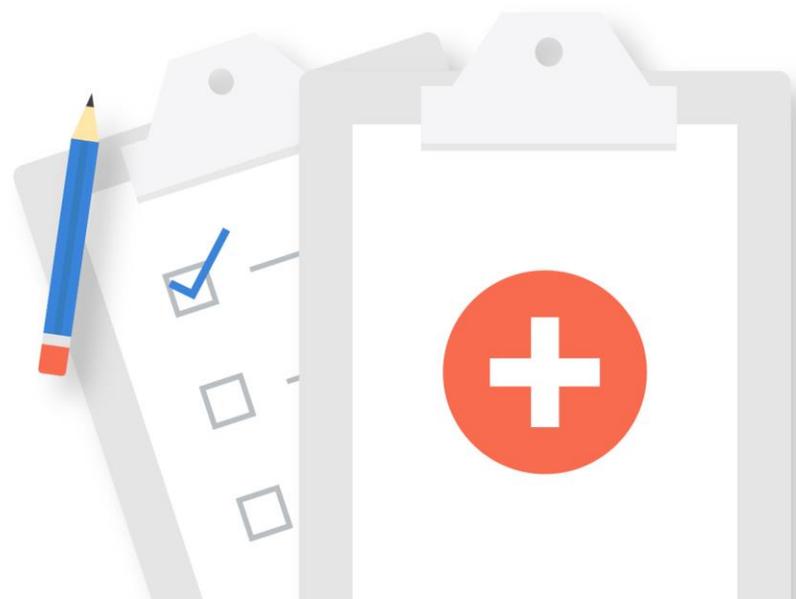




# WELCOME TO BEST HEALTH PLAN

Plan Year: July 1, 2020 – June 30, 2021



# PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

This Enrollment Guide is designed to help you get the most out of your comprehensive and valuable benefits package.

## HOW TO ENROLL

The decisions you make during enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully. ***Remember: once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.***

## HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you **cannot** make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

***Effective Date of Coverage for a Newborn Child:*** ***Newborns are automatically covered for the first 30 days under the mom if she is currently an enrolled Member in the Plan.*** A newborn child will be covered ***after*** the first 30 days ***only*** if the Member or Eligible Employee completes and submits the necessary enrollment forms/process and authorizes required payroll deductions to enroll the newborn in the Plan within 31 days of birth.

***Dropping Dependents:*** For ***MEDICAL COVERAGE ONLY*** (***this does not include Life and AD&D, Dental or Vision, if applicable***), and for ***dependent coverage only*** (***this does not include employee coverage – employee coverage elected during enrollment will remain in effect until the next open enrollment period***), if other medical coverage is in place and as long as proof of that other coverage is provided PRIOR to the drop date, the employee will be able to drop dependent medical coverage (at the end of the month) at a time other than open enrollment.

# BEST MEASURES PRE-AUTHORIZATION PROGRAM

## HOW IT WORKS...

All health plans require prior approval, or a “prior authorization,” from the plan before they will provide coverage. This is required to make sure the care you are about to get meets national patient safety guidelines and will be covered by your health plan.

The out-of-pocket maximum for your plan has been reduced by \$1,000 for individual and \$2,000 for family. This enhancement is the result of successful efforts by BEST Health Plan to reduce unnecessary costs and direct members to providers with exceptional cost and quality measures.

The prior authorization requirement will be shared between you and our contracted providers. It is still important that you call to make sure an authorization is in place but going to an in-network provider will increase the likelihood that they will handle this process on your behalf.

### **STEP 1 - You or your provider will notify us by phone of your upcoming procedure**

Let us know what health condition you need treatment for, the name of the procedure you are getting, the date of your procedure, and the provider’s name and telephone number.

### **STEP 2 - We check your coverage and provide cost and quality information**

Once you notify us of your upcoming procedure, we will:

- Determine if your procedure is a covered benefit under your plan.
- Provide you options for where you can get your procedure done based on cost and quality.

### **STEP 3 - Complete your BEST Measures Pre-Authorization**

After you hear back from us, you will need to:

- Confirm where you plan to get the procedure done
- If you choose to go to a provider other than one that is recommended, confirm you understand there will be an additional out-of-pocket cost for your procedure

We can also answer questions you may have about your benefits or treatment plan.

## **WHAT IF I DON’T DO IT?**

You will have to pay \$1,000 more if you do not notify us 15-days in advance AND complete a BEST Measures Pre-Authorization prior to getting the procedure.

**Avoid a \$1,000 penalty and healthcare headaches by getting a BEST Measures Pre-Authorization now powered by UCHealth Plan Administrators.**

# DENTAL INSURANCE

(IF OFFERED BY YOUR DISTRICT)

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

# VISION INSURANCE

(IF OFFERED BY YOUR DISTRICT)

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

The District vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams, and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

# BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Your Employer provides full-time employees with \$20,000 in group life and accidental death and dismemberment (AD&D) insurance.

Your District pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact your District Benefits Department if you would like to update your beneficiary information.

## SPECIAL ENROLLMENT NOTICE

This notice is being provided to make certain that you understand your right to apply for group health coverage. You should read this notice even if you plan to waive health coverage at this time.

### Loss of Other Coverage

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Example: You waived coverage under this Plan because you were covered under a plan offered by your spouse's employer. Your spouse terminates employment. If you notify your employer within 30 days of the date coverage ends, you and your eligible dependents may apply for coverage under this Plan.

### Marriage, Birth or Adoption

If you have a new dependent as a result of a marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, or placement for adoption.

Example: When you were hired, you were single and chose not to elect health insurance benefits. One year later, you marry. You and your eligible dependents are entitled to enroll in this Plan. However, you must apply within 30 days from the date of your marriage.

### Medicaid or CHIP

If you or your dependents lose eligibility for coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for a premium assistance subsidy under Medicaid or CHIP, you may be able to enroll yourself and your dependents. You must request enrollment within 60 days of the loss of Medicaid or CHIP coverage or the determination of eligibility for a premium assistance subsidy.

Example: When you were hired, your children received health coverage under CHIP and you did not enroll them in this Plan. Because of changes in your income, your children are no longer eligible for CHIP coverage. You may enroll them in this Plan if you apply within 60 days of the date of their loss of CHIP coverage.

### For More Information or Assistance

To request special enrollment or obtain more information, please contact your District Benefits Department.



## **WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE**

### **PLEASE BE ADVISED**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits, under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Protheses; and
- Treatment of physical complications of the mastectomy including lymphedema.

These benefits will be provided subject to the same terms and conditions applicable to other medical and surgical benefits provided under this Plan.





## Plan Administrators

UCHealth Plan Administrators is proud to partner with BEST Health Plan to provide your health benefits.

We are a third-party administrative claims division of UCHealth and based right here in Colorado with a mission to improve the lives of those we serve. Our combination of strong provider relationships and an integrated service model ensure you have access to the best care in Colorado.

### Personal service

UCHealth Plan Administrators will help you navigate your plan from understanding your benefits to finding a doctor, from obtaining authorization for services to understanding your bills. If you are working through a complicated issue with one of our member service representatives, you are empowered to call back and ask for the same representative!

### Integrated service

Each member service representative is also a claims examiner to ensure you are always speaking with an expert on your plan and the claims process.

### Service technology

In addition to our phone representatives our online member portal allows easy access to your benefits information, a provider search tool and real time details on all your claims. Not wanting to go online? Use our mobile app available for both Android and iOS phones!

### Network protection

Utilizing a provider network protects you and your family. We offer our own network in addition to partnering with premier networks to provide you access to doctors and hospitals you need. Your plan will utilize the Cofinity network in Colorado and First Health outside Colorado. Staying within these networks guarantees you will never be billed more than what BEST Health Plan allows for each service.

### Best of Colorado

University Hospital is the #1 ranked hospital in Colorado by US News and World Report. Each of our facilities are ranked among the best in Colorado for quality of care. In addition, we partner with Children's Hospital to ensure your pediatric needs are met with the same high quality of care.

## By the numbers. UCHealth Plan Administrators fast facts.



### 3 Colorado Locations.

- **Northern Colorado** – 1107 S. Lemay Ave., Ste. 400, Fort Collins, CO 80524.
- **Metro Denver** – 10375 Park Meadows Dr., Ste. 200, Lone Tree, CO 80124.
- **Colorado Springs** – 2420 Pikes Peak Ave., Ste. 1044, Colorado Springs, CO 80909.



### 512 combined years of applied employee health care experience.

- **Executive experience** – 33 total years.
- **Operational experience** – 164 total years.
- **Sales/Marketing experience** – 69 total years.
- **Claims/Customer Service experience** – 246 total years.



# Online Prescription Drug Benefit Information

OptumRx – A secure, convenient, easy-to-use, private internet website that offers many beneficial tools to help you with your prescription needs. The website allows you to:

- Find a nearby pharmacy
- Refill mail order prescriptions
- View your claims
- Print a temporary ID card
- Research medications
- And much more!

## GET STARTED

1. Go to [www.OptumRx.com](http://www.OptumRx.com)
2. Click on **New Registration**
3. Read the Consumer Terms & Conditions and click **Accept**
4. Using the information that's on your ID card, fill out the necessary fields to complete your registration. You must also create a User ID and Password that you will use when logging into the Portal.
5. Or, call OptumRx Member Services at **1-800-880-1188**.



# WHO DO I CONTACT?

<b>Medical</b> <ul style="list-style-type: none"><li>• Preauthorization</li><li>• Claim status</li><li>• Eligibility questions</li><li>• Benefit verification</li><li>• Provider inquiry</li><li>• Member portal</li></ul>	<b>UCHealth Plan Administrators</b> 1-800-207-1018 <a href="mailto:tpa@uchealth.org">tpa@uchealth.org</a> <a href="http://tpa.uchealth.org">tpa.uchealth.org</a>
<b>Network</b> <ul style="list-style-type: none"><li>• Provider search</li></ul>	<b>Cofinity &amp; First Health</b> <a href="https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType">https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType</a>
<b>24 / 7 Telemedicine</b>	<b>Teladoc</b> 1-800-835-2362 <a href="http://www.Teladoc.com">www.Teladoc.com</a>
<b>Prescription Drug</b> <ul style="list-style-type: none"><li>• Coverage &amp; Claims information</li></ul>	<b>OptumRx</b> 1-800-880-1188 <a href="http://www.OptumRx.com">www.OptumRx.com</a>
<b>Dental</b> <ul style="list-style-type: none"><li>• Claims, Benefits &amp; Member Services</li></ul>	<b>Delta Dental of Colorado</b> 1-800-610-0201 <a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>Vision</b> <ul style="list-style-type: none"><li>• Claims, Benefits &amp; Member Services</li></ul>	<b>Vision Service Plan (VSP)</b> 1-800-877-7195 <a href="http://www.vsp.com">www.vsp.com</a>



# MEDICAL Q&A

**I have questions related to my medical benefits or healthcare.**

**Who do I contact?**

- ◆ Contact UHealth Plan Administrators by phone (800-207-1018) or email (tpacustomerservice@uhealth.org)

**I have a newborn baby. How can I make sure that he/she is covered?**

- ◆ ***Newborns are automatically covered for the first 30 days under the mom if she is currently an enrolled Member in the Plan.*** A newborn child will be covered **after** the first 30 days **only** if the Member or Eligible Employee completes and submits the necessary enrollment forms/process and authorizes required payroll deductions to enroll the newborn in the Plan within 31 days of birth.

**How much does this Plan cost?**

- ◆ Costs for your plan benefits can be obtained from your District Benefits Department or Bookkeeper.

**Is there a member portal?**

- ◆ Yes. When you receive your new ID card, you can visit [tpa.uhealth.org](http://tpa.uhealth.org) to register for the member portal where you will be able to access your benefits and claims. You will need the member ID number on your ID card to register. You can also download the UHealth Plan Administrators app on both the Google Play Store and the Apple App Store to access your plan information.



# Rx Q&A

## How do I fill a prescription at a retail pharmacy?

- ◆ There are over 65,000 participating retail pharmacies in the OptumRx network. To find a participating pharmacy near you, please visit [www.OptumRx.com](http://www.OptumRx.com) or contact Customer Care at (1-800-880-1188).

## How do I use mail order?

- ◆ Have your physician write a new prescription for up to a 90-day supply with refills if your doctor deems this as appropriate for your drug therapy.
- ◆ Fill out an Enrollment/Order Form which includes the Confidential Patient Profile. Provide information for you and any dependent(s) ordering medication. Write the participant ID number and patient's name on the back of each prescription.
- ◆ Mail the form, prescription(s) and applicable co-payment(s) to  
OptumRx Home Delivery  
P.O. Box 407096  
Fort Lauderdale, FL 33340-7096
- ◆ Your medications will be mailed to the address on the order form.

## Can my physician call or fax my prescription to OptumRx Home Delivery?

- ◆ Yes, have your physician call OptumRx toll-free at 1-800-880-1188. Please have your physician indicate the following: medication name, participants ID number and prescription information. Please note, in order for a fax transmission to be legally valid, the fax must originate from the physician. All state laws apply.

# Rx Q&A, cont.

## Can I speak to a pharmacist?

- ◆ Yes, please call 1-800-880-1188. Pharmacists are available to answer any questions or concerns that you may have regarding your medications.

## What is a specialty pharmacy?

- ◆ Specialty Pharmacy is a term that refers to the delivery and management of complex medications often injected into the skin or muscle and used to treat chronic conditions. Many new oral drugs used to treat cancer are also considered specialty medications. Our specialty pharmacy uses evidence-based care plans and medication management outreach programs to help patients use these complex medications properly.

## Do I have specialty pharmacy benefits?

- ◆ Yes, your specialty medications will be filled by OptumRx specialty pharmacy “BriovaRx”.

## Do I need to register with the specialty pharmacy?

- ◆ If your physician prescribes a specialty medication, please visit [www.BriovaRx.com](http://www.BriovaRx.com) or call (1-800-850-9122). Care Coordinators will register you in the program and call you monthly to check on your health status, answer questions and schedule delivery of your next refill.

## I have a question about my prescription benefit program. Who can I contact for more information?

- ◆ Log-in to the member services website at [www.OptumRx.com](http://www.OptumRx.com) or contact Customer Care at (1-800-880-1188).