Wright State University

How to Get the Most Out of Your Medical & Pharmacy Plans
Similarities Among The WSU Health Plan Options

- Network (doctor, hospital) is the same for all 3 plans
- Covered Benefits are the same (eg. Surgeries, Labs, Testing)
  - Pre-Authorization and Medical Necessity may apply
- Pharmacy Vendor (ESI)
- Out of Network Benefits
- Cost Share
- Contract fee
## 2016 Medical Plans

**Benefit Year:** 1/1/2016 – 12/31/2016

<table>
<thead>
<tr>
<th>In-Network</th>
<th>90/10 Plan</th>
<th>80/20 Plan</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>$125/$250</td>
<td>$250/$500</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>90%/10% after deductible</td>
<td>80%/20% after deductible</td>
<td>100%/0% after deductible</td>
</tr>
<tr>
<td>Out-of Pocket Maxi</td>
<td>$1,000/$2,000</td>
<td>$1,750/$3,500</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>Preventive</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$15 copay</td>
<td>$20 Copay</td>
<td>Deductible then 0%</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$25 copay</td>
<td>$30 Copay</td>
<td>Deductible then 0%</td>
</tr>
</tbody>
</table>

- Medical and pharmacy copays & deductibles apply to out of pocket maximum
- No referrals necessary when using Anthem’s network
- Qualifying Event - Getting married, divorce or having a baby Wright State University needs to be notified within 30 days of the event
Network Advantage

Visit any licensed provider

- Provider Networks where you live, work or travel
- International coverage with BlueCard® Worldwide - access to 899 hospitals and 6,819 physicians in 200 countries
- Quality Networks for Transplants, Bariatric*, Cardiac and Cancer through Blue Distinction Network
- Cost Efficiency Network through Blue Precision for 12 different specialties including: Cardiovascular/Cardiology, Orthopedics, General Surgery, Gastroenterology, Neurology/Neurosurgery, Otolaryngology, Urology, Pulmonary, OBGYN, Oncology, Dermatology and Ophthalmology
Anthem Website Registration

www.anthem.com

Simple 4 step process allows instant access:

1. Enter personal info
2. Create ID/password
3. Set e-mail preferences
4. Confirm and login

Personal & Secure site
Home Page – Easy access to popular tools

Eligibility & Benefits

Account Information

Recent Claims

Tools & Resources

Message Center

Quick Links

Healthcare Reform

Clinical Tools
Customer Service

• Contact Customer Service
  – Phone number on the back of your Anthem ID card
  – Benefit or Claim clarification or questions
  – Request an ID card
  – Verify dependent information
  – Assistance on getting setup online/myanthem.com
  – Call regarding a precertification
  – ESI/Pharmacy issues

Always remember to have your ID number ready which appears on your Anthem ID card

• Travel Coverage – 1-800-810-2583
When it comes to price, think an MRI is just an MRI... think again.
Not all medical procedures are created equal.

1. Cost estimates
2. Quality information
3. Email or print results
4. Map with directions

In this example there were 104 providers performing an MRI with costs ranging from $362 to $3,023
Imaging Shopper

- Make more informed choices.

- Imaging services can cost anywhere from $300 to $3,000 dollars, but higher cost doesn’t mean higher quality.

- Imaging Shopper is an innovative program aimed at steering members who need MRI or CT scans to high quality, low cost providers.

- When a doctor schedules an MRI, CT scan or other diagnostic imaging for a patient at a higher-cost facility. The patient will receive a phone call notifying them of other potential places where they can have the diagnostic imaging done for the same quality but at a lower cost.

- The patient then has the choice to be re-directed or continue with their doctor’s initial referral.
Place of service can affect your out of pocket expense

- Emergency Rooms are the most expensive for care and should be reserved for true emergencies.
- Urgent Care Centers can x-ray, suture, cast, etc* at a lower cost over ER.
- **WrightCare** - charge PCP office visit
  Wright State Physicians Health Center
  Hours: 1pm-6pm
  Phone: (937) 560-2273 (560-CARE)

- Mini-Clinics – Nurse care for mild to moderate concerns.
- PCP/SPC are familiar with your medical history and can refer to appropriate provider, if needed.
- LiveHealth Online provides convenient care in the comfort of your home. These providers can diagnose and treat for conditions such as: UTI, ear infection, sinus infection and other mild to moderate concerns.
Big Savings from some of the nation’s leading retailers and service providers
Healthy deals for you, your home and your family:

1. Family & Home
2. Fitness & Health
3. Vision, Hearing & Dental
4. Medicine & Treatment
### Mobile Health Features
Our mobile app provides members with convenient access to their health care information, putting them in control and encouraging them to be engaged, informed health care consumers.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROVIDER SEARCH</td>
<td>Easily search for doctors, hospitals, urgent care facilities, pharmacies, behavioral health providers or medical groups in your area</td>
</tr>
<tr>
<td>ID CARD</td>
<td>Fast access to your ID card details anytime, anywhere, along with the ability to e-mail or fax your ID card information as needed</td>
</tr>
<tr>
<td>CLAIMS</td>
<td>Simply access all of your past and current claims details in one place</td>
</tr>
<tr>
<td>ELIGIBILITY &amp; MEDICAL BENEFITS</td>
<td>Quickly view your health care coverage details, including who is covered on your policy, as well as an overview of your medical benefits</td>
</tr>
<tr>
<td>ESTIMATE YOUR COSTS</td>
<td>Clearly view estimated costs for a variety of procedures, while understanding covered costs vs. out-of-pocket expenses.</td>
</tr>
<tr>
<td>PRESCRIPTION BENEFITS</td>
<td>Manage your prescription drug benefits by ordering prescriptions, understanding drug costs, switching prescriptions to home delivery and more.</td>
</tr>
</tbody>
</table>
What is BlueCard Worldwide®?

- Enables Blue Cross and Blue Shield Plan members *traveling or living* abroad to obtain medical assistance and inpatient, outpatient and professional services from a network of healthcare providers worldwide.
Benefits to Members

✓ Peace of mind for members traveling or living overseas

✓ Single point of contact for medical assistance services 24x7x365

✓ Worldwide network of healthcare providers

✓ Access to provider information through *BlueCard® Access Line 1.800.810.BLUE (2583)*

✓ Centralized administration

✓ Easy program to use
World Access - Medical Assistance

- Provide referral to doctor or hospital
- Facilitate verbal translations between provider and member
- Perform medical monitoring of inpatient cases
- Review the care and treatment rendered
- Includes World Access staff speaking with:
  - the member
  - the treating medical officer
  - the member’s family and/or member’s primary physician
Questions?
•Legal Disclaimer

Anthem Blue Cross and Blue Shield is the trade name for the following: In Colorado, Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky. In Maine: Anthem Health Plans of Maine, Inc. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. In Missouri: RightCHOICE® Managed Care, Inc. (RIT) and Healthy Alliance® Life Insurance Company (HALIC). RIT and certain affiliates administer non-HMO benefits underwritten by HALIC. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWi") underwrites or administers the PPO and indemnity policies; Compcare and BCBSWi collectively underwrite or administer the POS policies. Serving residents and business in Indiana, Kentucky, Ohio, Colorado, Nevada, Connecticut, Main, New Hampshire, Virginia (excluding the city of Fairfax, the town of Vienna and the area east of State Route 123), Missouri (excluding 30 counties in the Kansas City area) and Wisconsin. Independent licensees of the Blue Cross and Blue Shield Association. © Anthem, Lumenos and 360° Health are registered trademarks. © Blue Cross and Blue Shield names and symbols are registered trademarks of the Blue Cross and Blue Shield Association.