



MEBCO
Mamaroneck Union
Free School District
10/23/2023



Lawley | **EMPLOYEE BENEFITS**

A Reminder of 1/1/23 Plan Changes

- Prior authorizations were lifted for Ultrasounds.
- Physical Therapy, Speech Therapy, Occupational Therapy when commenced within 6 months of an inpatient stay or surgery, plan will pay 100% at the outpatient rate in an outpatient hospital or office setting.

Standard benefits during and after the COVID-19 Public Health Emergency (PHE) ending 5/11/2023

- **COVID-19 Vaccines** - Cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network.
- **COVID-19 Over-the-Counter (OTC) Tests** - No coverage for OTC tests.
- **COVID-19 Lab Tests** - Cover approved and authorized provider ordered COVID-19 lab tests. Now subject to deductible and coinsurance.
- **COVID-19 Treatment** - Pay according to member's plan benefits. May be subject to cost share. (No Change)
- **Telehealth** - Cover telehealth visits with cost share (copayments, coinsurance, deductibles).
- **Telemedicine (Teladoc or other customer vendor)** - Cover telehealth visits with cost share (copayments, coinsurance, deductibles).

7/1/2023 Plan Changes

- **Diagnostic X-Rays, Imaging, Laboratory Testing** has changed from being **covered in full** to having **\$25 copays**.
- **Inpatient Hospital stay** has changed from **\$250 copay per admission** to **\$250 copay per admission then after 365 consecutive days, 20% coinsurance under Major Medical Benefit**.
- **Outpatient Surgical Facility** went from being **covered in full** to **\$60 copay**. **Emergency Ambulance** went from being **covered in full** to **\$35 copay**.
- **Out-of-Network Deductible** went from **\$750 / \$1,500 (Embedded)** to **\$1,000 / \$3,000 (Embedded)**
- **Out-of-Network Out-of-Pocket Maximum** went from **\$1,750 / \$3,500** to **\$4,000 / \$12,000**
- **Hearing Aid Reimbursement** went from **\$5,000 max every three years** to **\$3,000 max every four years**



YOUR PLAN ADVISOR

Ready to connect – and guide you to the answers you seek



To connect with your Plan Advisor, call the number on the back of your member ID card.

We'll help you:

- Look into a recent medical claim to make sure it was paid correctly
- Check to see what your out-of-pocket costs are for services
- See how much you have paid – and how much you have left – of your individual or family deductible
- Understand reward programs available to you
- Discover what services are available to you based on your plan

Let's talk

Our plan advisors are available weekdays from 8 a.m. to 5 p.m. Eastern Time at 800-207-3172.

Finding a network provider on umr.com has never been easier

1 Go to **umr.com** and select "Find a provider"



2 Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site

continued on the back »



A UnitedHealthcare Company

REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.

-
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- 3 For medical providers, choose **View Providers**. For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

Member
Employer
Provider
Provider
Partner
Español

urac
ACCREDITED
Health Utilization Management
Expires 01/31/2021

FIND A PROVIDER

Look up providers near you and get the care you need, fast!

Find a provider

PROVIDER NETWORK SEARCH

Medical Dental

Provider network UnitedHealthcare Choice Plus Network Search

FIND A PROVIDER | UnitedHealthcare Choice Plus Network

Click on the **View providers** button below to search for health care professionals in your network.

Hospital Cost Estimates

The provider search tool also shows information about the cost of care. Look for providers labeled "Premium-Care Physician", which indicates the provider meets the criteria for providing quality and cost-efficient care. Click on a specific provider to view average cost estimates for office visits and treatments for illnesses and conditions within your area.
Important: Please verify the provider is still in the network prior to your next visit and before receiving any services.

Additional Resources

Behavioral health directory
Special services directory
Add my provider to the network

Choice Plus Advanced inpatient surgery (Ohio and Northern Kentucky) | View the UnitedHealthcare Directory of Designated Hospitals and Outpatient Surgery Centers here.

View Providers

UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

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Utilizing Find a Provider will assist you with finding in-network providers, which will help with mitigating out-of-network costs. It is also important to know that when it comes to out-of-network costs, that it is typically covered 80% of the allowed charges. This is the maximum payment the plan will pay for the service.

Additionally, know that you can utilize Plan Advisor to find providers.

Teladoc for MEBCO



24/7 doctor visits via phone or mobile app

Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back, in 10 minutes



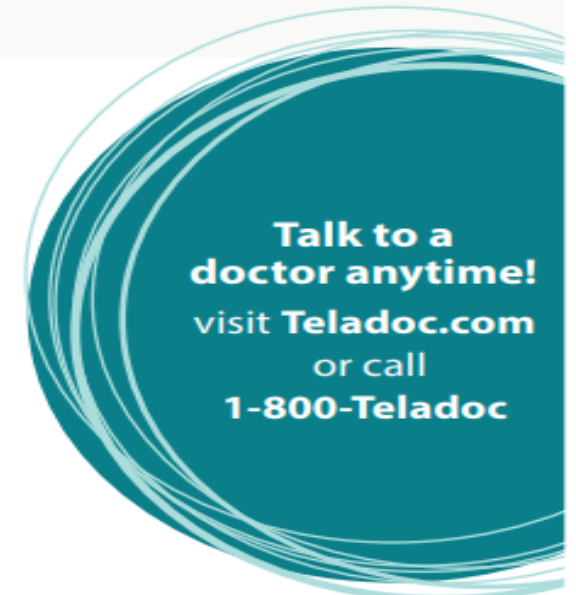
A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care
\$10 copay



Teladoc for MEBCO

Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Respiratory infections
- Sinus problems
- Skin problems
- And more

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.

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Mail Order



ProAct's Home Delivery Service is a reliable, cost effective way to securely receive maintenance medications at the convenience of your doorstep.

Enrolling is quick, easy, and trusted.

Two easy steps:

1. Request your prescription(s) by using our Online Enrollment Form. proactrx.com/programs/rtm/enroll/
We will coordinate with your physician(s) to gather your prescription(s) on your behalf.
2. Set up your Mail Order Profile online at proactrx.com/portal/mailorder-registration/ or by calling 866.287.9885.

International Mail Order



Your prescription benefit plan allows you to receive select brand name maintenance medications through ProAct's international mail order program, CanaRx. CanaRx is a safe and voluntary option for obtaining brand name drugs when a generic alternative is not available. CanaRx currently offers a list of approximately 300 brand name drugs at a \$0 copay for a 90 days supply. Plus, shipping is free!
www.canarxsavingsprogram.com

Online Resources



ProAct's member portal at www.proactrx.com contains a variety

of resources to support your pharmacy benefit needs, such as:

- Claims History
- Drug Pricing
- Pharmacy Finder
- Formulary Lookup
- Mail Order Pharmacy
- And more

Mobile App



ProAct's mobile app is designed to be useful to you on the go! Search "ProAct Rx" in your app store and install it for free today.

Caring people are never more than a phone call away, any time of day.

We're always here when you need us.



24/7/365 Member Support
877-635-9545

If you have any questions or concerns, please feel free to reach out to our Help Desk at 1-877-635-9545.



CANARX is a voluntary international mail order option. To be eligible for the CANARX program, you must be an existing member of a health insurance plan that currently has CANARX implemented as an additional option for prescription medication coverage.



FREE Brand-Name Medications



No Shipping and Handling Charges to You!



SIMPLE.

SAFE.

SMART.

Who is CANARX?

We're the easy way for you to get prescription medications. CANARX offers hundreds of brand-name maintenance medications that you can get — **copay-free** — in just a few easy steps.

Medications are shipped direct to you from licensed and regulated pharmacies located in Canada, the United Kingdom and Australia. All medications are backed by a Quality Assurance Team of doctors and pharmacists, as well as 20-plus years of experience in the industry.

With our program, you pay **\$0** in copays and your medications are shipped right to your door for **FREE**. How? Your health plan pays less for the medication and shares these savings with you.

Member video about the CANARX Program

<https://www.youtube.com/watch?v=o6YOPYoiglkwatch>

CANARX is a voluntary international mail order prescription program that is available to eligible members, retirees and their dependents of MEBCO.

Brand name medications, in the original factory-sealed manufacturers packaging, are delivered DIRECT TO YOUR DOOR from certified pharmacies in Canada, the United Kingdom and Australia. YOU PAY NOTHING thanks to the savings CANARX brings to your plan.

Getting started is super easy!

1. Check to see if a medication is offered. Call **1-866-893-6337** and speak with a CANARX representative or view the complete formulary and print enrollment material at www.canarx.com (WebID: **MEBCO**).
2. Ask your doctor for a prescription for a 3-month supply, with 3 refills.
3. Submit documentation (completed enrollment form, prescription and a copy of your photo ID).
4. Sit back and relax...medication will be mailed direct to your home within 4 weeks!

- ✓ \$0 Copay
- ✓ 500+ FREE Brand Name Medications
- ✓ Easy, convenient refills
- ✓ Refills only, no "new to you" meds
- ✓ No additional costs

For More Information



1-866-893-6337
www.canarx.com
WebID: MEBCO

June 2022



TotalCare EAP
Public Safety EAP
Educators' EAP
Higher Ed EAP
HealthCare EAP
Union AP

Counseling Help from Your EAP

If you're feeling overwhelmed by events lately, you aren't alone. Times are indeed tough. But remember, help is just a phone call away through your EAP, which has a variety of free, confidential counseling and support services available 24/7/365. Benefits are available to you and all eligible family members.

Get help for:



Stress
Loss & Grief
Money & Debt Problems
Relationship & Family Issues
Elder & Child Care
Legal Issues
Health & Wellness
Substance Abuse
Much More!

- ✓ All EAP counseling services start with a phone call, day or night.
- ✓ Experienced Masters and Ph.D. level clinical counselors provide immediate support.
- ✓ Often, you can resolve your issues just by talking to a counselor, but if not, they will refer you to video counseling or face-to-face counseling with a local counselor for additional help.
- ✓ We've built a referral network of more than 40,000 private practice providers throughout the U.S. and Canada to supplement our own counseling services.

If you prefer, login to explore over 25,000 self-help resources covering virtually any problem or issue that you or your family may face.

Your EAP can help - call any time: 800.252.4555 | www.theEAP.com

TotalCare EAP can help with virtually every area of life



PERSONAL

- Personal Stress
- Anxiety
- Alcohol Abuse
- Drug Addiction
- Depression
- Medical Conditions
- Grief/Bereavement
- Gambling
- Weight Control
- Anger
- Chronic Pain/Illness
- Eating Disorders
- Life Transitions
- Pregnancy/Post Partum
- Personal Trauma
- Sexual Concerns
- Domestic Violence
- Learning Disabilities
- Smoking
- Men's/Women's Issues
- Nutrition



FAMILY & RELATIONSHIPS

- Marital
- Parenting
- Caregiving
- Childcare
- Eldercare
- Education Planning
- Adoption
- Family Pets
- Special Needs Child
- Blended Families
- Teen Issues
- Domestic Partners
- Physical Abuse
- Family Relocation
- Sandwich Generation
- Military Life/Separation
- Disaster Preparedness
- Communication
- Keeping Children Safe



FINANCIAL & LEGAL

- Debt
- Credit Card Issues
- Financial Loss
- Bankruptcy
- Budgeting
- Retirement Planning
- Wills & Trusts
- Real Estate Law
- Car Buying
- Immigration
- Divorce
- Civil Suits
- Criminal Law
- DUI/DWI
- Landlords & Tenants
- Homeowner Concerns
- Taxes
- Insurance
- Consumer Law
- Contracts
- Personal Injury
- Child Custody
- Social Security



WORK & CAREER

- Employee Conflict
- Work Related Stress
- Coaching
- Supervisor Conflict
- Team Development
- Career Planning
- Management Skills
- Supervising Others
- Time Management
- Skills Development
- Project Management
- Motivating Self & Others
- Valuing Diversity
- Managing Change

800-252-4555
www.theEAP.com



Lawley | EMPLOYEE BENEFITS

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*Keep up to date with the latest from Lawley –
Employee Benefits News, Compliance Updates,
Insurance & Risk Trends, and more*

www.lawleyinsurance.com

Thank You!