



# Benefacts

"YOUR EMPLOYEE MEDICAL AND DENTAL RESOURCE"

NOVEMBER 2008

## Are You Maximizing Your Butler Health Plan Wellness Benefits?



### Serving:

- ◆ Butler County Educational Service Center
- ◆ Butler County Technology & Career Development School
- ◆ 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



One thing that money cannot buy is good health. Each day we make choices that affect our health. The good news is you are in control of deciding what you are going to eat, how often you will exercise, how you will manage your stress, what medications you will take, what doctor recommendation you will follow and how you take care of yourself. You have the power to make changes to improve your health.

Sixty percent of chronic disease is affected by the choices that we make every day. One simple thing that you can do is maximize your wellness benefits. The Butler Health Plan offers coverage for prevention in both the medical and dental plan. All you need to do is make an appointment with your doctor or dentist for your wellness care.



### Medical Plan Wellness

- Well baby care up to age 2
- Routine annual physical exam and tests after age 2 (\$150 max paid per year)
- Immunization for infants, children & adults
- Pap smear
- Mammogram
- Colorectal Screening
- Prostate-Specific Antigen (PSA) blood test & the digital rectal exam
- Smoking/tobacco cessation treatment

### Dental Plan Wellness

- Routine oral exam & cleaning  
2 per 12 months
- Bitewing X-rays  
2 sets for children under age 18 per 12 months  
1 set for adults per 12 months

## New Expanded Health Evaluation Paid 100% for Employees & Spouses in the BHP Medical Plan

The Butler Health Plan is pleased to offer to all employees and spouses enrolled in the BHP medical plan a free, thorough, convenient, on-site health evaluation.

**What's different about this health evaluation?** This expanded health evaluation (valued at \$130.00) will provide you a thorough written analysis of your complete blood count, lipid panel, thyroid function, blood pressure reading and self reported medical history. The report is mailed to your home and is more comprehensive and accurate than our previous finger stick test. Access to your lab results is also online where you may fax to your doctor. You are offered tools for addressing risk factors that include personal health coaching. This is confidential and voluntary.

**Choose to make your life better.** After you participate in the health evaluation, you may choose from 10 different health focus courses to assist you in making a lasting lifestyle change. Courses include: Smoke-Free for Life, Diabetes Prevention and Control, Managing Your Cholesterol Levels, Personal Fitness, Better Nutrition, and more.

**When will this event occur at my work site?** Watch for flyers from your district wellness coordinator regarding the new comprehensive health evaluation.

**What if I cannot participate when the health evaluation is at my work site?** You may register for Test on Demand. This allows you to get the health evaluation at a LabCorp Draw Site. You must register for Test on Demand when the health evaluation is at your district. Watch for flyers with instructions on how to register.

## 2009 Medical and Dental Rates

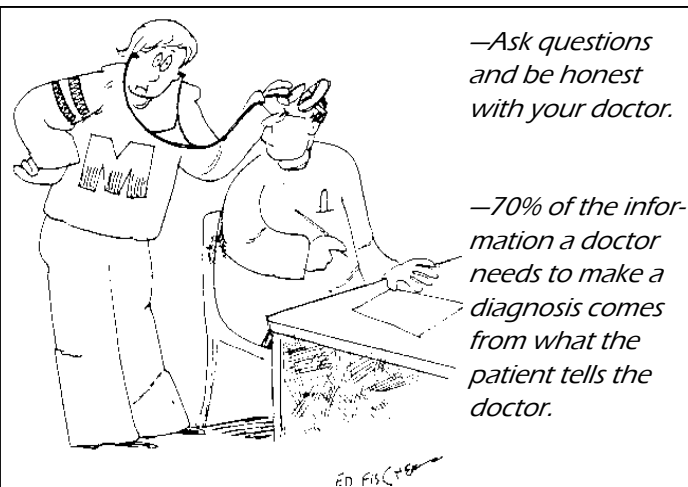
Recently you may have noticed articles in the newspapers regarding the projected medical cost increases for the country as well as the Cincinnati market. Nationally, employers experienced an average of 6 percent rate increase for health care while businesses in the Cincinnati metropolitan areas saw an 11.1 percent average increase – the highest in the nation.

The Butler Health Plan has been aggressive in obtaining discounts with local providers and offering plan designs that promote wellness.



**As a result, the medical plan premium increase for 2009 is 1.75 percent. There is no increase in dental rates. Additionally, there are no plan design changes for 2009. This is remarkable considering the local and national trends.**

Please continue to support our efforts to offer quality care at affordable prices by participating in wellness activities such as flu shots and health evaluations at your site.



*—Ask questions and be honest with your doctor.*

*—70% of the information a doctor needs to make a diagnosis comes from what the patient tells the doctor.*

- HealthSpan E-Coach can help BHP medical plan members with stress, weight loss, fatigue and much more at [www.healthspane-coach.com](http://www.healthspane-coach.com)**
- Coupon code: BHP**
- If you have any health questions or need help making a life style change, BHP medical plan members may also call a HealthSpan Nurse Coach at 513-551-1432 or 1-800-972-7726.**

## Why Has Allied Pended My Medical Claim? How Do I Get My Claim Paid?

Over ninety percent of all claims sent to Allied will be processed within 10 business days. However, some claims are pended or delayed for more information. If Allied needs more information and the Claims Representative cannot obtain this information from a phone call, a copy of the EOB will be sent to the provider and employee member. The remark code will be printed at the bottom of your EOB requesting more information.

**The most common reasons are:**

- ◆ **Other Insurance Information.** Allied needs to know if there is another insurance that is primary to the Butler Health Plan in order to coordinate benefits with the other insurance company.
- ◆ **Pre-Existing Information.** In order to waive some or all of the pre-existing condition waiting period, a certificate of credible coverage or other documentation of prior health coverage for you and your dependents must be sent to Allied.
- ◆ **Accident Information.** You may receive a request for information from Allied Benefit Systems, Inc. when a claim is received that results from an accident, injury or illness. The plan may have the right to recovery or to subrogate from another third party such as auto insurance company.



Allied helps keep the cost of the Butler Health Plan reasonable for you and your family by paying claims accurately. We appreciate your cooperation in providing Allied the information that they need to pay claims.

**Question regarding an unpaid medical or dental claim? You may call**

**Allied Customer Service at**

**1-800-288-2078**

**Monday-Thursday 8:30-8:00 EST**

**Friday 9:00-6:00 EST**

**Saturday 10:00-1:00 EST**

**Or visit [www.alliedbenefit.com](http://www.alliedbenefit.com)**