

Frequently Asked Questions At The Beginning of the Plan Year January 1, 2010

I changed medical plans during Open Enrollment or I am a new plan member. I did not receive the new Butler Health Plan (BHP) ID card.

How do I order an ID card? Call Allied at 1-800-288-2078 to order additional ID cards. Please confirm that the correct address is on file.

When I tried to pick up my medication at the pharmacy, I was told that I am not in the computer system.

How do I get my medication? Show your new ID card to the pharmacist. Confirm that the pharmacy is using the Express Scripts payor numbers on the front of the ID card. For help, the pharmacy may contact the Express Scripts Pharmacy Help Desk number on your ID card to process your prescription claim.

Why does the ESI web site calculate my drug prices so high? Check to see if you are getting a generic or preferred formulary medication. You can save money on your prescription drug costs when you are able to use generics or brands on the preferred formulary list. If you are a Classic Plan member, the cost for each Rx will include the \$25 deductible and the coinsurance until an individual meets the \$25 deductible.

How does my doctor know what drugs are on the formulary? A list is mailed to your home annually and you may print a list from the Butler Health Plan web site under FORMS or the Express Scripts web site. You may take the list to your next doctor office visit.

Ask your doctor to review and select the appropriate medication for you from the formulary list. If your doctor has any questions about the formulary, he/she may call Express Scripts at 1-866-275-0044.

What if I want to check the total amount of prescriptions and medical plan paid claims from 2009 to report on my tax return?

For Prescriptions: You may print out the Prescription History for the year 2009 from the Express Scripts web site or call Express Scripts at 1-866-275-0044. Another option is to request a patient history print out for the year from each pharmacy that you use.

For Medical and or Dental Claims: You may view your claims on the Allied web site or contact Allied customer service at 1-800-288-2078.

What is a prior authorization for medications? 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.

You may determine if a drug needs a prior authorization by calling ESI or log on to the web site.



www.express-scripts.com
1-866-275-0044

Reminder: Your deductible and out-of-pocket maximum co-insurance is reset to zero on January 1, 2010.

Deductible—The annual amount a member pays each calendar year before the plan covers health care costs for specified services.

For example: The Classic Plan members have a \$25 prescription drug deductible per member that must be met before the plan pays a portion of the cost.

Out-of-Pocket Maximum—The amount an enrollee must pay for co-insurance in a calendar year before the plan covers remaining expenses for that year at 100%.

There are different out-of-pocket maximums for each medical plan design option.

Co-insurance— The percentage of covered charges you must pay after you have met your annual deductible.

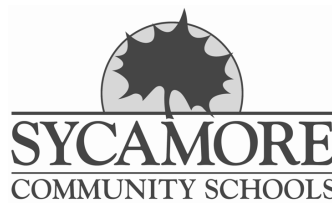
The co-insurance counts toward the annual out-of-pocket maximum. The co-insurance percentages differ depending on the type of service and whether the service is in-network or out-of-network.

Co-payment or Co-pay— A cost sharing arrangement in which the member pays a fixed amount for a specific service, such as \$10 for a prescription drug or \$20 for a doctor office visit.

The co-pays do not count toward the annual out-of-pocket maximum.

You may view your plan coverage at www.butlerhealthplan.org or call Allied customer service number on your ID card for medical and dental benefit questions.

We formally welcome



To Butler Health Plan

Personal Training Online for BHP Medical Plan Members

Visit the web site at:
www.healthspane-coach.com
 Select Join
 Complete information and enter
 Coupon code: BHP
 Select Submit
 Go to
 Exercise Tools to access Fitness
 Training Portal.

(Note: When you log on for the first time, a nurse coach will email you. If you prefer using the online fitness program on your own, let the coach know. You may use the web site for health information only and use the nurse at any time in the future.)



Online Health & Fitness

- Get Fit will create your individual health, fitness and weight loss program.
- View hundreds of new exercise videos to help with your fitness and weight loss program and learn the correct technique.

- Track your results and see your health and fitness program adapt daily.
- Record your Health and Fitness Journal.
- Log your nutrition intake - what do you really eat?
- Monitor your fitness progress.
- Create your own workouts... whether your goal is weight loss, general health and fitness or body-building.
- You can synchronize information from your fitness Calendar to Microsoft Outlook
- Achieve your fitness goals!!!

Annual Notice of Post-Mastectomy Benefits

Women's Health & Cancer Rights Act (WHCRA) of 1998



This is a notice that is required to be included in the newsletter annually. The WHCRA of 1998 requires affected health insurers and Employer Sponsored Group Medical plans to provide certain coverage following a mastectomy.

Required Coverage:

- Reconstruction of a surgically removed breast;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and

- Prosthesis and physical complications from all stages of mastectomy, including lymphedemas.

Benefits will be subject to the same deductibles and coinsurance as applicable to the same type of services.

Please refer to your BHP Medical Plan Document on the web site.

www.butlerhealthplan.org

Annual HIPAA Notice of Privacy Practices

How does BHP keep my health information private?

BHP has always respected the privacy of personal health information of individuals in the plan and handled it securely. Ohio state law provides protection for an individual's personal health information. Federal law also provides protection for an individual's health information under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA").

What is a Notice of Privacy Practices?

The notice summarizes BHP's policies and procedures for the use and disclosure of protected health information, as well as an individual's rights under HIPAA.

How do I get a copy of the Notice of Privacy Practices?

On April 14, 2003, a notice was mailed to all BHP members. If you were hired after April 14, 2003, you received a copy of the Notice from your employer at the time of enrollment.

To obtain an additional copy, you may:

- download the notice at www.butlerhealthplan.org
- request a paper copy from your benefit's office, or
- contact:
 Butler Health Plan
 Privacy Officer
 1910 Fairgrove Ave, Ste C
 Hamilton, Ohio 45011
 (513) 942-6262, Ext. 2

