



2011 USER GROUP MEETING HANDOUTS



PROPOSAL



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In our continuous efforts to be your HR resource, Advantage Health Plans Trust (AHPT) and The Kempton Company have exclusively partnered with Maria Robles Meyers, Esq. to provide legal advice for AHPT and its current members. For you, this means that there will be someone at our office who can assist you with any legal questions you have about your employee benefit plan.

Maria is no stranger to Advantage Health Plans Trust. She has been providing legal expertise to AHPT since 1988. Now, as our on-site attorney, she further assists with compliance amid the new myriad of laws and regulations affecting healthcare, including the Patient Protection and Accountability Act of 2010 (“PPACA”).

Ms. Robles Meyers has extensive experience in counseling employers, trustees, administrators, and sponsors in all aspects of employee benefits. Her practice has been focused on laws affecting employee benefit plans. Her experience also includes advising employers about employee benefit compliance and obligations, including fiduciary obligations, reporting and disclosure requirements, claims administration, and participant communications.

Ms. Robles Meyers was admitted to the Oklahoma bar in 1988. She obtained her Juris Doctorate from the University of Oklahoma, with honors, in 1988 where she was a member of the Order of the Coif. Her undergraduate studies were completed at the University of San Francisco where she obtained a Bachelor of Science in Accounting, with honors.



TIPS TO HELP YOU USE YOUR PLAN

CUSTOMER SERVICE

Main Phone Number: 1-800-521-1711
Email: customerservice@kemptongroup.com

Customer Service Direct Number: 1-800-324-9396

ONLINE SERVICES

Visit us anytime at www.advantagehealthplans.com. Get education and information about your plan, view current claim status, EOBs, deductible and out-of-pocket balances, PPO information, and much, much more.

Keeping up with your health plan can be as easy as keeping up with your friends. Like us on **Facebook!** Plan & Prescriptions updates - Healthy tips - daily tidbits to help keep you in tip top shape - Health Related Articles - What's new in healthcare - Health Reform updates.

FREE OTC DRUGS

AHP offers coverage for certain over-the-counter medications for FREE! The following over-the counter medications are available under this benefit:

- Zantac 75, Tagamet HB, Axid AR and Pepcid AC;
- Prilosec OTC (14, 28 and 42 day supply)
- Claritin/D / Loratadine/D
- Zyrtec®(cetirizine) and Zyrtec-D 12 Hour®
- Prevacid (lansoprazole)
- Zegerid OTC (**Omeprazole OTC**)

How do I get an OTC medication filled with my prescription drug card?

Tell your doctor that your prescription drug plan covers the OTC medications listed above. Obtain a written prescription from your doctor for the OTC medications above. Take the OTC prescription to a pharmacy to have it filled. Tell the pharmacist that your prescription drug plan does offer coverage for OTC medications on the list above.

OTHER DRUG DISCOUNTS

Did you know that, there are many generic and therapeutic equivalent medications that you could be getting for FREE or for a greatly reduced co-pay? Find out whether your name brand medication has a therapeutic alternative by visiting www.advantagehealthplans.com.

MRI'S AND MORE...

Do you need a CAT scan, PET scan or MRI? Did you know you are not required to use the imaging center your doctor recommends? Get concierge service and NO out-of-pocket by calling One Call! When you call, not only will they help you locate a provider near you and book the appointment for you, but it will be at no cost to you! The OneCall representatives are multi-lingual and well trained to help you with all of your questions about your test or scan. Not only is the service convenient, if you use OneCall to book your imaging appointment, it will be paid at 100%! (**HSA qualified plans must meet deductible prior to 100% coverage). Don't forget, you need to call them, not your physician. Visit www.advantagehealthplans.com to view a list of locations.

LAB BENEFIT

Let your doctor know that if you use a LabCard lab provider, your lab charges will be paid at 100%! Check www.advantagehealthplans.com for locations and instructions.

1. If your physician collects Lab Card specimens in their office, they can continue to do so. After the collection is complete, your physician must clearly mark Lab Card on the paperwork and call 1-800-646-7788 to request a Lab Card pick up.
2. If your physician does not collect specimens in his/her office, you may find an approved collection site at www.labcard.com or by calling 1-800-646-7788. Site information, including locations, Lab Card hours and any special instructions are updated daily, so please visit the website or call 1-800-646-7788 before any visit.



TIPS TO HELP YOU USE YOUR PLAN

DIABETES MANAGEMENT

You can get a free glucose monitor and discounted supplies! Call Edgepark at 1-800-321-0591, and they will send you a no-charge monitor kit. Most kits include a monitor, user's guide, battery, lancing device, and a start-up supply of test strips, control solution, and lancets. Please ask your Edgepark Customer Care Specialist for details. Visit www.advantagehealthplans.com to learn more!

MOTHER & CHILD PROGRAM

Our Mother and Child Program is a valuable program designed to promote healthy pregnancies by identifying any risk factors that could cause early delivery or a low birth weight baby. Did you know you can get free education materials and free baby items if you are pregnant and join our Mother & Child program? As soon as the physician confirms the pregnancy, the mother-to-be, calls the Prenatal Nurse line at 1-877-202-6379, extension 2530, between the hours of 8 a.m. and 4 p.m. (CST), Monday through Friday. Visit www.advantagehealthplans.com to learn more!

CASE MANAGEMENT

Advantage Health Plans Trust and HealthSmart Case Management is the coordination and intervention of appropriate cost-effective health care services for members with complex health conditions. It is offered to members identified as having, or being at risk for, serious illness or accidents associated with intensive resource consumption and/or complex care coordination needs. The assigned Case Manager evaluates the member's medical condition, develops and executes a plan of care, coordinates community resources in lieu of benefits and monitors progress for the maximum health potential. All HealthSmart case managers are registered nurses. They identify members' needs, work collaboratively with physicians and other care providers to develop plans to address those needs and intervene or schedule interventions necessary to implement each specific plan. Case Managers serve as the advocate and liaison between members and all providers and are available 24 hours a day, 7 days a week.

PRE-CERTIFICATION

Pre-certification is required for all in-patient hospitalizations, out-patient surgeries and sleep studies. Pre-certification is ultimately your responsibility, so even if your doctor or the facility tells you that they will take care of it, call prior to your procedure to confirm it has been approved. They can be reached at 1-877-202-6379, option 3. Claims will be denied if there is no pre-certification of the above mentioned procedures and if they are pre-certified retroactively, they will be paid at 50%.

KNOW BEFORE YOUR SURGERY

Does your surgery require an implantable item? Some examples of implantable items are things like pins, screws, plates for joints and pacemakers. If so, talk to your doctor and surgical team beforehand. AHP requires an invoice for this to be a covered charge and reimbursement is limited to twice the invoice cost to the provider. This requirement is in place to protect you and your Plan against outrageous markups common on these items.

ASK QUESTIONS

If you don't know whether something is covered, ask us! Send us an email or give us a call, we are here to help you. Worried that a test or procedure isn't necessary? Unnecessary tests and procedures increase your out-of-pocket costs, so talk to your doctor about your concerns.