



BENE-FACTS

"YOUR EMPLOYEE MEDICAL & DENTAL RESOURCE"

www.butlerhealthplan.org

September 2009

SPECIAL POINTS OF INTEREST

- New HealtheReports
- New ESI Home Delivery Payment Options
- Plan Reminders for self employed persons and full-time students

HOW CAN I SAVE \$\$ ON MY HEALTH CARE?



Serving:

- ◆ Butler County Educational Service Center
- ◆ Butler Technology & Career Development Schools
- ◆ Butler County Board of Developmental Disabilities
- ◆ 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

Rising healthcare costs are an issue on everyone's mind today. At Butler Health Plan, helping you get the best healthcare for you and your family is a responsibility we take seriously. In the past, you have been limited in making important healthcare decisions because the information on the quality of care or its cost have not been available for you. You may be surprised to learn that the prices for healthcare services are not uniform. This impacts the overall cost of your health plan as well as your out of pocket responsibility.

Butler Health Plan's members now have access to an on-line tool that compares pricing and quality of care. You can also see feedback of other members regarding their experience with the providers that you are considering. It is fast, easy to use and will empower you to make informed healthcare decisions.

If you have seen a provider within the past six months, log on to HealtheReports and leave feedback on your experience for a chance to win an iPhone. Drawings will be held in September, October and November for three iPhones.

Look at the following example of price variations for a Cat Scan of the Abdomen for BHP members:

CT ABDOMEN	
Hospital A	\$508
Hospital B	\$517
Hospital C	\$719
Hospital D	\$951
Hospital E	\$1,213
* Estimated price includes both the facility charge and physician interpretation fee.	



Five easy steps to start using HealtheReports:

1. Go to www.butlerhealthplan.org
2. Select the HealtheReports link under BHP Partners
3. Type your ID number (ZZ____) found in the upper left hand corner of your insurance card in the username field
4. Type **bhp** in the password field
5. Login to HealtheReports



“New” Home Delivery Payment Option



The **Bill Me Later** payment option makes the transition to Home Delivery convenient and easy. Now, members can pay for Home Delivery orders over time.

BillMeLater
Facts at a Glance

- The required credit check takes just seconds.
- Orders of \$150 or more are eligible for “No Payments for 90 Days.”
- Qualifying customers pay no interest if balance is paid in full within the promotional period.

ESI continues to offer a variety of payment options, including check, money order or credit cards: VISA, MasterCard, American Express and Discover.

To register for **Bill Me Later**, visit www.express-scripts.com or call a patient care advocate at 1-866-275-0044.



Attention All Self-Employed Persons!!



Did you know that there are certain exclusions in your medical and dental plan that relate to self-employed individuals?

dependent) is engaged in an activity for pay, Butler Health Plan will not cover any medical or dental claims unless and until the claim has been submitted to the State Bureau of Worker’s Compensation. This rule applies to all individuals even if the state does not require the person to maintain worker’s compensation insurance.

A common example of this is a self-employed farmer, plumber or electrician.

Butler Health Plan has certain provisions where the plan does not cover treatment of any illness or injury received while working for a wage or profit. When an individual member (or

Please review the Work-Related Injury/ Illness section in the medical and dental plan document. These can be found on Butler Health Plan website at www.butlerhealthplan.org.



Back to College– Don’t Forget To Update Full Time Student Status & Check for In-Network Providers

How do I update/add my child’s full time college student status with my Treasurer’s office or Personnel Department?

You need to provide proof of full time student status (12 hours per grading period) for dependents over age 19 and under age 25. Submit to your Treasurer’s office or Personnel Department one of the following from the current or most recent term: grade report, school registration, transcripts or letter from school showing full time student status. Documentation must include beginning and end dates and number of credit hours.

My child attends a college out of the HealthSpan primary network. How will services be paid?

Medical— Emergency or Urgent Care claims away from home are paid as if IN-NETWORK of usual and customary charges. Other non-urgent services like check ups or non-emergency surgery are paid at the out-of-network benefit level unless you find an in-network provider.

If you cannot find an in-network provider, you may consider scheduling the non-urgent services with an in-network provider over breaks when the student is home.

Dental—There is no dental network at this time. Claims are paid according to the current dental benefit schedule throughout the United States.

Prescription—Express Scripts is a national company with pharmacies in every state. Call or check the Express Scripts web site for in-network pharmacies.

When traveling or attending college out of the local HealthSpan in-network area, call the national PPO network, Multiplan, at

1-800-672-2140 or search

www.multiplan.com