



Benefacts

"Your Employee Medical & Dental Resource"

WWW.BUTLERHEALTHPLAN.ORG

MARCH 2009

Reminder: Annual Spousal Coordination of Benefits (COB) Questionnaire Mailed from Allied



If your spouse was waived last year from BHP's requirement to enroll in an employer's medical plan, look for a letter mailed to your home address at the end of March. You must verify that your spouse is still unemployed, self-employed or otherwise does not meet the BHP requirements to enroll in an employer's medical plan.

Q) Does this requirement affect my children? No. The requirement is only for the spouse.

Note: If your spouse is already enrolled in his or her employer's medical plan and has informed Allied by February 1, 2009, you will not receive this letter.

Q) Why is my spouse required to enroll in his employer's group health plan? Many employers are requiring that spouses enroll in their employer's plan.

All employers are trying to control their health plan costs.

Q) Does this requirement affect my dental plan? No. The requirement is only for the Classic, Choice and Basic Medical Plans.

Q) If my spouse is required to take his employer's plan, can he or she still be in the BHP plan? Yes. After your spouse's employer's plan pays benefits first, then BHP will coordinate benefits as the secondary payor.

Semi Private Room Rates Are Paid For Inpatient Hospital Stays

Consistent with the industry norm, the Butler Health Plan will consider inpatient hospital room and board charges up to a semi-private room rate (unless a private room is medically necessary). If you are using a hospital that only has private rooms such as the Atrium Medical Center and the provider bills at a higher private room rate, the plan will not cover the cost difference. This payment provision applies to In and Out of Network hospitals.



The member is responsible for paying or negotiating the difference with the hospital. Make sure you understand what charges you will incur before you schedule an inpatient service. You may refer to the "Hospital Services" section in the BHP Classic, Choice and Basic Plan Documents for reference which are online at www.butlerhealthplan.org.

How Do I Redeem Prescription Drug Manufacturer Coupons?



Some prescription drug manufacturers offer coupons to doctors so patients can try new medications. Coupons may offer some medication free or at reduced price. Coupons are not valid in all places and have written redemption policies on them. Most of the time the coupons are for small supply and must be redeemed at the time of service at a specific retail pharmacies. Be sure to read the fine print on how to use the coupon. ESI is not able to honor these coupons in their Home Delivery Pharmacy.

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Serving:

- ◆ Butler County Educational Service Center
- ◆ Butler Technology & Career Development Schools
- ◆ Butler County Board of MR/DD
- ◆ Edgewood City
- ◆ Fairfield City
- ◆ Great Oaks Institute of Technology
- ◆ Hamilton City
- ◆ Lakota Local
- ◆ Madison Local
- ◆ Middletown City
- ◆ Monroe Local
- ◆ New Miami Local
- ◆ Ross Local
- ◆ Talawanda

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**Need a new exercise program,
Log on to www.healthspane-coach.com.
Password "BHP" or call a HealthSpan Coach
at 513-551-1432 or 1-800-972-7726.**

What are the Qualifying Events that Allow You To Enroll In the Plan Before the November Open Enrollment Period?

When family status changes occur, the last thing on your mind is to update your employer of these changes. However, failure to notify your employer may cause your medical claim payments to be delayed or denied. Also, your rights to enroll in the plan or continue coverage may expire until the next Open Enrollment period. The next Open Enrollment period is November, 2009, with a January 1, 2010, start date.

You have 31 calendar days after the qualifying events listed below to enroll in the Plan.

- ✓ Adoption
- ✓ Court order dependent (legal documentation)
- ✓ Marriage
- ✓ Spouse's coverage stops with his employer due to divorce, death or your Spouse's termination from employment or reduction in hours



Special Newborn Enrollment

Newborns are covered from the moment of birth as long as you enroll within 60 calendar days. This is the only qualifying event with 60 calendar days to enroll in the Plan.

Notify Your Treasurer's Office or Personnel Office When Your Child Is No Longer Eligible

- ✓ Child is over age 19 and is no longer a full time student
- ✓ Child turns 25
- ✓ Child gets married



If you do not notify your employer, you may lose your right to COBRA coverage. COBRA allows you to continue coverage if you pay the premium.

- 🗨️ **Notify your Treasurer's Office or Personnel Office of all Family Status Changes on an Enrollment/ Change Form, available at www.butlerhealthplan.org**



EXPRESS SCRIPTS® —Frequently Asked Questions

My doctor prescribed a new maintenance medication to try. How should I start Home Delivery for a new medication?

Have your doctor write a prescription for a 30 day supply and then a 90 day supply with three refills. This way you may test the new medication for side effects and effectiveness before you pay for a 90 day supply. This will save you money.

The Classic Plan allows you to fill a new maintenance medication prescription three times at the retail pharmacy before you must fill at the home delivery pharmacy. The Choice and Basic plan do not require you to use mail order for maintenance medications. However, you may use mail order to save money with a lower copay for a 90 day supply through the home delivery pharmacy.

Does my doctor need to write my prescription a certain way?

The front of the prescription should include the patient's name and the other standard information provided by the doctor. You should also provide the following information on the back of your prescription. This helps ESI fill your prescription safely and without delay.

- Patient's full name, including Sr. or Jr. if applicable
- Patient's address
- Patient's date of birth
- Patient's member ID number

ESI Home Delivery Order by Fax (Doctor Only)



Have your doctor or your doctor's staff fax your completed order form to 1-800-636-9494. Faxes must be sent from your doctor's office. Faxes from your home or workplace cannot be accepted.

ESI Home Delivery Order by Mail

Mail your completed order form and your written prescription to the address below. Please write the patient's name, ID number, address and date of birth on each prescription.



Express Scripts, Inc.
P.O. Box 1007
Bensalem, PA 19020-1007

What does my doctor need to do for a prior authorization?

Certain drugs require a prior authorization before prescriptions are filled and coverage is provided. Generally, these are drugs that have quantity limits, therapy limits by the FDA or may cause harm if not used correctly.

Your doctor (or sometimes a pharmacist who knows your history) can give Express Scripts the information needed to see if your drug can be covered. Express Scripts' Prior Authorization phone line is **1-800-417-8164** open 24 hours a day, seven days a week, so a determination can be made right away. The fax number is 800-357-9577.