



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

Summer Bulletin 2018

ANNUAL STATEMENT OF THE SUFFOLK SCHOOL EMPLOYEES HEALTH PLAN FOR THE FISCAL YEAR ENDED DECEMBER 31, 2017

Included in this Bulletin is a condensed summary of the annual financial report that has been filed with the NYS Insurance Department. Please refer to the enclosed document for the details regarding Suffolk School Employees Health Plan.

Virtual Visits

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

As of July 1, 2018 the current copay of \$15 for Virtual Visits will be eliminated. 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.

CanaRx

Please be advised that effective immediately, all Canadian pharmacies now require a photo ID on file prior to dispensing medications. As in the US, it is common practice for the pharmacy to request identification during a patient's first visit.

As stated above, this change will be immediately applied to all orders being filled by Canadian pharmacies, and may be applied to all pharmacies in the future. CanaRx will be contacting patients currently receiving medications from Canadian pharmacies to ensure there is no interruption with their orders.

Methadone Maintenance Treatment

Methadone maintenance treatment (MMT) will now be a covered treatment by UnitedHealthcare's Behavioral Health Benefit effective 10/1/2018. Methadone is one of the medications used for medication-assisted treatment (MAT) for those diagnosed with opioid use disorder. MAT combines behavioral therapy and medications to treat substance use disorders. Like all MAT, methadone maintenance treatment is given to someone with opioid use disorder, on a regular basis, in order to curb cravings and withdrawal symptoms that may otherwise place these individuals at risk to relapse.

Methadone is one of the medications effective in a MAT treatment plan, which UnitedHealthcare and our sister company, Optum, have been actively promoting as part of our strategy to address the increasing prevalence of substance use disorder and opioid use disorder in particular. This active promotion includes the continued support and expansion of MAT services provided by our behavioral health network.

To make sure members are guided to a proper assessment and the most appropriate treatment options for their particular substance use or opioid use issue, it is important to let them know that they should seek these services from in-network providers, and to contact UnitedHealthcare first before starting any treatment program. Our staff of licensed behavioral health care advocates are available at the dedicated

"mental health" toll-free number on the back of their ID card, or they can access services by visiting myuhc.com.

You should also know about UHC's Substance Use Treatment (SUD) Helpline, 1-855-780-5955. The program is confidential* and staffed 24/7 by licensed clinical advocates who are expert in substance use disorder treatment. These advocates will help members understand the depth of their problem, offer advice on how to approach a spouse or child who is addicted about getting help, and arrange a face-to-face evaluation by a licensed substance use disorder treatment professional.

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.

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.

Advocate4Me

Managing your health plan benefits and your health isn't always easy. That's why Advocate4Me has a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, someone is here to help.

Advocate4Me callers have access to a personal Advocate who has the tools, training and resources to make the health plan and health system more simple and effective.

Advocate4Me starts working the moment a member places a call. Intelligent routing matches the caller with an array of UnitedHealthcare population health insights. Based on the information available, Advocate4Me connects callers to one of three Advocate types who has the skillset and training to help in the most meaningful and impactful way.

For personalized support today call the member number listed on your health plan ID card or log on to myuhc.com[®] and click the "Call or Chat" button.

Optum Rx Updates

As of September 1, 2018 there will be changes in the formulary.

There are certain OTC items/medications that have been previously paid for by the Plan in error. OptumRx will be updating

their system to exclude their payment effective September 1st. A member can still get the previously covered OTC items/medications but will now pay out of pocket. In addition, certain medications that were excluded on the EGWP formulary will be covered.

Questions can be directed to OptumRx where friendly Customer Service Advocates are available by phone, 24 hours a day, 7 days a week at 1-877-633-4461. For EGWP Customer Service please contact our dedicated team at 1-855-253-3270.

Mental Health and Suicide Prevention

Mental Illnesses are real medical conditions, and they can be successfully treated. You can live your life to the fullest in recovery.

We all worry and experience times we struggle with our feelings. Many people wonder sometimes if they have a mental health condition and some are afraid to get help. They may feel sad or elated, anxious, depressed, overwhelmed, fearful, disoriented, or forgetful. Relationships may become difficult. Work seems harder than it used to be. Something feels wrong. Life may be a struggle. If feelings or symptoms are affecting your life, consider getting help just as you would for any medical condition. There are a variety of resources available to yourself and loved ones on liveandworkwell.com.

Here you'll find articles, assessments, self-

help programs, and resources on a variety of mental health topics to help yourself and loved ones live life to the fullest.

Understand it's not a character flaw to have thoughts of self-harm or a desire to escape mental anguish. Yet in order for you to feel better, you must acknowledge that you need help and reach out to someone.

Know that there are some circumstances or conditions that may increase your risk for suicide. They include drug and alcohol use, depression, a family history of suicide or the recent suicide or death of a friend.

Make sure to pay attention to your feelings and reach out for help. There are people around you who care and would welcome the opportunity to help. Suicidal thoughts are usually a serious symptom of a treatable illness. The key to dealing with suicidal thinking is treatment of the underlying illness.

If you feel that you are in immediate danger of hurting yourself or others, call 911 or your local emergency services immediately. Other resources include your health care professional or a suicide hotline such as 1-800-273-TALK (8255).