

2023 Department Wide Open Enrollment Training Benefit Questions

Important points of clarification

Orthodontics: The Maximum Benefit Bonus cannot be applied to orthodontics. Orthodontics are subject to the \$1,000 lifetime maximum.

Blood Draws: Blood draws must take place within a reasonable window before or after the doctor appointment to be considered part of that appointment. Previously WEA Trust strictly adhered to a seven day window. It sounds as though GHT/UMR will be more liberal with this window. If a subscriber runs into an issue with a lab not being covered the first step is to contact UMR and indicate to them the lab was ordered as a part of my exam with XXXX doctor on XXXX date and it should be coded as related to that appointment.

Health Reimbursement Account: The Department's health reimbursement account reimburses coinsurance only. Co-pays and drug costs are not subject to reimbursement so not all employees that hit their max-out of pocket will get \$1,500 back in its entirety.

Q: If I have questions about benefit administration or prescriptions prior to January 1st what should I do?

A: Have a question about benefit administration as of 1/1/2023 you can contact GHTinbox@charlestaylor.com and submit your questions.

Have a question about prescription benefits as of 1/1/2023 you can contact GHTRxquestions@nationalcooperativerx.com and submit your questions.

After 1/1/2023 you will be able to contact the UMR general contact number with any questions regarding our plan.

Q: What insurance name do give my health insurance provider?

A: Tell the doctor GHT/UMR. UMR does the claim processing so claims need to be sent to them.

Q: When will my new insurance ID card be sent out?

A: Middle of December.

Q: What platforms will be important to reference after 1/1/2023?

A: After 1/1/2023 employees will be able to use their subscriber information to register on the following websites/applications.

| | |
|-----------------------------------------------------------------------|--------------------------------------------------------------|
| www.umar.com | Check your benefits and see what's covered. Access EOB's. |
| Teladoc (app) | Virtual Doctor (free to use) |
| www.caremark.com and mobile app | Check drug costs and tiers |

Q: What if I cannot take a generic brand drug?

A: In that instance you should get your doctor to indicate DAW (Dispense as Written) on the prescription. Then you will only owe the cost of the tier the drug falls in.

Q: Would freestanding health clinics we covered under ER or Urgent Care?

A: Freestanding health clinics would be subject to an ER copay

Q: Is there a maximum number of psych telehealth visits?

A: No.

Q: Vision Insurance Cards through Delta

A: Those cards can only be accessed online via their website. You can not access your vision insurance information through the Delta Dental app. The URL is www.deltavisionwi.com. NSFD members can create an account in this URL that will give them access to the EyeMed Insight Provider Network, and their DeltaVision member information.

Q: Are all online vision glass and contact providers considered out of network?

A: No, www.glasses.com asks for insurance information and they would be considered an in-network provider as well as 1800contacts.com.

Q: Froedtert and other hospitals are now offering their own Telehealth Services. Are those visits also no cost?

A: When you schedule a telehealth visit directly through the hospital you are seeking care from those visits will be subject to normal copays for preventative care, specialty care, etc. The only visits that would be covered at no cost to the participant are through the GHT offered Teledoc service.

Q: What is the amount of Delta's Maximum Benefit Bonus (MBB)?

A: Each participant on the delta dental insurance plan can accrue up to an additional \$1,750 in their MBB account.

Q: Will delta dental send out ID cards at the beginning of the year?

A: No, they would now like you to access that information online or via their app. You can contact FD Harrigan to get a PDF of your dental insurance ID card or request one be mailed to you. For newly enrolled participants we will submit requests for dental insurance ID cards.

Q: Does employee navigator have an app?

A: There is not an app, but employee navigator can be visited on a phone or tablet's browser application and the site will scale down to size.