

Health Traxx

For Teachers by Teachers

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

SUMMER 2005



VOLUME 4, ISSUE 2

PREVENTION

*Key to stave off diabetes
& heart disease*

(Details on page 3)

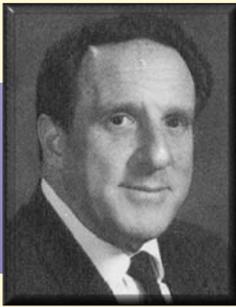


Coming Events

HealthFest 2005

Why Weight

The Second Revolution



A MESSAGE FROM THE CEO

The Health Trust has been very busy trying to finalize its own provider network which became effective January 1, 2005. Some of the providers have been slow to submit the information required to become a network provider, while others have demanded higher reimbursement rates than the Health Trust can afford to pay. A Provider Directory dated March 2005 was mailed to all of you recently, but only those providers accepted in the Trust's network at that time were identified. If you are looking for your existing providers, or are seeking a new provider, I would urge you to use our website (www.teachershealthtrust.org) for the latest up-to-the-minute provider information. The website is updated each time a new provider is included in our network, and is therefore the most current information you can find.

I would also encourage those of you who elect to obtain services outside of our network to contact the Health Trust's Service Department to discuss the benefits available to you *prior* to obtaining these services. In most cases, the services can be performed by a network provider at a much lower out-of-pocket cost to you. In addition, in the event you still choose to use an out-of-network provider, a service representative can also discuss estimated costs with you. One of the primary purposes of the formation of a provider network by the Health Trust is to minimize both the costs to the Trust and to you. While you certainly have the choice not to access a network provider, it is important that you understand the financial implications of your choice prior to having the services rendered.

The school year will be ending soon for many of you, but you can rest assured that the Health Trust is available all year to answer your questions and to offer any assistance it can as you access the health care system.

Sincerely,

Peter Alpert
Chief Executive Officer
Teachers Health Trust
May 2005

HEALTH TRAXX

*The Teachers Health Trust
Quarterly News Publication*

Health Traxx is published quarterly by the Teachers Health Trust to help participants make life-saving choices when making health care decisions. Although editorial content is based on sound medical information, we ask that you consult a health care professional for all matters of concern. We encourage you to keep copies of this news publication to build a handy home-medical reference or recycle issues to friends and family.

Any opinions expressed by an author/source whose article appears in this publication are solely the opinions of the author/source and do not necessarily reflect the views of the Teachers Health Trust. Questions or comments regarding this issue should be e-mailed to wellness@teachershealthtrust.org or write to:

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• ADVERTISEMENTS •

This publication is made in part by the generous donations of network providers and non-profit community organizations. Individuals or companies interested in advertising opportunities in *Health Traxx* should contact: **Darryl W. Thomas, Wellness Director** at wellness@teachershealthtrust.org or contact the **Health Trust Wellness Division at (702) 794-0272**. Any advertisements in the *Health Traxx* publication do not mean the Health Trust endorses the provider or service. Ad purchase space is based on a first-come, first-serve basis and advertisers are required to be a part of the PPO or PPO Plus provider network. Other organizations have to be non-profit local or national health agencies/organizations approved by the Health Trust Special Events Committee, or a profitable company with a valid business license.

There's a program that helps make living with cardiac and diabetes conditions effortless because having those conditions aren't.

Lifestyle

Decisions

800-387-6081

PPO Plus participants can get assistance from a personal care coordinator for diabetes and heart disease — and it's a FREE benefit for you and your dependents from the Teachers Health Trust.

As part of the **Lifestyle Decisions** program, your personal care coordinator will consult with you and your doctor regarding your treatment plan, and will help you follow your doctor's instructions with personalized attention that's exactly right for you!

Lifestyle Decisions is brought to you by the Teachers Health Trust and is administered by American Healthways.

Prevention Today for Wellness Tomorrow™

NEWS & NOTES

• PREVENTION •

TYPE II DIABETES

Late Onset, Maturity Onset, Non-Insulin Dependent



Prevention and luck are the keys to a long, healthy and happy life. Only a few get lucky, but everyone can count on prevention. The three levels of prevention are primary (PP), secondary (SP) and tertiary (TP). At each phase, your activities should continue into the subsequent phases.

PP is the prevention of a disease before its onset. If you have diabetes mellitus (DM) in your family, if you are getting older or if you are overweight, then you are at risk for DM. A study has conclusively demonstrated that exercise of 150 minutes per week and a weight loss of 10-15 pounds prevented the onset of DM to a significant degree. I cannot tell you anything more important than this because you don't want to have full-blown diabetes. More importantly, this gives you a clear prescription for helping your loved ones!

Once you have the diagnosis of DM, SP becomes important. SP are the steps you take to prevent the progression of the disease. You want to identify the co-morbidities and risk factors that will eventually lead to the complications of DM. Factors such as hypertension, elevated fats and cholesterol, and smoking need to be identified and corrected or controlled. It is during this phase that you want to keep your blood sugar within the acceptable limits, and should know about your glycosylated hemoglobin and microalbuminuria. Doctors have fantastic medications to control your blood sugar, glucose, as well as the other conditions discussed above.

The reason for practicing PP and SP is so you will not have to practice TP. TP is necessary when your DM has advanced and you are at a greater risk or have the complications of DM. DM is a disease of the blood vessels—the small vessels (microvascular leading to eye, kidney and nerve damage) and the large vessels (macrovascular leading to heart disease and strokes). During this phase, and beginning during SP, you will need regular check-ups for your eyes, your feet (nerves and blood vessels), your kidneys, heart, and your stroke risk. You may need the assistance of specialists in managing and treating these areas.

Source: James L. Flowers, MD, MPH. Flowers is a physician with the Hogan Medical Center located at Desert Springs Hospital. He is a graduate of Harvard Medical School and the Harvard School of Public Health. He is board certified in Internal Medicine and is certified by the American Society of Addiction Medicine.

NEWS & NOTES

• PROVIDER DIRECTORY •

Trust creates updated book for participants

Over the past year, the Health Trust has secured contracts with more than 2,000 providers (hospitals, physicians, surgery centers, home health, and more) in Southern Nevada, Southern Utah and the Tri-State Region for its PPO Plus and PPO medical plans. Those providers are listed on the provider directory that was sent to you in April. They are also displayed and updated daily on the Health Trust website—www.teachershealthtrust.org.

What is the best way to ensure a provider is contracted with the Trust?

To see if your provider is contracted with the Trust, follow these steps:

1. Go to the Trust's website at www.teachershealthtrust.org and select Provider Directory.
2. Type in your providers' name and if they are on the network, their information will be displayed.

The improved Provider Directory option on the Trust's website will give you the ability to search for providers by name, specialty, or the city in which they practice.

The Trust is considered a pioneer in the industry for being a not-for-profit, self-funded health plan that took on, and successfully completed, the task of developing its own network of physicians. The Trust met with numerous physician groups and the message was clear—they like to care for educators.

If you need assistance in using the Provider Directory on the Trust's website or have questions regarding your provider, you can e-mail the Trust Service Department at serviceteam@teachershealthtrust.org or call 702-794-0272, or 800-432-5859.

• PRESCRIPTION REFILLS •

There is not a lot they can do

Medco Health, the company that administers your prescription drug benefit, has in-house pharmacists—more than 1,800—and sophisticated computer systems monitoring your prescriptions to guard against a variety of potential problems. However, when it relates to your doctor marking the DISPENSE ONLY AS WRITTEN box (see example with the circled **A**) on the prescription, the Medco pharmacist or a retail pharmacist **cannot** convert the prescription to a generic and is not responsible for calling your physician to change the orders. By law, the prescription would have to be re-written.



YOU MUST FILE A REPORT ON ALL INJURIES AND/OR ILLNESSES INCURRED AT WORK WITHIN SEVEN DAYS!

Claims resulting from work-related injuries must be filed through your Workers' Compensation carrier, NOT the Teachers Health Trust. This includes but is not limited to coaching injuries, environmental illness, etc.

IF YOU ARE INJURED ON THE JOB, THE CLARK COUNTY SCHOOL DISTRICT (CCSD) AND THE STATE OF NEVADA REQUIRE YOU TO SUBMIT A WRITTEN NOTICE OF INJURY OR OCCUPATIONAL DISEASE (FORM C-1) WITHIN 7 DAYS OF THE INCIDENT.

If a timely-filed claim is denied as not being work-related, the Trust will review your claims for payment. **The Trust will not consider claims if Workers' Compensation denied them because you failed to file a claim in a timely manner.**

To be on the safe side, if you are a licensed employee and become ill or injured while on the job, notify your administrator immediately and then call the School District's Risk Management office at **799-2967**.

HEALTH LINE

Blood Pressure

(800) 328-8914

PIN #130

MESSAGE / TOPIC CODE

High Blood Pressure Medicine
6142



High Blood Pressure Treatment
6143



High Blood Pressure
& Heart Disease
6144



Halter Monitor
6145



Low Blood Pressure
6146

The Health Line is a free service provided to the Teachers Health Trust by United Healthcare Service at no charge to you. It is available 24 hours a day, seven days a week. Call the toll-free number above, enter PIN 130, and select one of the specially recorded topic codes. After listening to the message, you can have the information faxed to you. The option to speak to a registered nurse is not available.

The Health Line is designed to help you become more informed about specific health issues. It is not intended to replace a medically-necessary consultation that may be needed. The information provided in the tapes represents information available at the time of taping. New information and research may be found after the tapes have been released. Always consult with your doctor for further information.

NEWS & NOTES

A MESSAGE FROM

Lifestyle

Decisions

Keeping your doctor in the loop... communication is the KEY

If you are like most people with heart disease and diabetes, you have several providers who treat you for a different health issue. When a team of providers care for you, it is important to keep each one up-to-date on your overall health. Doing so helps them understand the “big picture” of your treatment.

A few tips to keep in mind...



Tell your providers the names and specialties of all your other health care providers.

Although your health problems may not seem related, medical conditions can affect each other. Tell your providers about other medical appointments and what your treatment plans involve. Include any changes in medications or dosage prescribed. If you have diabetes and have an eye exam, please ask the eye doctor to send a summary of the exam to your attending physician.



Share your list of medicines.

You may want to use a medication wallet card for listing all of your medications. Ask your providers to review your list at each visit. Whenever you start taking a new medication, add it to your list and always remember to inform them of the over-the-counter products and herbal supplements too.



Keep yourself informed.

Learn as much as you can about your health issues and the medications that you take. Take advantage of the educational offerings, fairs, and workshops provided by the *Lifestyle Decisions* program. During your care calls, ask the nurse to send you educational information on your condition and topics that you would like to know more about that pertain to your condition and staying healthy!

CLASS TIDBITS

All You Need Is Love



The research keeps coming in—people with good social connections, and plenty of them, enjoy better health. It works both ways. People who suffer loneliness and isolation are two to five times more likely to die prematurely, and those who say they feel loved have less serious health problems, even

when they have other high risk factors. Some research shows:

- **People with close relationships** recover faster from injury and illness.
- **Having a friend** with you at a stressful event can lower your blood pressure and heart rate.
- **Pet owners with heart disease** are less likely to die early than those without pets.
- **People who have a large circle of friends** catch fewer colds.

Source: *The Well Workplace*

Physical Activity Start-Up Program Checklist

Use the following checklist to find out if you should consult a doctor before you start a physical activity program.

- ___ Your doctor said you have a heart condition and recommended only medically-supervised physical activity.
- ___ During or right after you exercise, you frequently have pains or pressure in the left or mid-chest area, left neck, shoulder or arm.
- ___ You have developed chest pain within the last month.
- ___ You tend to lose consciousness or fall over due to dizziness.
- ___ You feel extremely breathless after mild exertion.
- ___ Your doctor recommended you take medicine for your blood pressure or a heart condition.
- ___ Your doctor said you have bone or joint problems that could be made worse by the proposed physical activity.
- ___ You have a medical condition or other physical reason not mentioned here that might need special attention in an exercise program. (For example, insulin-dependent diabetes.)
- ___ You are middle-aged or older, have not been physically active, and plan a relatively vigorous exercise program.

If you've checked one or more items, see your doctor before you start. If you've checked no items, you can start on a gradual, sensible program of increased activity tailored to your needs. If you feel any of the physical symptoms listed above when you start your exercise program, contact your doctor right away.

Source: *American College of Sports Medicine*



How many sit ups does it take to lose one pound?

The exact number of sit ups you'd have to do to lose 1 pound: 14,000.

Source: *Better Nutrition*



Mental Muscle Express

Boost your brain power by solving these puzzles. See if you can uncover the meaning in these words, letters, symbols and their positions. Each puzzle represents a common word, phrase, expression, person or place.

The example below is “reverse psychology.”

Example: **ygolohcysp**

1 KIND KIND

2 SLEEPING
JOB

3 WELL THAT

4 INTESTINE intestine

5 b m +  tivalne

See Answers on page 12.

FOOD FOR **T**HOUGHT

Medical Power of Attorney

Are You Covered?

All adults should have a medical power of attorney. Why? Without one, decisions about your medical care (should you become unable to make decisions) may not be made the way you intended. The result of not having a medical power of attorney can wreak havoc on your loved ones, as they sort through medical options, especially those dealing with end-of-life consequences.

The 1996 Health Insurance Portability and Accountability Act (HIPAA) mandates patient privacy rules with respect to medical records and information disclosure. These rules are complex and medical workers aren't clear on how to interpret the intricate disclosure and privacy rules. As a result, if you have a medical power of attorney, it could be rendered ineffective because of HIPAA's privacy and disclosure rules.

Adding Power To Your Medical Power Of Attorney

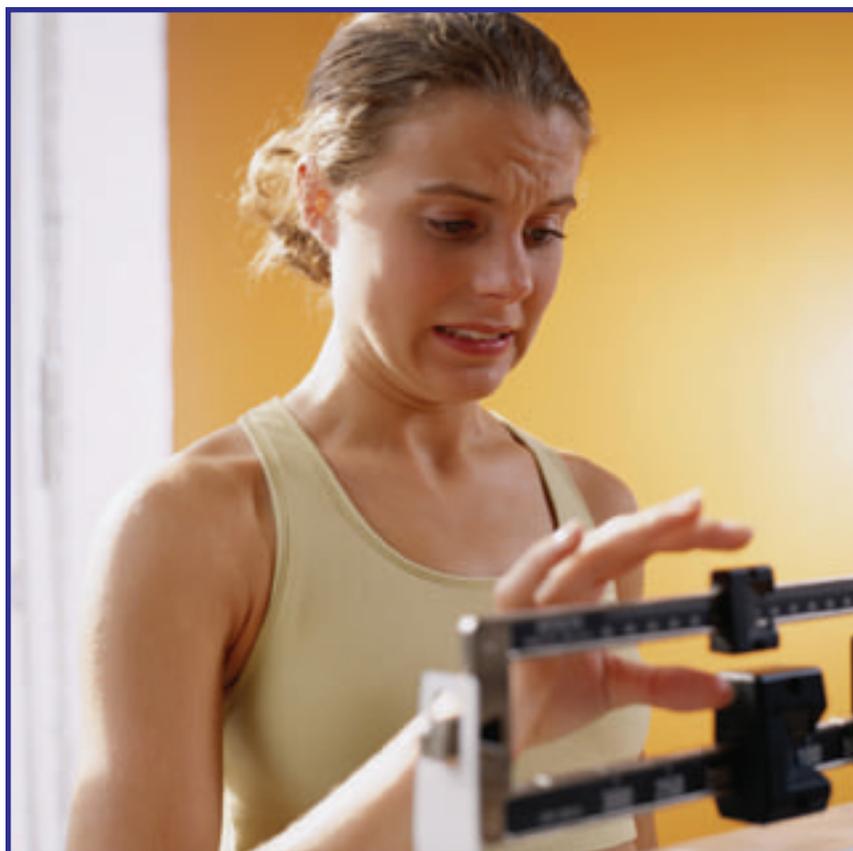
Make sure your medical power of attorney is "HIPAA compliant" to ensure that your designated personal representative has the authority to access your protected

health records and information from your medical providers. Consult an attorney to amend your current medical power of attorney and if you don't have one, now is the time to get one for you and your partner.

Check with your local hospital or local health department to determine whether it has "HIPAA compliant" medical power of attorney forms. If so, you may be able to bypass an attorney for this essential form, if it meets your needs. However, for many people a visit with an attorney will make sense to ensure that the medical power of attorney complements an estate plan.

Review your medical power of attorney with your designated personal representative to ensure he/she knows your wishes. Also, provide a copy to your designated representative so it can be retrieved quickly. Prepare a back up copy and keep it in a place that can be easily accessed in an emergency. Don't leave critical health care decisions to chance. Make sure you have a current, "HIPAA compliant," medical power of attorney.

Source: Kiplinger's Retirement Report



Don't despair.

Be on the lookout for a
new revolution.

Why Weight The Second Revolution

Coming Fall 2005

NUTRITION

Staying The Course

Smart food choices and an active lifestyle are at the heart of the Dietary Guidelines for Americans 2005.

The biggest nutrition news in recent months has been the Dietary Guidelines for Americans 2005, which was released in January by the U.S. Department of Agriculture. They are the federal government's science-based recommendation to promote good health and lower the risks of chronic diseases. Prior dietary guidelines encouraged healthful food choices, but the new plan identifies specific goals, such as reducing total calories and limiting intake of saturated and trans fats, cholesterol, added sugars, and alcohol.

The new guidelines advocate a varied diet rich in fruits and vegetables, healthful mono- and polyunsaturated fats (fish, nuts, vegetable oils, and the like), lean meats and poultry, whole grains, and fat-free or low-fat dairy products—things you'll find at your grocery store. The guidelines also recommend increasing intake of potassium-rich foods.

Perhaps the biggest change in the guidelines is advice to increase physical activity from 60 to 90 minutes a day for sustained weight loss. While diet trends come and go, these are guidelines you can follow for a lifetime.

Daily Nutrition Guide

Here is a helpful guide to put the nutrition analysis numbers into perspective. Remember, one size doesn't fit all, so take your lifestyle, age, and circumstances into consideration when determining your nutrition needs. For example, pregnant or breastfeeding women need more protein, calories, and calcium. Men older than 50 need 1,200mg of calcium daily, 200mg more than the amount recommended for younger men.

In the nutritional analysis, the following abbreviations are used:

Sat	Saturated Fat
Chol	Cholesterol
Mono	Monounsaturated Fat
Calc	Calcium
Poly	Polyunsaturated Fat
G	Gram
Carb	Carbohydrates
Mg	Milligram

	Women Ages 25 to 50	Women over 50	Men over 24
Calories	2,000	2,000 or less	2,700
Protein	50g	50g or less	63g
Fat	65g or less	65g or less	88g or less
Saturated Fat	20g or less	20g or less	27g or less
Carbohydrates	304g	304g	410g
Fiber	25g to 35g	25g to 35g	25g to 35g
Cholesterol	300mg or less	300mg or less	300mg or less
Iron	18mg	8mg	8mg
Sodium	2,300mg or less	2,300mg or less	2,300mg or less
Calcium	1,000mg	1,200mg	1,000mg

Source: American Dietary Association

HIGHLIGHTS

• PARTICIPANT'S TESTIMONIAL • *Your Health Benefits at Work*

From: **Grace Aliseo-Abel & Doug Abel**

Grace Aliseo-Abel, 57, was a fourth grade teacher at Mendoza Elementary School, until going on medical disability. During the 2002 school year, she was diagnosed with Lou Gehrig's (ALS) Disease. As a result, her visits to the doctor increased, as well as her out-of-pocket prescription costs.

"Without the great prescription coverage the Health Trust has, I would not be able to afford the medications," said Aliseo-Abel.

In addition Aliseo-Abel's spouse, Doug Abel, was admitted to three different hospitals over a three-month span in 2004. Mr. Abel was diagnosed with acute respiratory distress syndrome, and had infiltrates in his lungs. Due to his admission over that three-month span, Mr. Abel had incurred substantial medical bills.

"Because of the Health Trust's coverage, it hasn't cost me much out of pocket," said Mr. Abel. "I, too, had an abundance of prescriptions to fill."

The prescription cost was \$500/pill; \$15,000/month.

"Because of the Trust's prescription coverage, I only had to pay \$50," said Mr. Abel.

Mr. Abel is also a member of the Trust's **Lifestyle Decisions (LD)** program.

"The program is very helpful. I receive phone calls from LD once a month (sometimes more) religiously," said Mr. Abel.

"We are grateful for the Health Trust," said the Abels. "The care coordination assistant at the Trust is very compassionate. Anytime we have questions, we always get the answers we need."

From: **Kimberly Williams**

Kimberly Williams, 24, a first grade teacher at Hal Smith Elementary School, had a baby boy and had issues with her provider's office. She called and visited the Health Trust several times and always spoke with a friendly and kind person willing to help.

"All of the people I have been in contact with at the Teachers Health Trust have been wonderful. They are always smiling and knowledgeable about their jobs," said Williams.

The Health Trust service team receives hundreds of calls daily. Each call can present some rewarding and not-so-rewarding challenges, but their ultimate goal is to provide excellent service, resolve participant's issues, while at the same time treat the participants with kindness and respect.

"They resolved my issues quickly," said Williams. "I look forward to continuing my service with them and I am confident that they will always be helpful, no matter what the circumstance."

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PHARMACY BENEFIT MANAGERS

Reducing Costs, Improving Patient Safety Behind the Scenes

Most people covered by a health plan probably don't think much about what happens when they fill a prescription—probably even fewer consider what is involved in the process of getting the medications that their doctors have prescribed for them. But you might be surprised to learn about the intricate workings of prescription healthcare behind the scenes—before a prescription is filled, as it is being filled, and after the prescription leaves the pharmacy—and to learn of the benefits you can reap from your pharmacy benefit manager (PBM).

At its most basic function, a PBM like Medco Health Solutions, Inc.—the PBM for the Teachers Health Trust—helps health plan sponsors to manage their prescription drug benefit, balancing affordability with choice and access to necessary medications. With the cost of prescription drugs rising year after year, PBMs purchase drugs in bulk to help mitigate those cost increases. By combining the purchasing power of the millions of consumers covered by health plans, PBMs can negotiate lower prices with drug manufacturers and pass those savings along to health plan sponsors.

But negotiating lower prices is not the only way PBMs bring relief to health plan sponsors and their members. Other programs encourage the use of generic drugs and a mail-order pharmacy for example, all with an eye on further reducing prescription costs. For example, Medco's Generics First® program provides generic information and free samples of generic drugs in certain medication categories to physicians, which they can in turn provide to their patients. Generic drugs have been documented to cost up to 70 percent less than brand-name drugs, and they are available in a wide range of drug categories. The use of Medco's mail-order pharmacy for maintenance medications not only can cut costs—you can order a 3-month supply for a lower co-payment than purchasing three 1-month supplies at a retail pharmacy—but can add convenience to the mix, as medications are delivered right to your door.



PBM websites can be an effective tool for managing your prescription benefits. Medco's website — www.medco.com — not only allows you to order prescriptions, but also provides tools to compare the price of brand-name and generic drugs through mail-order or from a retail pharmacy within the context of your own drug benefit and co-pay structure. Additional resources on medco.com, like the drug information and health-related articles may help you to manage your prescription benefit much more effectively.

PBMs also play an integral role in helping to keep you safe from drug errors, both during the prescribing of medications and during the dispensing process. Medco helps physicians to recognize and avoid potential medication errors by encouraging the use of patient safety technology like electronic prescribing devices that can notify physicians of potential drug interactions when they are writing the prescription, allowing them to make a change in the medication. In the pharmacy, Medco's drug utilization review systems check every prescription for potential drug errors and interactions when the prescription is being filled, notifying the pharmacist of any issues so that the error can be avoided. Medco also operates the world's two largest automated mail-order pharmacies, which together fill millions of prescriptions per week at a safety and accuracy level far exceeding industry standards. A recent study found that these two automated pharmacies were 23 times safer in accurately filling prescriptions than retail pharmacies—an invaluable advantage in addressing a preventable problem.

PBMs stand at the forefront of an innovative and dynamic healthcare system. With the hallmarks of safety, quality, information, and affordability, PBMs have pioneered an unparalleled approach to delivering prescription drug benefits, bringing new accountability to the nation's healthcare system, and improving healthcare quality for millions of people every day.

H.E.R.O.S.

(HEALTHY EDUCATORS RUNNING OUR SCHOOLS)



Andrew Franklin

As a first-year teacher with little time to spare, Andrew Franklin, 41, physical education and careers teacher at Mohave High School, has become very

successful at making time to take care of his work, personal life, and focus on his body at the same time. Here's how he does it.

"I workout three days per week with weights for maintenance and perform some drills—with the volleyball team I coach—everyday after school to get my cardiovascular exercise," said Franklin. "I even incorporate fitness into my personal life by riding bikes with my girlfriend on weekends."

To relieve tension from his vigorous workouts, coaching, and teaching, Franklin gets a massage regularly and practices aromatherapy.

"Aromatherapy is powerful and relaxes me. While going through it, I imagine myself in a different place, one that is peaceful, comforting, and stress-free," said Franklin.

Being a first-year teacher at an at-risk school, new resident to Las Vegas, and a father of two children who reside in Northern California, Franklin often experiences some very challenging days but uses his soul, mind, and body as an ingredient for coping.

"I wouldn't be able to handle the stresses of life and feel healthy without my workouts and relaxation techniques," said Franklin. "To be successful in anything you have to have a balance between work and working out."



Today



Before

Jason & Cindy Kern

Rarely in America's evolution to a "quick fix" society, do we hear of a person losing over 50 pounds by changing behavior, working together, and persevering to the end. More often, we think of them losing weight with the assistance of drugs, surgery, or some other unnatural mechanism.

In contrast to some of the stereotypes associated with weight loss are Jason and Cindy Kern.

Jason Kern, 37, an English teacher at Green Valley High School, lost over 53 pounds in a year. His spouse, Cindy Kern, 32, a science teacher who is also a staff member at Green Valley High School, lost 81 pounds in one year.

After a new addition to their life, the template for their lives together was altered, and they began to realize they needed to focus on their overall health.

"Our newborn son was definitely another influence on our decision to lose weight," said the Kerns. "We want to be around for him and each other, as well as play with him—sit down and get up without having to struggle."

The Kerns lost most of their weight by participating in the *Weight Watchers* program; however, Cindy Kerns adds the Health Trust's former lifestyle management program, *Why Weight*, prepared her for the challenges she would have to face in *Weight Watchers*.

The Kerns work together as a team with mostly everything they do. They play together, eat together, and coach Green Valley High Schools Junior Varsity Softball Team together.

"We couldn't do it separately," said the Kerns. "You have to have a support system and supporting each other made it easier."

The Kerns are a unique couple. Together, they radiate boundless energy because they are fueled by their focus on their overall health and their son. They are enthralled by their success.

"With weight loss, there is a hump that you have to get over and that's believing you deserve to be healthy. Once you get over that, you will look for the stairs instead of the elevator," said the Kerns.

FOR YOUR BENEFIT

Important Numbers for All Participants

Medco Health

(800) 818-2364

www.medcohealth.com

Prescription Drug Program information, including mail-order procedures, a list of in-network pharmacies, formulary and non-formulary drug information, co-pays, and how to order new PPO Plus and PPO Plan ID cards is available from Medco.

Encompass Pre-Certification Line

(800) 779-4158

www.encompassonline.com

Pre-certification of PPO Plus and PPO medical in-patient and out-patient procedures, surgery, and other tests as listed on the back of your ID card.

Health Plan of Nevada (HPN)

(702) 242-7300

www.healthplanofnv.com

HPN benefit and service questions.

Vision Service Plan (VSP)

(800) 877-7195

www.vsp.com

Vision services – including names of in-network providers, schedule of benefits, billing and reimbursement questions.

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