



BENE-FACTS



YOUR MEMBER'S
MEDICAL & DENTAL RESOURCE

May, 2011

Butler Health Plan Recognized

Below are excerpts from "Understanding Self-Insured Group Health Plans: Solutions for Containing Cost While Providing Quality Benefits" published by The Self-Insurance Educational Foundation, Inc., www.siiia.org.



Transparency

Healthcare has added many new entries to its lexicon in recent years, none apparently more attractive—or difficult to define—than the term "Transparency." For a good model of that quality, visit the Butler Health Plan in southwest Ohio, a 25-year-old self-insured employee health plan covering 15 school districts.

Butler Health Plan members can shop on a password-protected page of the plan's website to compare negotiated prices for 50 medical procedures at hospitals throughout the covered region.

"Yes, you can call that transparency," says Executive Director Stephanie Hearn. "Members can compare discounts within the PPO network. There is a broad selection of hospitals with significant price variations."

Hearn claims that price comparisons can be beneficial to plan members whose copays could vary by several hundred dollars depending on the cost of their medical procedure...

Best Practice

The Butler Health Plan has already met the "best practice" standards created by the State Employee Healthcare Board for implementation this year. "We have been recognized as a leader among Ohio school health plans and have been described as an 'early adopter' of the best practices," Hearn reports.

Wellness

The Butler Health Plan was early to adopt the wellness principle that projects that a dollar invested in preventive care today would return several dollars in the future in reduced necessary treatment for chronic health conditions often associated with behavioral issues of obesity and smoking...

Wellness Coordinators for each district organize health screenings, flu immunization clinics and educational/promotional efforts to stimulate healthy lifestyles...

HealthReports™
Bringing Transparency to Healthcare

Scheduling a procedure this summer?



You may compare quality and cost of in-network providers. HealthReports has added more procedures to the web site.

www.butlerhealthplan.org and click on
HealthReports

Need help making a change? Enroll in a HealthFocus course



1-800-840-6100

- For members who participated in the IHS Health Evaluation.
- Choose phone appointments according to your schedule - days, nights or weekends.
- Receive course materials to assist you in making lasting healthy changes.
- Talk confidentially to your own Master-degreed health coach by telephone in about eight sessions.

Focus Courses include:

- ☎ Smoke-Free For Life
- ☎ Managing & Preventing High Blood Pressure
- ☎ Achieving Balance
- ☎ Better Nutrition
- ☎ Personalized Fitness
- ☎ Lifestyles for Successful Weight Loss
- ☎ Diabetes Prevention and Control
- ☎ Managing Cholesterol Levels

Why go to www.alliedbenefit.com ?

The web site provides you with access to your:

- ◆ Claim status
- ◆ Deductible and out-of-pocket status
- ◆ Access to EOB's for each individual claim
- ◆ Access to pend letters which describe information still needed to process claims
- ◆ Summary Plan Description/Benefit Information
- ◆ Personal health record summarizing all claims and prescriptions to date
- ◆ Custom e-mail notifications and reminders for routine exams

Allied

How long is my dependent eligible for the medical and dental plan?

A dependent ceases to qualify for coverage in the **Medical Plan** upon the following events:

- 1) The dependent's 26th birthday
- 2) Death of dependent child or spouse
- 3) Divorce of spouse

A dependent ceases to qualify for coverage under the **Dental Plan** upon the occurrence of any of the following events:

- 1) Marriage of the dependent
- 2) The dependent's 19th birthday, unless the dependent is a full-time student or is an eligible disabled person
- 3) The dependent, over age 19, ceases to be a full-time student, unless the Plan receives satisfactory evidence that the dependent will continue his/her studies as a full-time student within one semester of the dependent's graduation
- 4) The dependent's 25th birthday, unless the dependent is an eligible disabled person
- 5) Death of dependent child or spouse
- 6) Divorce of spouse

You must complete a BHP Enrollment/Change Form and return it to your Treasurer or Personnel Department in order to drop your dependent from the Plan.

BUTLER HEALTH PLAN		ENROLLMENT/CHANGE FORM	
1. EMPLOYEE INFORMATION		Group # A01	
Last Name	First Name	MI.	SS#
Address		City	
Home Phone ()	Cell Phone ()	Work Phone ()	Sex
E-mail		Employer	Location
2. PLAN SELECTION		Check box to enroll in selected plan.	
<input type="checkbox"/> Employee <input type="checkbox"/> Employee + 1		<input type="checkbox"/> Choice <input type="checkbox"/> Classic	
Medical Plan		Dental Plan	

What is COBRA?

1) What is COBRA & how do I elect it?

COBRA allows the eligible dependent to remain in the health plan for a specific number of months at 102% of the premium costs. You must notify your Treasurer or Personnel Department of the qualifying event by completing a BHP Enrollment/Change Form. Your employer will notify Allied who will send a COBRA notice describing your COBRA rights, rates and an enrollment form. You must decide within 60 days from the date of the notice or the date coverage under the plan ends if you want to elect COBRA coverage.

2) I cannot afford to pay the individual COBRA premium for my dependent. Are there other options for health care coverage?

Yes, you may purchase an individual medical policy from an independent insurance agent. You may want to get a referral from your auto, home or life insurance agent.

3) My divorce is final. What steps do I take regarding my ex-spouse's coverage?

You MUST notify your employer within 60 days of your divorce. Failing to do so will result in a forfeiture of their right to continue coverage through COBRA.