	YOU WILL OWE
<p><b>Preventive (Type A)</b> Services do not count towards your annual maximum</p>	<p>Oral exam – two per calendar year Cleaning – two per calendar year Bitewing x-rays – one set every calendar year Topical fluoride – once every calendar year Sealants – once every 5 calendar years Emergency palliative treatment Problem focused exams – 2 every calendar year</p>	<p>No deductible applies</p> <p>Network – You owe nothing more Non-Network – You may be balance billed any difference between allowed amount and retail cost</p>
<p><b>Basic Restorative (Type B)</b></p>	<p>Fillings Simple extractions Full mouth x-rays – once every 5 calendar years Periapical x-rays – as required Space maintainers – once every 5 calendar years</p>	<p>Deductible applies, plus you owe:</p> <p>Network – 20% coinsurance Non-Network – 20% coinsurance and any difference between allowed amount and retail cost</p>
<p><b>Major Restorative (Type C)</b> 12-month waiting period. Waiting period will be waived for all enrollees with proof of 12 months of continuous dental coverage for major services immediately prior to the effective date of coverage in MCHCP's Dental Plan.</p>	<p>Oral surgery &amp; surgical extractions Implants – once every 7 calendar years Endodontics / root canal therapy Crowns – once every 7 calendar years Dentures &amp; bridges – once every 7 calendar years Periodontics – surgical &amp; non-surgical</p>	<p>Deductible applies, plus you owe:</p> <p>Network – 50% coinsurance Non-Network – 50% coinsurance and any difference between allowed amount and retail cost</p>

SCAN

The annual maximum benefit per individual is \$2,000. The annual deductible per individual is \$50.

Basic, Premium, and Ultra plans offered

# Vision Benefits – NVA

(Nationwide network)



SERVICE TYPE	BRIEF DESCRIPTION	BASIC PLAN - NETWORK	PREMIUM PLAN - NETWORK	ULTRA PLAN - NETWORK	NON-NETWORK
Exams	One every calendar year, two every calendar year up to age 18	\$10 copayment	\$10 copayment	\$10 copayment	NVA pays up to \$45
Lenses	Once every calendar year  Single-vision, bifocal, trifocal, lenticular (see website for other types of lenses and cost sharing)	\$25 copayment	\$25 copayment	\$25 copayment Lens includes scratch coating, UV protection, Polycarbonate, tints, AR coating (tier 1) & Progressive Lenses Tiers 1 & 2	Maximum amount NVA pays varies based on type of lenses
Frames	Once every two calendar years, once every calendar year up to age 18	Up to \$125 retail allowance and 20% discount off remaining balance	Up to \$175 retail allowance and 20% discount off remaining balance	Up to \$175 retail allowance and 20% discount off remaining balance	NVA pays up to \$70
Contact Lenses – Elective (You prefer contacts to glasses.)	Once every calendar year in place of eyeglass lenses	Up to \$125 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	Up to \$175 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	Up to \$175 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	NVA pays up to \$105
Contact Fitting and Evaluations	For daily contact lenses, extended contact lenses and specialty contact lenses	\$20 to \$50 copayment depending on type of lenses	\$20 to \$50 copayment depending on type of lenses	\$0 Copayment	NVA pays up to \$20 to \$30 depending on type of lenses

\*The vision plan does not replace medical coverage for eye disease or injury.



# myMCHCP and Incentives

---

# myMCHCP

Coverage Upload Center eForms

Medical Prescription Dental HSA Rx Savings Solutions SELF Program Health Center Incentives

MCHCP is partnering with Anthem to deliver the Sydney app: your very own personalized online health assistant. Take charge of your health plan and benefits, and be confident you're making the best choices for your health and wellbeing. [Register](#) today!

**summer vegetable pasta salad**

Cool off with this [summer vegetable pasta salad](#) - full of fresh veggies and flavor!

- Secure member portal
- Both member and covered spouse can register for accounts
- Things you can do in myMCHCP:
  - ✓ Review premiums and plan options
  - ✓ Complete Incentives
  - ✓ Enroll, change or cancel coverage
  - ✓ Set up/change HSA contributions by payroll deduction
  - ✓ Schedule Health Center appointments
  - ✓ Access the Strive Employee Life & Family (SELF) program
  - ✓ Upload documentation to MCHCP
  - ✓ Message MCHCP Member Services directly
  - ✓ And so much more!

**PRO TIP:** Get digital versions of your ID cards! Select the matching coverage icon at the top of your myMCHCP homepage. You will be directed to each plan's member page. Follow their directions for viewing ID cards online, and you can screenshot or print them at no cost!

# Strive for Wellness<sup>®</sup> Incentives

Reduce MCHCP medical premiums in 2026!



## Partnership Incentive

Subscriber enrolled in MCHCP medical coverage (HSA or PPO)

Partnership Promise

and

Health Assessment

**\$25 per month**



## Tobacco-Free Incentive

Subscriber and covered spouse enrolled in MCHCP medical coverage (HSA or PPO)

Tobacco-Free Promise

or

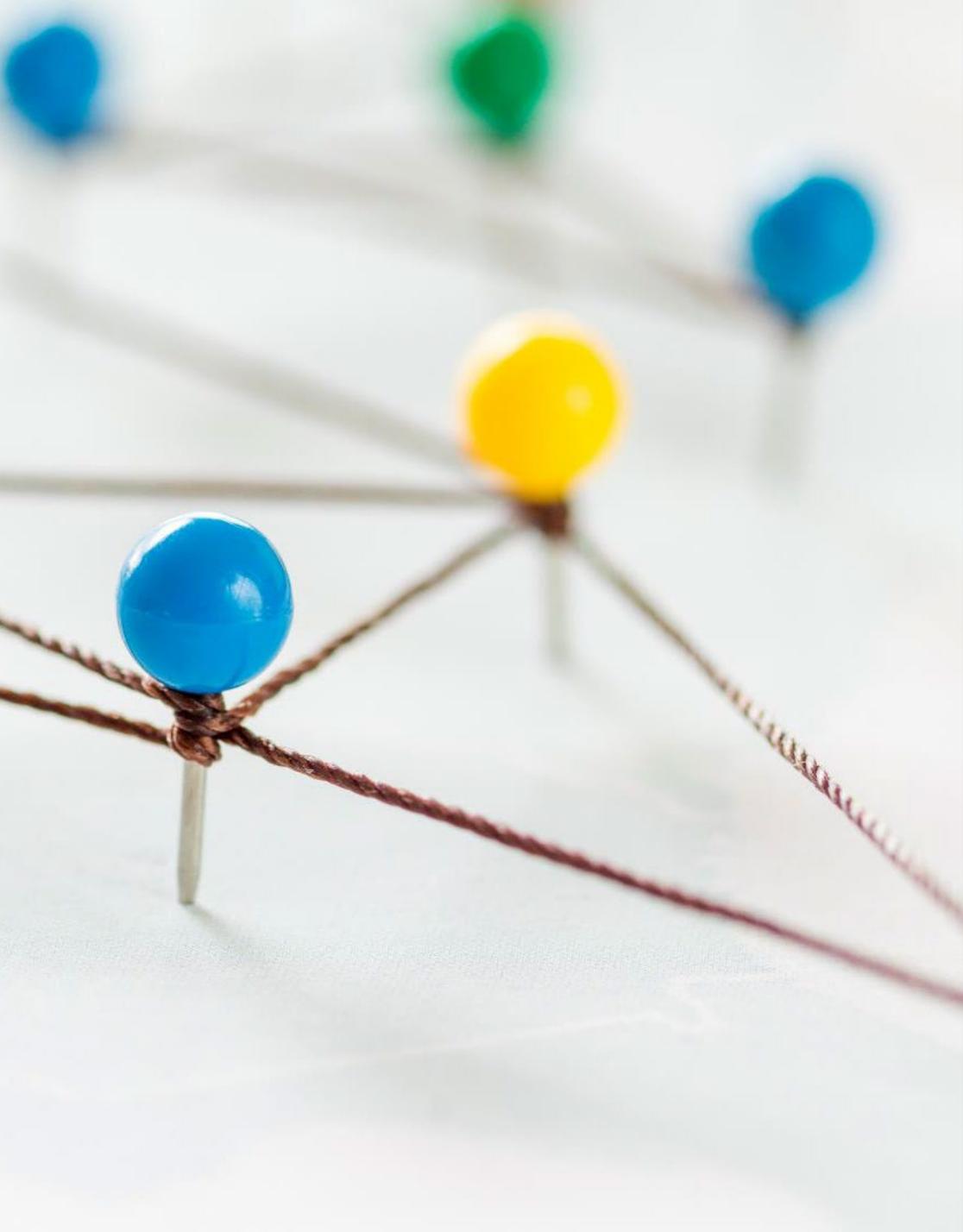
Quit-Tobacco Promise  
+  
Quit-Tobacco Roadmap

**\$40 per month, per person**

A group of people are sitting on a light-colored wooden floor. In the foreground, a man in a blue sweater is holding a coffee cup and a document. Behind him, several women are also holding documents, some on clipboards. The scene appears to be a meeting or a workshop. The text 'Programs and Resources' is overlaid in a large, white, serif font, with a thin white horizontal line underneath it.

# Programs and Resources

---



# Included with your MCHCP Plans

- ✓ **Total Health Connections** – Get one-on-one support from family advocate for help with benefits, claims, costs, and care.
- ✓ **Sydney Health App** – Manage your benefits, view claims, find providers, and track your health anytime – right from your phone.
- ✓ **Rx Saving Solutions** - Discover lower-cost options for your prescriptions.

**\*More information on each program and service can be found in the 2026 Enrollment Guide**

# Strive Employee Life and Family (SELF) Program



local, private, in-person, telephone, chat or video counseling



telephone sessions with a Certified Public Accountant or Certified Financial Planner



telephone and in-person sessions with an attorney



identity theft and fraud resolution services



help reviewing child and elder care facilities, moving, making big purchases and vacation-planning



an online library of health, wellness, consumer, family, work, education, law and finance

Log in to myMCHCP, contact MCHCP directly at 800-487-0771, or visit [guidanceresources.com](https://guidanceresources.com) for access to SELF services! Employees eligible for MCHCP medical coverage (and members of their household) can use the SELF program 24 hours a day, every day of the year. Services are offered at no cost.



Located in Jefferson City's  
Harry S Truman State Office Building

# *Strive for Wellness*<sup>®</sup> Health Center

The *Strive for Wellness*<sup>®</sup> Health Center offers Anthem adult members treatment for common illnesses and behavioral health services at a low cost.

---

Services include:

- ✓ Behavioral health counseling
- ✓ Medical care for common illness
- ✓ Preventive care

---

The office visit fee covers services for the entire visit:

- ✓ Preventive services covered at 100%
- ✓ PPO Plan members - \$15
- ✓ HSA Plan members - \$45

An American flag is shown waving against a clear blue sky. The flag is positioned diagonally from the bottom left towards the top right. The stars and stripes are clearly visible. The text 'TRICARE Supplement Plan' is overlaid in white, bold, serif font across the center of the flag.

# TRICARE Supplement Plan



# TRICARE Supplement Plan

Administered by **Selman & Company**

Available to military members and their eligible dependents enrolled in TRICARE.

Features include:

- fully employee-paid by pre-tax dollars through payroll deduction
- no deductibles
- no copayments or coinsurance
- ability to use civilian physicians

A copy of a military ID is required to enroll in the TRICARE Supplement Plan

Contact **Selman & Company** for more plan information, and to determine eligibility.

**SelmanCo**

- Email: [memberservices@selmanco.com](mailto:memberservices@selmanco.com)
- Telephone: 800-638-2610

**MCHCP**  
my health. my choice. myMCHCP



# Enrollment Basics

---



# Enrollment Basics

When can you enroll, change or cancel coverage for you and/or your dependents (spouse, children, etc.)?

- ✓ New Hire
- ✓ Open Enrollment (Oct. 1-31)
- ✓ Other Enrollment Periods\*

## \*Special Enrollment Periods

- Marriage, Birth, Adoption or Placement of a child
- Loss of employer-sponsored group coverage
- Loss of Medicaid Status
- Qualified Medical Child Support Order (QMCSO)

# Additional Information

**Enrollment is not complete until proof of eligibility is received by MCHCP for each dependent.**

- If you and your spouse are Missouri state employees, you must enroll separately.
- Enrollment is not complete until **proof of eligibility** is received by MCHCP for each dependent.

## Examples of proof of eligibility:

- Petition for adoption
- Court-ordered guardianship
- Order of placement
- Birth certificate
- Proof of paternity
- Marriage license

## **\*Family Roll-Up (for MCHCP medical plan members only)**

If you cover children, a Family Roll-Up lets your entire family share a single-family deductible and out-of-pocket maximum.

**Each spouse must enroll in the same medical coverage (HSA, PPO 1250 or PPO 750 Plan) and provide the other spouse's Social Security number during enrollment, so we can link both together in our system.**

# Reminders

- New hires have 31-days from their hire date to enroll through SEBES
- To participate in the **Family Roll-Up** each spouse must report to MCHCP the other spouse's SSN (MCHCP medical plan members only)
- Register for a [myMCHCP account](#)
- Download the Sydney Health App
- Submit proof of eligibility for dependents
- Complete *Strive for Wellness*® health incentives

# Thank You!

Missouri Consolidated Health Care Plan

[www.mchcp.org](http://www.mchcp.org)

800-487-0771

8:30 a.m.-12 p.m. & 1 p.m.-4:30 p.m.

Monday through Friday

closed on state holidays

**Contact MCHCP for:**

Eligibility/enrollment, premiums, change of address, name change, or general benefit questions.

Plan contact information can be found on our website or in your enrollment guide