



IMPORTANT MEMORANDUM FOR PARTICIPANTS

TO: All TEACHERS HEALTH TRUST PARTICIPANTS
FROM: TEACHERS HEALTH TRUST AND WELLHEALTH QUALITY CARE
DATE: JANUARY 30, 2017
SUBJECT: REMINDERS FOR THE 2017 NEW YEAR

Welcome to the Performance Plus Health Plan administered by the Teachers Health Trust (Trust). Below you will find information that will help you navigate your health plan. You will continue to receive information as it becomes available to ensure you have all of the tools that you need throughout the year. You can also find quick announcements on our Facebook page as well as in the News section of the Teachers Health Trust website (www.teachershealthtrust.org).

Who Should I Call? (Service Team or Healthcare Advocate Team)

Service Team:

For any matter regarding your insurance, including but not limited to:

- Copayments
- Deductibles
- Claims
- Additions to your plan and/or general plan information

a service team member is ready to use their expertise to assist you.

The service team is available to participants Monday thru Friday from 7:00 a.m. – 6:00 p.m. You may reach the Service Team via phone at 702-794-0272, by e-mail at serviceteam@teachershealthtrust.org or in person at the Trust during regular business hours (located at 2950 Rochelle Ave, Las Vegas, Nevada 89121).

Healthcare Advocate Team:

Every participant has access to a Healthcare Advocate who will work hand-in-hand with you to address a wide range of healthcare needs, including selecting and gaining access to an In-Network Primary Care Physician (PCP), PCP change requests per quarter, referrals for emergent needs, and much more. Healthcare Advocates also help to coordinate your care in order to ensure that you do not experience repetitive or excessive testing, or incur unnecessary out-of-network costs. They can also help participants who live with conditions such as Diabetes, Asthma, COPD, Hypertension, and more to enroll in a specialty care program.

You may reach an Advocate via phone at 855-404-WELL, by email at advocates@wellhealthqc.com or in person at the Trust during business hours (located at 2950 Rochelle Ave., Las Vegas, Nevada, 89121)

Patient-Centered Medical Home FAQ

How do I change my assigned Provider?

All participants are able to change their PCMH providers once per quarter by completing the [Provider Change Request Form](#) and submitting it through the WellHealth Healthcare Advocates at advocates@wellhealthqc.com. Once you change your Primary Care Physician (PCP), you will be able to see that provider on the first day of the following quarter.

How do I know when the change is made?

Participants can check to see who their Patient-Centered Medical Home Provider is by logging into the participant portal located on the Teachers Health Trust website. You may also contact either the Service Team or Healthcare Advocates.

Do I need to select an Ob-Gyn?

No. The selection of an Ob-Gyn is not required for female participants. The benefit level for Ob-Gyn Services is as follows:

- \$0 copayment for preventive care;
- \$10 copayment for office visits, including visits billed separately from complete delivery services;
- 20% coinsurance for all other services (deductible does not apply)

If I have a student out-of-state, how do I choose a Primary Care Provider for them?

Out-of-state dependents will require the selection of an in-network PCMH primary care provider. To receive PCMH in-network rates, they will need to receive regular and routine services in the service area. They may receive services out of the service area as well, but these services will be subject to out-of-network rates.

The Out-of-Network Deductible is waived in the event of an emergency and covered emergency services will be processed according to the In-Network benefits listed throughout the medical chapter of your Plan Document. The Trust will attempt to negotiate a discount with certain providers on your behalf.

If they require Urgent Care Services from an Out-of-Network Provider, the Out-of-Network Deductible will be waived. All other Out-of-Network benefits listed in the Plan Document will apply to the urgent care services incurred. You will also be responsible to pay any amount that the provider bills in excess of the eligible medical expenses.

If my primary care provider moves, can I make a change immediately or do I have to wait until the next quarter?

If your provider moves out of state, retires or leaves the network, you should contact a Healthcare Advocate. The advocates can make the change immediately for you. They also can help you with securing an appointment to establish care.

ID Cards

If you need additional ID Cards, please call MedImpact and request them to send you a new card. Please note that they may refer to these cards as prescription cards versus a traditional ID Card. MedImpact may be reached via phone at 1-800-788-2949.

Telemedicine/Teletherapy

Telemedicine is an excellent benefit offered to Teachers Health Trust participants. You can access care from an experienced doctor 24/7/365 with a \$0 copayment via webcam or phone conference. There is also Teletherapy, an option for a participant to speak with a therapist in the comfort of his or her home at the same \$0 copayment.

Telemedicine is an alternative to the traditional office visit, designed with security and convenience in mind. It is a simple online approach for you and your healthcare provider to see, hear and discuss your medical needs from the comfort of your home.

Telemedicine can be used for common issues such as:

- * Cold and Flu Symptoms
- * Urinary Tract Infections
- * Fever
- * Rashes
- * Strep Throat
- * Conjunctivitis
- * And more!

***Telemedicine is not meant to replace regular checkups with your Primary Care doctor. A Telemedicine doctor cannot process referrals for you.**

RX Savings Solutions

Managing costs for prescriptions can often be a daunting task. Medication prices can vary as much as 2000% from one pharmacy to the next. To assist you in managing these costs, the Trust offers a new cutting-edge tool provided by Rx Savings Solutions. This benefit is designed to notify you if there is another pharmacy in your area with lower out-of-pocket prices for your prescription drugs. Additionally, this tool will provide recommendations on alternative medications that perform the same or better in clinical trials but with a lower out-of-pocket price. Rx Savings Solutions will also provide you with a letter that can help you as you speak with your doctor about making any changes to your prescriptions. You may access this benefit by signing up for an online account today via the Rx Savings Solutions website (RxSavingsolutions.com – 1-800-268-4476). Once you access these services, you can choose to receive saving opportunities via email or text messages.

Hospitals/Urgent Cares

Teachers Health Trust is contracted with the Valley Health System (including the new Henderson Hospital), HCA Hospitals, and Dignity Health Hospitals in Las Vegas. You are welcome to use these facilities when needed.

In Network Urgent Cares are located throughout the valley, some with 24-hour locations. Our website has a complete list of locations and their hours. For those living in the Laughlin area, Bullhead City Clinics is accepting Trust participants.

Referral FAQ

What is a referral?

A referral is issued by (in most cases) your Primary Care provider for you to seek medical care from a specialist.

Am I required to have a referral?

No. You have the option to forgo a referral to see a specialist (as outline within the Plan Document). However, please note that you will incur higher out-of-pocket costs without a referral in place.

What is the value of a referral?

- One doctor (your Primary Care Doctor) oversees your care and collaborates with you and a team of quality specialists to help you obtain the care you need.
- Your doctor will know your medical history and will be involved in coordinating all aspects of your care. This will allow you and your doctor to keep your health information up to date in order to ensure an easily treatable condition does not turn into a long-term problem.
- Your doctor will be able to refer you to an in-network specialist who will best meet your needs and who may be available to see you quicker than most traditional cold-call scheduling.
- Your doctor communicates with your specialist to ensure that you receive the right care for you, and your health information stays up to date.

If someone in my family has a true emergency and cannot obtain a referral prior to getting care, will we be penalized?

No. In the event of a true emergency, no referrals are required for medical care. For the purpose of coverage, a true emergency is defined as seeing a provider in connection with an unforeseen Injury injury or Illness illness requiring surgical or medical attention within 24 hours after the onset, and from which, in the absence of such care, the Participant participant could reasonably be expected to suffer serious physical impairment or death.

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Contact information:

WellHealth Healthcare Advocates: **855-404-WELL**

WellHealth Healthcare Advocates Email: **Advocates@WellHealthqc.com**

Teachers Health Trust Service Team: **(702) 794-0272**

Teachers Health Trust Service Teams Email: **ServiceTeam@TeachersHealthTrust.org**