



*Serving Employees and Retirees of School Districts in Smithtown, South Country, Three Village*

## Winter Bulletin 2018

### Post 65 Retirees - SSEHP medical plan copays apply until you meet the Medicare Part B Deductible

As a reminder, you may be subject to copayments under the SSEHP plan until you've satisfied the Medicare Part B deductible. Generally, you will be asked for the copay during your first physician office visit of the year or receive a bill once your provider has received reimbursement. This copay is your responsibility. You will usually meet the Medicare Part B deductible during your first or second claim of the year.

The annual deductible for all Medicare Part B beneficiaries is \$185 in 2019.

The annual deductible for all Medicare Part A beneficiaries is \$1,364 in 2019.

### Out of Network Coverage

Reimbursement for non-network charges is based primarily on a percentage of the published rates allowed by Medicare. This is called the Maximum Non-Network Reimbursement Program, or MNRP. The following is a comparison of how a typical claim for a physician office visit would be paid when incurred through an in-network provider to how that same claim would be

paid when incurred through an out of network provider.

#### Physician office visit claim

	Network	Non-Network
A: Billed charge amount	\$270	\$270
B: Eligible expense (amount UnitedHealthcare allows)	paid per contract	\$150 (MNRP pricing)
C: Network copay/20% non-network coinsurance	\$25	\$30 (20% of B)
D: Additional enrollee responsibility	\$0	\$120*
Enrollee financial responsibility	\$25	\$150

\*This amount does not apply to the out-of-pocket maximum. Please note this example is for illustration only.

These charges can be expensive. To avoid paying non-network fees and deductibles, please make sure you are using a network physician or service. It is important to call UHC Customer Service or check on-line at myuhc.com to ensure they are in network. Be wary of providers who say they "will work with your insurance company". Many times, they are not in-network and you are left with an unexpected bill.

### Diabetic Mediations (Medicare Eligible)

Effective April 1, 2019, Medicare eligible participants in the Suffolk School Employees Health Plan Employer Group Waiver Plan (EGWP) program will no longer be responsible to pay a copay for diabetic mediation.

## Quest Diagnostics

Effective Jan. 1, 2019 Quest Diagnostics will be a participating provider in the UnitedHealthcare network. LabCorp will remain in the network as well as local providers. Having both Quest Diagnostics and LabCorp in UnitedHealthcare's national lab network will significantly expand your access to convenient lab options in their communities. The member directory (myuhc.com) will reflect Quest as in network.

## UnitedHealth Premium

The UnitedHealth Premium program makes it easy for you to find doctors who meet benchmarks based on national standards for quality and local market cost efficiency. The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers.

Look for the Tier 1 symbol when looking for a primary care physician or specialist on myuhc.com® or our Health4Me® app.

## MSK Direct

Just a reminder, MSK Direct Services was made available starting December 1, 2018. MSK Direct provides you and your family members with access to a dedicated team that helps people faced with cancer find the best possible care.

Enrollment in the program is automatic – there is no need to sign up. MSK Direct does not change any other health benefits. There are no extra charges for the MSK Direct program. The patient is responsible only for the standard copays for the medical services received from MSK.

Call **(833) 825-4563 OR (646) 449-1515** to get started.

## Virtual Visits

Traveling on vacation and need a doctor? Virtual Visits might be your cheapest and most convenient option.

See a doctor whenever, wherever with a Virtual Visit... at no cost to you. Virtual Visits allow you to see and talk to a doctor via your mobile device or computer 24/7, no appointment needed. The doctor can give you a diagnosis and prescription if needed.

First time users will need to register an account to get started. The registration process gathers and stores your medical history, PCP contact information, pharmacy preferences, and insurance information. Registration can be done on the [UHC website](#) or through the Health4Me phone application (free in the app store). Once your account is created a Virtual Visits it only a few clicks away.

Why wait? Create your account now so you can conveniently access care when you need it most, and there is **no copay!**