THE HEALTH CONNECTION

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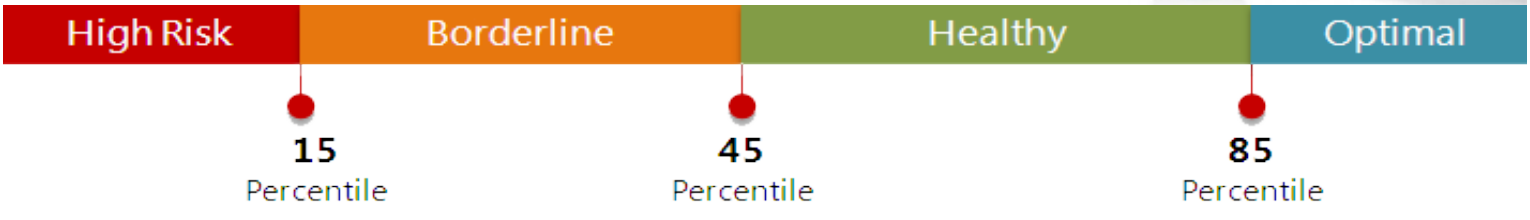
# New Year, New Health Risk Assessment

Complete your Health Risk Assessment (HRA) online at www.apwuhp.com and click on the "Take A Health Risk Assessment" quick link in the middle of the homepage. The HRA is an online program that analyzes your health-related responses and gives you a personalized plan to achieve specific health goals. Your HRA profile provides information to put you on a path to good physical and mental health. When you complete the HRA, we will enroll you in the CignaPlus Savings discount dental program. For Self Only coverage, we will pay the Self Only CignaPlus Savings discount dental premium; and for Self Plus One and Self and Family, when at least two family members complete the HRA, we will pay the family CignaPlus Savings discount dental premium. We will pay these discount dental premiums for the remainder of the calendar year in which the HRAs were completed provided you remain enrolled in our Plan. Remember to complete your HRA every year. CignaPlus Savings is a discount dental program that provides members access to discounted fees with participating dental providers. For more information on this program, call 877-521-0244 or visit www.cignaplussavings.com.

## What are the benefits of the HRA?

- Provides members with a snapshot of their current health status
- Potential to monitor individual health status over time
- Provides members with concrete information that will prepare them for lifestyle changes
- Helps individuals get involved with health coaching



THE HEALTH CONNECTION

Together.
Better Health.

Winter 2018 Volume 19 No.1

# Focused on Improving Our Technology

You picked the perfect time to be an APWU Health Plan member. We are committed to serving you with the best service and technology. After three years of installation, customization, testing and fine tuning, the Health Plan will begin using an updated claims system for services January 1, 2018 and later. After numerous rounds of testing, the implementation team is satisfied the system is ready for use. What does this mean for you? Most importantly, customer service representatives will be able to access your information more effectively by using the new applications, reducing your hold time when you call the Health Plan for inquiries. Over the past few months, many employees have received training on the new system. Representatives are ready for your calls.

As a member you will still have access to your claims and enrollment information under eHealthRecord Plus. Visit apwuhp.com and click on "Log in to eHealthRecord Plus." You will need to create a new account the first time you log in, even if you have used eHealthRecord in the past. The new system will allow you to:

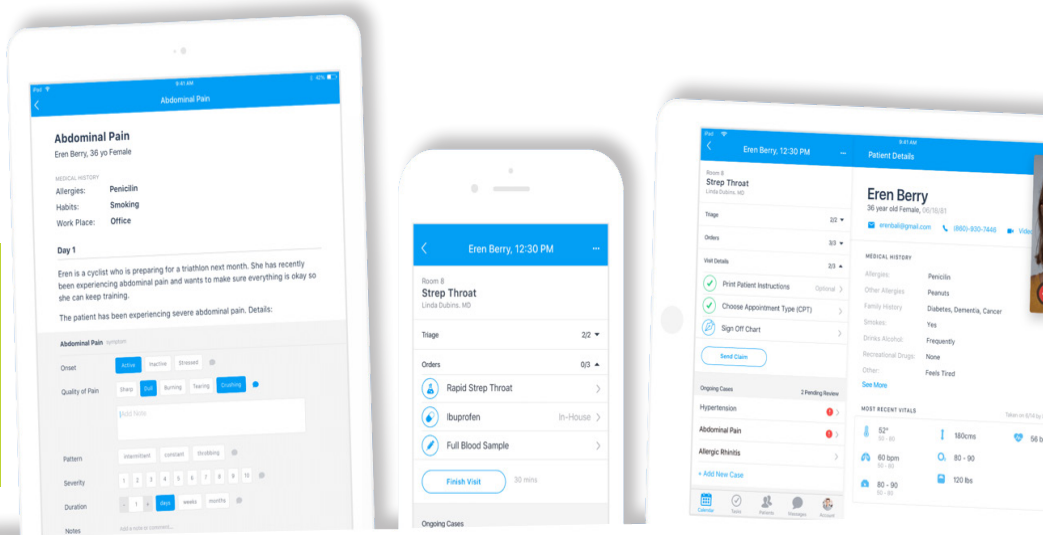
- Print or request claims history
- Access information on catastrophic limits
- Print or request ID cards
- Access eligibility information
- Update email
- Update coordination of benefits
- Check the provider network for your doctors




Virtual visits (telehealth) healthcare is another new and innovative service we offer our members, which makes it possible for physicians to treat patients whenever needed and wherever the patient is, by using a computer or smartphone. Patients often lose hours of their day when they make the long commute to the doctor's office or put themselves at risk trying to get to an appointment in inclement weather. With telehealth, patients can be diagnosed from their homes and in some states have their prescriptions immediately sent to a local pharmacy.

This method is not only a time saver, but also a way of getting medical attention whenever needed, and is extremely helpful for patients in rural areas.

For more information about virtual visits you can visit www.AmWell.com, or call 855-818-DOCS. There is a $25 copayment. There are no out-of-network benefits for virtual visits; you must use the Amwell network.



# Get To Know Your New Personal Health Summary

## American Postal Workers Union Health Plan
Personal Health Summary

Page 1

**THIS IS NOT ABILL**

APWU Member
799 Cromwell Park Dr.
Suite K-Z
Glen Burnie, MD 21061

1
**Summary For: APWU Member**
2
Member Number: A1234567800
3
Date of this Summary: January 29, 2018
4
Summary Period: January 1- January 28, 2018

**Important Notice!**

Please read this statement and retain it for your future reference. Your provider will bill you directly for any balance you may owe, unless you have already paid them. Please check your records. If you disagree with any claim decision, refer to the 'Disputed Claim' process on the last page of this statement.

### Your 2018 Deductible and Out of Pocket
5
Amounts reflect claim activity as of the date of this statement.

**You have met:**

**$23.17** of your **$350.00** In Network **Deductible**
**$23.17** of your **$700.00** In Network **Family Deductible**

**$23.17** of your **$500.00** Out of Network **Deductible**
**$23.17** of your **$1,000.00** Out of Network **Family Deductible**

**$23.17** of your **$5,500.00** In Network **Out of Pocket**
**$23.17** of your **$10,000.00** Out of Network **Out Of Pocket**

### Your Costs For This Summary Period

Please refer to the reason code column for any non-covered services or amounts and the reason code explanations as to why these are not payable.

**Total you may be billed** **$23.17** 6

**Claim Activity For This Summary**

01/01/2018
John Smith MD 7



Page 2

1 **January 1, 2018**

2 **Sample Health PC Partners** Provider ID #P123456789 5
3 **Service Provider: John Smith MD**
4 Claim # 932083745 Paid Date: January 2, 2018 6

| Date and Service Provided | Billed Amount | Provider Responsibility | Allowed Amount | Other Insurance Paid Amount | Deductible Copay/Coinsurance | APWUHP Paid Amount | Amount You May Be Billed | Reason Code(s) |
|---|---|---|---|---|---|---|---|---|
| 7 01/01/18 85025 Laboratory Services | 32.00 | 26.57 | 5.43 | 0.00 | 5.43<br>0.00 | 0.00 | 5.43 | C0248 |
| 01/01/18 80053 Laboratory Services | 43.00 | 38.29 | 7.24 | 0.00 | 7.24<br>0.00 | 0.00 | 7.24 | C0248 |
| 01/01/18 83735 Laboratory Services | 28.00 | 24.74 | 3.26 | 0.00 | 3.26<br>0.00 | 0.00 | 3.26 | C0248 |
| 01/01/18 84100 Laboratory Services | 20.00 | 16.92 | 3.08 | 0.00 | 3.08<br>0.00 | 0.00 | 3.08 | C0248 |
| 01/01/18 84550 Laboratory Services | 19.00 | 14.84 | 4.16 | 0.00 | 4.16<br>0.00 | 0.00 | 4.16 | C0248 |
| **Claim Total** | **142.00** | **118.83** | **23.17** | **0.00** | **23.17**<br>**0.00** | **0.00** | **23.17** | 15 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 | |

16 **Claim Reason Code Explanations:**

**C0248 Thank you for using Cigna's Open Access Plus Network. The total shown is how much you saved. You do not need to pay that amount. If you already paid the full amount, please ask your provider for a refund.**

John L Marriotte

## Page 1

1. Summary For- Member's Name
2. Member Number- APWUHP member ID
3. Date of Summary- Date the summary was printed
4. Summary Period- Claims received within date span for member
5. Your Deductible and Out-of-Pocket- Lists in and out-of-network deductible and out-of-pocket expense for individual and family
6. Total you may be billed- The total amount the member is responsible for on the summary
7. Claim Activity For This Summary- Summary of date of service and service provider for each claim on the summary

## Page 2

1. Dates of Service
2. Billing Provider Name
3. Service Provider Name
4. Claim ID- APWUHP claim ID
5. Provider ID- APWUHP provider ID
6. Paid Date- Date claim was paid
7. Date and Service Provided- Date of service, brief description of service and service code
8. Billed Amount- Provider billed amount
9. Provider Responsibility- Amount remaining after other insurance paid amount, APWUHP paid amount and amount you may be billed
10. Allowed Amount- The network allowed amount
11. Other Insurance Paid Amount- Primary Insurance paid amount (when applicable)
12. Deductible/Copay/Coinsurance- Deductible amounts (top) copay plus coinsurance amounts (bottom)
13. APWUHP Paid Amount- The amount that was paid by APWUHP
14. Amount You May Be Billed- The amount the member is responsible for
15. Reason Code(s)- Reason for payment/ denial
16. Claim Reason Code Explanations- Message for reason code(s)

## CDC recommends:

- A yearly flu vaccine for everyone 6 months and older.
- Using antiviral drugs to treat flu illness if prescribed by your doctor.

# Things You Need to Know Before You Go for Physical and Occupational Therapy

New for 2018! You no longer need a referral for physical and/or occupational therapy. Members will enjoy the added convenience of not having to obtain a referral. Below are some helpful reminders you should consider before treatment:



- Physical therapy and occupational therapy must be provided by a licensed registered therapist.
- Members are covered for up to a combined 60 visits each calendar year.
- Members who use in-network providers will pay 10% of the plan allowance for each visit after you meet your deductible.
- Members who use out-of-network providers will pay 30% of the plan allowance for each visit; providers in this instance can balance bill you. This means if the doctor's charge is more than the plan allowance, you may be responsible for more than the 30% coinsurance. Final payment is up to the discretion of the billing provider/facility.
- Maintenance therapies and exercise programs are not covered. The APWU Health Plan also has the right to deny any type of therapy, service or supply for the treatment of a condition which ceases to be therapeutic treatment and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or recurring.
- Speech therapy utilization is also applied against the same 60 visits for physical and occupational therapy.
- Stay updated on your claims submissions and provider status by visiting apwuhp.com and clicking on "Log in to eHealthRecord Plus."

# New Flu Information for 2018

Getting an annual flu vaccine is the first and best way to protect yourself and your family from the flu. Flu vaccination can reduce flu illnesses, doctors' visits, and missed work and school due to flu, as well as prevent flu-related hospitalizations. In 2017, a study in pediatrics was the first of its kind to show that flu vaccination also significantly reduced a child's risk of dying from influenza. The more people get vaccinated, the more people will be protected from the flu, including older people, very young children, pregnant women, and people with certain long-term health conditions who are more vulnerable to serious flu complications.

*The APWU Health Plan emphasizes prevention by providing preventive benefits to help members stay well. We offer 100% coverage for Flu Vaccinations performed by an in-network provider.*