

Health Matters



October 2006



INSIDE

Division Launches New Newsletter 1
 Coordination of Benefits 1
 Know Your Health Plan 2
 Benefit or Insurance Questions? 2
 Do You Have Other Coverage? 3
 User IDs are for Everyone 3
 Our Mission 3
 Prescription Drug Forms 4

Remember—
Your spouse is your dependent.

Division Launches New Newsletter— *Health Matters*

Welcome to the Division of Retirement and Benefits' new health newsletter, **Health Matters**. This newsletter is intended to inform AlaskaCare members (employees and retirees) about health-related matters regarding their medical benefits. We hope this newsletter will help you to better understand your medical benefits and address questions you may have about how your benefits work.

Coordination of Benefits— How does it Work?

When it comes to insurance, you've probably heard the term "coordination of benefits" (COB) plenty of times. But do you know what the term actually means? To coordinate benefits means to arrange the payment of benefits in the proper order when a person is covered by more than one health insurance plan. The plans coordinate with each other to pay the person's medical and pharmacy expenses and to make sure that they do not duplicate payment. Claims should **always** be submitted to your **primary** insurance first. This applies to all claims for services, both medical and prescription drugs.

Continued on page 3

Know Your Health Plan



It pays to know your health plan! In addition to the information in your health plan Welcome Kit, remember to review your **Insurance Information Booklet** before incurring expenses. This booklet gives an overview of what you need to know about your health plan. If you have any questions after reviewing the booklet, please call either Premera Blue Cross Blue Shield of Alaska (Premera) or the Benefits Section. (See article below for whom to call about benefit and/or insurance questions.)

Benefit or Insurance Questions? Who You Should Call

Many members call the Division of Retirement and Benefits with a variety of questions about their AlaskaCare health insurance. Some questions are appropriate for Division staff to answer, but others are questions that the third-party administrator, Premera, should handle. Here are some guidelines to help you decide who to call:

Call the Division's **Benefits Section** for questions about the following topics:

- How much are my health insurance **premiums**?
- **Eligibility** (of members and dependents).
- How do I **enroll** in the health insurance plan?
- When can I elect **different coverage**?
- **Name** and **address changes** for **retirees**. (**Active** employees need to contact the Division of Personnel/Technical Services, 907-465-2308 in Juneau)

Call **Benefits Section** staff toll free at 1-800-821-2251, ext. 8600, or in Juneau 465-8600, or send an email to benefits@admin.state.ak.us. You can also obtain valuable resources to manage your health benefits at the Division's website, www.state.ak.us/drb.

Call **Premera** for questions about these topics:

- **Benefits** (Specific questions regarding your medical, dental, vision, or audio benefits. For example, a question about whether or not a particular medical procedure is covered by your plan.)
- **Precertifications** and **preauthorizations** for medical treatment/hospitalizations/travel/behavioral health.
- **Long-Term Care** (how to initiate a claim or to request information). Premera Customer Service staff will answer your Long-Term Care (LTC) questions, and will give you additional information if you need to file a claim for LTC benefits.
- **Behavioral** health (mental health/chemical dependency).
- **Providers** (to locate a network provider in your area).
- **Claims** or **Explanation of Benefits** (EOB).

Call **Premera Customer Service** staff toll free at 1-877-762-9597. For nonemergency health concerns, call Premera's toll free 24-hour Health Line at 1-888-899-3060. To locate a Blue Cross Blue Shield provider, call 1-800-810-BLUE (2583). To locate a pharmacy, call 1-800-391-9701. Premera's website, www.premera.com, includes claim forms and a member specific secure site to access your personal health plan information. (Registration is required.)

Coordination of Benefits— (cont'd from page 1)

Here's a summary of the differences between a primary and secondary plan and how coordination of benefits works:

- A plan without coordination provisions is always the primary plan. If all plans have a coordination provision then the following applies in determining order of payment:
 - If you are covered by two insurance plans, the plan covering you directly (rather than as a dependent) is the primary plan.
- The primary plan pays benefits first, without regard to any other plan.
- Any **active** plan, whether it covers you as the **employee** or a dependent, is primary to Medicare.
- Any **active** plan, whether it covers you as the **retiree** or a dependent, is primary to Medicare.
- A **retiree** plan is secondary to Medicare, except if Medicare is provided before age 65 due to end stage Renal disease.
- A plan covering the person as a **retired** employee is secondary to a plan that covers that person as an active employee.

For more detailed information, see pages 2-4 in the AlaskaCare Health Plan "**Welcome Kit**," pages 100-103 in the **Select Benefits Insurance Information Booklet**, or pages 103-107 in the **Retiree Insurance Information Booklet**. You can also refer to the Coordination of Benefits page on the Division of Retirement and Benefits website: www.state.ak.us/dr/ghlb/coordination-of-benefits-brochure.shtml

Do You Have Other Coverage?

If you have insurance coverage other than AlaskaCare, be sure to fill out the "**Other Coverage Questionnaire**" provided in your health plan Welcome Kit. You should submit this form to Premera if you have other coverage or your claims may be denied. If you prefer, you may call Premera, at 1-877-762-9597, to give them the required information over the phone. You can also find the **Questionnaire** on the Division's home page. Click on **Premera** (under the **Insurance Benefits/AlaskaCare** heading), then click on **Access forms and documents**.

User IDs are for Everyone

In order to ensure your privacy, Premera requires a separate User ID and Password for each adult family member under an account when logging in to their website. For example, you cannot log in under your User ID and see your spouse's claims as well as your own. If you and your spouse both have accounts with Premera, **and** you are each other's dependents, you will both have two separate ID numbers: One as a primary user and another as a dependent.

If you have minor children, you will be able to see their claim information. If you have adult dependents, their claim information is not available online at this time. Watch for news of online access for adult dependents in future "*Health Matters*."

Our Mission—

The number one priority of our Benefits Section is to help you with any problems or challenges you may have when you call. To better serve you, and to expedite your call, please have your social security number ready when calling the Benefits Section. We are presently understaffed and, as a result, have a backlog of requests. We ask for your patience and understanding as we do our best to work through all the requests we have from AlaskaCare members. Our mission is to serve you!





Health Matters is published by the Division of Retirement and Benefits.

Traci Carpenter
Director and Administrator
 Barbara Kelly
Editor

Alaska Division of Retirement and Benefits

State Office Building
 333 Willoughby Ave.,
 6th Floor
 PO Box 110203
 Juneau, AK 99811-0203

Toll free:

1-800-821-2251

Juneau (907)465-4460
 Fax: (907) 465-3086
 TDD hearing impaired:
 (907) 465-2805

The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act (ADA). This publication is available in alternative communication formats upon request. To make necessary arrangements, contact the ADA Coordinator for the Division of Retirement and Benefits, at (907) 465-4460 or contact the TDD for the hearing impaired at (907) 465-2805.

Alaska Division of Retirement and Benefits
PO Box 110203
Juneau, AK 99811-0203

PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 DIVISION OF
 RETIREMENT
 AND BENEFITS

**Prescription Drug Forms—
 One for Retail, One for Mail Order, & One Questionnaire**

When you received your AlaskaCare Welcome Kit, it contained two forms to be used for prescription drugs as well as a questionnaire:

Prescription Drug Reimbursement Form

This form is used to claim the purchase of drugs at **full price** through a **retail pharmacy only**. There are two submission addresses on the form, one on the front and one on the back. If AlaskaCare is your **primary** insurance, and you paid the pharmacy **directly at full price**, send the completed form to Medco Health Solutions at the address indicated on the **back**.

If AlaskaCare is your **secondary** plan, and you are submitting a claim for the copay only, send the completed form to Premera at the address on the **front** of the form, along with the prescription receipt. Cash register receipts are not acceptable.

“Medco By Mail” Order Form & Questionnaire

This form is to be used for ordering drugs by **mail order only**. When you first begin ordering drugs by mail, you need to fill out and submit the **“Health, Allergy & Medication Questionnaire”** so that Medco will have a better understanding of your prescription needs. This questionnaire need only be filled out once in order for Medco to complete your customer profile.