



New world. A new kind of health insurance company.

There's a new name in health insurance ...

... it's CoOpportunity Health, Nebraska and Iowa's only nonprofit health insurance CO-OP. And we're anything but the status quo. CO-OPs like CoOpportunity Health were created to give consumers and businesses more choice by adding new competition to the marketplace. And, what a choice ... because CO-OPs are unique. While we are like the many utility, phone, food and agricultural cooperatives successfully serving millions of Iowans and Nebraskans today, we're also different:

A CO-OP

- Health insurance you don't just buy — you join
- Member-owned, member-powered, member-governed: each member has a voice, a vote and access to information
- A community working together to shape a new healthcare experience

A true nonprofit

- Quite frankly, we're about people — not profits
- We exist to create maximum value for our members — not shareholders, investors or senior executives
- Any savings are returned to members to lower premiums, improve benefits, enhance the quality of care and contribute to coverage stability



Unlike the status quo

- We believe success is built through strong, collaborative relationships among purchasers, providers of care and payers
- We offer inventive, health plan solutions that provide options for network choice with high-quality care providers
- All we do is health insurance

All about supportive, engaging experiences

- We work to provide caring compassionate help in every member interaction
- Member service experts provide personalized, enthusiastic support and are dedicated to achieving first-call resolution
- Our healthcare professionals provide empathetic guidance for members participating in health management programs designed to support a lifetime of better health

Stronger together

- Members can do their part by committing to healthier lifestyles and active engagement with the CO-OP
- We'll do our part by:
 - ▶ offering inventive, consumer-focused health plan options with benefits that reinforce the importance of preventive care through a medical home
 - ▶ providing experts and education to help members manage their health and their health insurance
 - ▶ fostering a culture of commitment to personal accountability toward each member's health with rewards for healthy choices and active engagement

We want you as a member for life!



Choose pink and you'll never be blue.

Plans for individuals and families

CoOpportunity Health has innovative individual health plans at affordable, competitive rates for Iowans and Nebraskans. Whether you currently have insurance or are uninsured, individuals and families can choose a plan right for their situation. And, using the Health Insurance Marketplace, many may qualify for low-cost, even no-cost plan options.



Five ways to enroll ... and save

We've made it easy for you to shop and compare our health plans, benefits, rates and perks. Call, click or meet one-on-one with one of our enrollment experts to help you choose the best coverage options for you and your family or your business.

- Find us on HealthCare.gov
- Compare plans and enroll on our website
- Call our Enrollment Hotline at **1.866.217.6111**
- Work with one of our preferred agents or brokers
- Visit one of our participating credit unions

Dates you need to know

APRIL 1 - NOV. 14, 2014

The special enrollment period when individuals who experience a qualifying life event — like divorce, birth of a child, or losing a job that provided health insurance — can enroll in a plan.



NOV. 15, 2014 - FEB. 15, 2015

Open enrollment period for coverage that starts on Jan. 1, 2015.



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coOpportunityhealth.com

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Iowa & Nebraska	
CoOpportunity Premier (available statewide in all counties of Iowa and Nebraska)	
Health plans for individuals, families & employer groups.	
PPO Plans for individuals, families & employer groups.	HDHP/HSA Plans for individuals, families & employer groups.
Access to broad provider network in Iowa, Nebraska & bordering states; savings when care is received from network providers	Combines a qualified high-deductible PPO plan with an HSA

Iowa Only			
CoOpportunity Choice UI Health Alliance (available in all counties)		CoOpportunity Preferred UI Health Alliance (available in 76 counties)	
University of Iowa Health Alliance (UIHA) & CoOpportunity Health are collaborating to introduce these unique health plans for individuals, families & employer groups.			
Tiered Open Access	HDHP/HSA Plans	Exclusive Provider Organization (EPO) Plans	HDHP/HSA Plans
Open access tiered benefit plan with flexibility for managing out-of-pocket costs based on three tiers of providers	Combines a qualified high-deductible open access tiered benefit plan with an HSA	Access to exclusive network of providers in Iowa for significantly lower out-of-pocket costs	Combines a qualified high-deductible exclusive provider health plan with an HSA

Visit the “Shop for Insurance” section of our website to learn more about our health plans and benefit designs.

Plans for employers of all sizes

We also offer plans for small employers with one to 50 employees (on the SHOP Marketplace and open market); plans for mid-size employers 51 to 100, and solutions for large employers — fully-insured and self-funded.