

# BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

## YOUR BENEFITS

# Online Tools Help You Stay Healthy They're Free, Easy to Use and Good for You

### REGENCE MEMBERS

#### Regence Vitality<sup>SM</sup> Helps You Be Well—Effective September 1 Take Advantage of These Healthy Tools

“Managing your health” means taking an active role in your own health, instead of relying on your doctor to tell you what you need to do. Regence helps you gain the confidence to take charge with programs that support your commitment to wellness.

Regence Vitality (available September 1) is an integrated wellness program with a variety of resources, tools and programs

designed to help you improve and maintain your health. All resources are confidential, optional and free for Regence members.

**MyRegence.com:** This website is designed to advise, navigate and reward you. Take a health risk assessment, check your claims, enroll in an online wellness program, find a doctor, check a health cost estimator or learn about health issues. Visit [www.myregence.com](http://www.myregence.com) and click “Register Now” to get started.

**Regence Health Coach:** You have access to a personal health coach who can help you with weight management, exercise, nutrition, smoking cessation and more.

Your coach will provide personalized support and educational resources. Your coach will help you set and reach goals for a healthier life. To get started, call 800-856-8543 (toll-free).

**CareEnhance:** Registered nurses are available 24/7 to answer health-related questions and help you make informed decisions about when, where (or if) to seek care. If you're not sure whether to visit the emergency room, see your doctor or treat your problems at home, the nurses are there when you need them, day or night. To talk with a

*continued on page 2*

## Three Tips for Managing Your Health

1. **Become as knowledgeable as possible:** Learn about your health conditions and how you can stay healthy.
2. **Take good care of yourself:** Develop healthy lifestyle habits, like maintaining a healthy weight, exercising regularly and not smoking.
3. **Make the most of your doctor visits:** Ask questions and be a partner in making decisions about your health.



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## HEALTHY REMINDERS

# Take Care of Health Care—Online

## Website Services Are Easy, Fast and Convenient

Register for your Health Plan's member services and take advantage of quick, easy access to your account and personal information.

### REGENCE MEMBERS

Go to [www.MyRegence.com](http://www.MyRegence.com), log in, and then choose *MyNavigator*:

- Use the *My Account* section to review and manage your account, for example, to request a new ID card or view your coverage.
- Choose *View Claims* to see your most recent health care claims.
- Go to *Message Center* to ask Regence questions, request information or get messages about your account.

### GROUP HEALTH MEMBERS

Go to [www.ghc.org](http://www.ghc.org), register for MyGroupHealth and sign up for enhanced online services to:

- See details about your coverage.
- Refill prescriptions.
- Email your health care team.
- View your medical record.
- Get test results.
- Request appointments.
- Complete a health profile.
- Set up parental access.

ONLINE TOOLS, continued from page 1

CareEnhance nurse, call 800-267-6729 (toll-free).

**Special Beginnings:** Registered nurses help expectant mothers throughout their pregnancies. Moms-to-be receive check-up calls from a Special Beginnings Program nurse, choice of a maternity book or DVD, customized pregnancy information tailored to their needs and toll-free access to a nurse 24/7. If you are pregnant or would like more information about Special Beginnings, call toll-free: 888-JOY-BABY (888-569-2229).

**Case Management:** In the event of a sudden or serious illness or injury, Case Management can help you and your family with your care. An experienced, compassionate nurse case manager will serve as your personal advocate to help you understand your treatment options, show you how to get the most from your benefits and work with your physician to support your treatment plan. To learn more, call 866-543-5765 (toll-free).

Regence Vitality gives you the tools you need to manage your own good health. Take advantage of these free programs and live life to the fullest!

### GROUP HEALTH MEMBERS Online Tools Equip You for Good Health

Go to [www.ghc.org](http://www.ghc.org) and then for more information, click on the programs listed below.

**Healthwise® Knowledgebase:** Browse for information by health topics, and get information about medical tests, medications, alternative medicine and support groups. Click *Healthwise Knowledgebase*.

**Your Health Profile and Lifestyle Coaching:** Complete your Health Profile, an online questionnaire about your health habits and history, to receive a report that shows your health risks and how to reduce them. Use the report to improve your health on your own or discuss it with your doctor. Based on your results, a health coach may call and offer support to help you make lifestyle changes, such as reducing stress, losing weight or quitting smoking. Register for enhanced services under MyGroupHealth, and then click *Health Profile*.

**Weight Management and Quit Tobacco Programs:** Group Health offers discounts on Weight Watchers®, Free & Clear smoking cessation and other programs that help you meet your health goals. You choose the method—group settings, individual or online—that works best for you. Click *Health Products* and then choose a program.

**Consulting Nurse Service:** When you need care advice, or want to know if you should see a doctor, consulting nurses can help 24/7, by phone or online. Get the phone number for your area, or access Group Health's secure messaging service: click *Doctors & Health Care Services* and then *Consulting Nurse*.

**Pregnancy Programs:** Group Health's maternity programs are designed with the mom-to-be's special needs in mind. Choose from a wide range of options, from midwifery care to specialized obstetrical care and from home birth to hospital care in your community. Click *Doctors & Health Care Services* and then *Maternity Services*.

# How to Read Your Explanation of Benefits

## Understand How Regence Processes Your Claims

You've seen the statement that Regence Blue Shield sends every time you visit a doctor, hospital or other caregiver...but do you know what they mean? Here's a close look at what you can learn from your Explanation of Benefits (EOB).

- 1. Payment Summary:** Gives a quick summary of the total charges for treatment, how much Regence paid, and how much, if any, you are responsible for paying.
- 2. Charges:** What the health care provider charged for the services listed.
- 3. Allowed Amount:** This is the amount providers have agreed to charge Regence members. For Network Providers this amount is usually less than the total charges. You do not have to pay the difference.
- 4. Deductible/Copay:** The amount you are expected to pay up front before coverage begins. Deductibles must be satisfied annually, while copays are usually charged per visit.
- 5. Benefit Percentage:** Also known as coinsurance, this is the percentage that Regence covers. You are responsible for the balance of the allowed amount.
- 6. Paid Amount:** This is the actual dollar amount Regence paid to the provider. This amount should show as a credit on your doctor or hospital bill.

**8. Patient Responsibility Info:**

This section lists any amounts not covered by Regence that you should pay directly to the provider when you receive a bill from the doctor or hospital.

**9. Telephone Numbers:** This tells you who to call if you have a question about your EOB.

Look on the back of the EOB for information about how your payments have been applied to the annual deductible and out-of-pocket costs.


**The EOB Is Not a Bill**

Your EOB is not a bill, although it shows how much of the provider's bill you should pay. Wait for your provider to send you a bill and compare the two. If the amounts agree, go ahead and pay the bill. If they don't, call the provider to discuss the difference.

**GROUP HEALTH MEMBERS**

See a sample bill at [www.ghc.org/customerservice/SampleBill.pdf](http://www.ghc.org/customerservice/SampleBill.pdf).

EXPLANATION OF BENEFITS



**Regence BlueShield**  
An Independent Licensee of the Blue Cross and Blue Shield Association  
1800 Ninth Avenue • P.O. Box 21267  
Seattle, Washington 98111-3267

1. PAYMENT SUMMARY  
THIS IS NOT A BILL

Total charges:	\$ 3338.75		\$ 3338.75
Regence paid your portion:	\$ 1946.51		\$ 1946.51
<b>Your total responsibility:</b>			<b>\$ 486.63</b>

See below for additional information about patient responsibility, if any.

Subscriber's Name/Membership Number: \_\_\_\_\_ / CONFIDENTIAL      Date Paid: \_\_\_\_\_  
 Subscriber's Group Name/Number: \_\_\_\_\_

2. CLAIM DETAILS

Claim #:	Patient:	Subscriber	Claim Received:
Provider/Tax ID: _____	_____	_____	Patient Acct #: _____
Mailing address: _____			
Place of Service: INPATIENT HOSPITAL;			

SERVICES RECEIVED	SERVICE DATE(S)	CHARGE(S)	ALLOWED AMOUNT	DEDUCT AND/OR COPAY	BENEFIT %	PAID AMOUNT	MESSAGES
		\$ 3338.75	\$ 2433.14		80%	\$ 1946.51	
<b>TOTALS</b>		<b>\$ 3338.75</b>	<b>\$ 2433.14</b>			<b>\$ 1946.51</b>	

4. PATIENT RESPONSIBILITY INFORMATION

The contract specified patient coinsurance percentage amount is: \$ 486.63

**8** Total Patient Responsibility: \$ 486.63

9. IMPORTANT: If you have questions about this notice, call Regence BlueShield at 1-800-458-3523. Have this notice handy if you contact us. See the end of your Benefit Summary for appeal information.

**9** Help keep healthcare costs down. If you suspect fraud on your claims, please contact 1-800-WA-CHECK. For TTY, Phone No is (206) 389-6728.

EFFPOA 8/02



EPK & Associates  
 15375 SE 30th Place, #380  
 Bellevue, WA 98007

*Benefits Toolbox* provides general information about MBA Health Insurance Trust benefits. For more information, please refer to your benefit booklet. In the event of conflicting information, the Plan documents and insurance contracts will govern.

**REGENCE MEMBERS**

# Benefit Changes Coming Soon

## Health Plan Modifications Take Effect September 1, 2007

Good news for Regence PPO/ Traditional Plan members: you'll enjoy enhancements to your preventive care and chiropractic benefits as of September 1, 2007. Your prescription drug benefits are also changing, as explained on the right. Additional benefit modifications are described in the employee communications provided by your employer.

**PPO/TRADITIONAL PLANS (excluding Health Savings Account/HSA Plans)**

- **Preventive Care** (includes annual physical exams and well-baby care): No dollar limit per person per calendar year; currently there is a \$600 limit
- **Chiropractic Benefits** (spinal manipulations): No deductible required; currently, the deductible is required
- **New Copay/Coinsurance Amounts:** Please note new copay/coinsurance amounts for prescription drugs as of September 1, 2007:

**GROUP HEALTH MEMBERS**

**Plan Modifications:** Benefit modifications are described in the employee communications provided by your employer.

	Retail Participating Pharmacy (up to a 30-day supply)	Mail Order (up to a 90-day supply)
Generic	You pay \$10	You pay \$20
Formulary Brand-Name	You pay \$35	You pay \$70
Non-Formulary Brand-Name	You pay 50%	You pay 50%

**SELECTIONS PLAN**

- Benefit modifications are described in the employee communications provided by your employer identified as effective 9/1/07.