

## **Plan Information for Newly Enrolled Employees**

### ***Select what pertains to your coverage!***

**Always have the provider call the Professional Benefit Administrator's (PBA) number on the back of your ID card to verify eligibility and benefits for both medical and dental services.**

#### **ID CARDS**

All ID cards are issued in the name of the employee.

Two medical and two pharmacy ID cards are mailed separately to the home of each employee.

Show both ID cards, medical and drug, at each office visit.

#### **MEDICAL**

To order additional BCBS or Cigna medical ID cards: call PBA at 800-435-5694.

#### **DRUG**

To order additional OptumRx pharmacy ID cards: call 855-312-7412 or go to [www.optumrx.com](http://www.optumrx.com) to print a temporary card and request a new plastic one.

#### **DENTAL – Dental Network of America (DNOA)**

Dental information is included on the medical ID card. If you do not have HBP's medical coverage, you will receive a dental ID card.

To order additional dental ID cards: call PBA at 800-435-5694.

#### **VISION**

##### **UHC Vision**

The UHC group # is 0731474 – You may never need this number, but you have it if needed.

To print an ID card, go to [www.myuhcvision.com](http://www.myuhcvision.com). Click on Register Now on the left side of the page. You will not have a Subscriber ID. Enter the last 4 digits of your SSN. Complete the rest of the page. Once you have established your user name, password, and pin, you may use the website to print an ID card.

When making a vision visit without an ID card, provide your vision provider the vision plan name (UHC), your date of birth, and the last 4 digits of your SSN. The information will be used to look up your plan benefits.

##### **VSP Vision**

The VSP group # is 1216331 – You may never need this number, but you have it if needed.

Vision ID cards are not available. When you go for a visit, provide the name of your plan and the necessary social security number(s), employee and/or dependent. The provider will contact the plan to determine your benefits.

### **Locating In-Network Providers**

#### **BCBS**

Go to [www.bcbsil.com](http://www.bcbsil.com). At the very top of the page in small print, click on the tab "Providers." Down this page and slightly to the right find the Provider Finder box, click on "search now." On the left side of the Provider Finder page, go to "I'm looking for a doctor or hospital and live in" select your state and click on "start search." On the left side of the page, go to "Plan Networks" and "select from the

list below.” Choose “Participating Provider Organization [PPO].” Scroll down the page and complete the “Search Criteria” and then click “Search.” You can “Narrow your search” or “Modify your results” as needed.

## **CIGNA**

You may search for providers in your area by accessing the online provider directory. The Cigna website may not function if you are using Internet Explorer on Windows 7. You can use Internet Explorer on Windows 8 or higher, or Google Chrome, or Firefox.

The website is: <http://hcpdirectory.cigna.com/web/public/providers>. Enter the city and state or zip code in the Search Location box. Under Select a Plan, click on the Pick tab, select the “PPO, Choice Fund PPO” option and click on Choose. Under “Find A” click on doctors or hospital, pharmacy, or facility. Click on Looking For and make your selection

## **DENTAL– Dental Network of America (DNOA)**

Call 1-866-522-6758 or visit [www.dnoa.com](http://www.dnoa.com). On the upper left-hand side of the website page enter the zip code. Select Labor + for the network.

## **VISION**

### **UHC Vision**

Go to <https://www.myuhcvision.com/MWP/Landing> or call 800-839-3242.

### **VSP Vision**

Check for in-network providers by contacting VSP Vision at 800-877-7195 or go to [www.vsp.com](http://www.vsp.com) and select VSP Signature for the network.

## **Nominating providers to be in-network**

### **BCBS**

To nominate a provider for the BCBS network you must first start the process of locating providers. Go to [www.bcbsil.com](http://www.bcbsil.com). At the very top of the page in small print, click on the tab “Providers.” Down this page and slightly to the right find the Provider Finder box, click on “search now.” On the left side of the Provider Finder page, go to “I’m looking for a doctor or hospital and live in” select your state and click on “start search.” On the left side of the page, go to “Plan Networks” and “select from the list below.” Choose “Participating Provider Organization [PPO].” Scroll down the page and complete the “Search Criteria” and then click “Start Search.” On the left side of the page under Other Options, click on Recommend a Provider to your network. Complete the requested information and click on submit.

### **CIGNA**

If your doctor would like to become part of the Cigna network have him/her call 800-882-4462.

### **DENTAL**

If you would like to nominate your dentist to be part of the network, go to [www.dnoa.com](http://www.dnoa.com) and follow the directions.

## **OTHER IMPORTANT INFORMATION**

### **My Ideal Doctor**

My Ideal Doctor is the telemedicine provider service that HBP provides for its members. This service is free to those that use it. To get started, download the app, go to [www.myidealdoctor.com](http://www.myidealdoctor.com) or call 855-879-4332. HBP’s group number is MYIDR1318. Visit HBP’s website, [www.housingbp.com](http://www.housingbp.com), for instructions.

## **Complete and Return Forms**

Please complete and return forms about claims as quickly as possible. Some claims automatically trigger forms to be sent to members. If the claim could be the result of an accident, an accident form will be sent to verify if coordination of benefits is required. A claim for a dependent 18 years or older may trigger a form about employment and other insurance. The first claim for each adult dependent each year should trigger a form as PBA must verify annually that other insurance is not involved. If a form is not returned, up to two additional follow-up letters/forms will be automatically sent. It is critical that the forms be completed and returned as the claims cannot be processed and paid until these forms are returned.

## **Optum's Drug Coverage**

Optum's formulary is not specific to Housing Benefits Plan (HBP). There are some drugs listed in the formulary that are not covered under HBP's plan. Please see page 4 of the formulary that states: Where differences are noted between this Formulary and your benefit plan documents, the benefit plan documents will rule. It is not intended to be a complete list of medications, and not all medications listed may be covered under your plan.

Since the Formulary may change, we encourage you to visit Optum's website, [www.optumrx.com](http://www.optumrx.com), which should also be listed on your ID card. This website is the best source for up-to-date information about the medications, possible lower-cost options and cost comparisons.

## **Dental Network of America (DNOA)**

You may use in or out of network providers and the same benefits are paid. However, using in-network providers allows discounts in the program that saves you money. Even if you exhaust your annual benefits before the end of the year, the plan discounts still apply to additional dental charges.

## **EOBs**

Professional Benefit Administrators (PBA) handles medical and dental claims. It's a good idea to wait for your Explanation of Benefits (EOB) before paying a bill. The EOB shows the amount discounted, the amount paid and the amount you should pay.

## **Medicare Exception**

For all housing authorities with less than 20 employees (total of full and part time) the Medicare Exception applies. Each participant in the medical plan that reaches the age of 65 must enroll in Medicare Part B in addition to Part A. Medicare will become the primary coverage and the HBP premium will be significantly reduced for this participant. Bonnie Cooper of PBA will contact members when this applies and walk them through the steps.

## **Life and Disability Benefits**

Life and disability benefits are handled by The Standard. For long term disability (LTD) and short term disability (STD) claims call 800-368-1135. For Life/AD&D claims call 800-628-2600. Information about conversion and portability of life policies is found on HBP's website. A death claim packet with instructions is also on the website.

## **HBP's website – [www.housingbp.com](http://www.housingbp.com)**

HBP's website provides more information and helpful links.