

Medical



Douglas County offers a Preferred Provider Organization (PPO) medical plan for employees and their eligible dependents effective on the 91st day of permanent full-time (over 20 hours/week) employment.

All new employees will attend a New Employee Orientation where they will be presented with detailed information regarding the Plan's coverage options and premium costs.

Existing employees with questions regarding insurance benefits including, but not limited to, covered services, premiums, payroll deductions, dependent coverage, etc., may contact the Human Resources Department, Benefits Division.

United Health Care offers a robust website which is a great source of information. Employees should register and establish a personal account online so they are able to receive or access claims information, monthly newsletter, and other relevant information.

Click on the UHC logo to get:

- Get claim status and history
- Find a physician or hospital
- Print a temporary ID card or request one
- Use *Pharmacy Online* to order and renew prescriptions



Or call 866-844-4864

ASI SUPPLEMENT PLAN FOR TRICARE ELIGIBLE EMPLOYEES

Douglas County also offers all TRICARE/CHAMPUS eligible employees and their dependents a comprehensive TRICARE supplement plan. Benefit eligible employees who are under 65 will be able to save hard-earned income by enrolling themselves and eligible dependents in the TRICARE supplement Program.

The AMRA Corporate TRICARE Supplement Program is underwritten by Hartford Life Insurance Company and administered by Association & Society Insurance Corporation (ASI). TRICARE is the Department of Defense's health insurance program for the military community. For those of you who are eligible for TRICARE, this supplement plan is designed to coordinate with TRICARE. Eligible spouse and dependents of CHAMPVS members are also eligible to participate.

Similar to a Medicare supplement, the TRICARE Supplement will cover most expenses to provide 100% reimbursement in most cases. Those who select the supplement will have their claims filed with TRICARE, first. Once TRICARE has completed processing of a claim the TRICARE Explanation of Benefits (EOB) should be sent to ASI for secondary consideration.

The following benefit eligible employees are eligible for the TRICARE Supplement:

- ✚ Retirees of the uniformed services, their spouses under age 65, and their unmarried dependent children under 21 or 23 if a full-time student.
- ✚ Spouses, surviving spouses under 65, and unmarried dependent children of active-duty members under 21 or 23 if a full-time student.
- ✚ Spouses and unmarried dependent children of reservists who are ordered to active duty for more than 30 days (they are covered only during reservist's active-duty tour) or a reservist who died while on active-duty tour.
- ✚ Former spouses of active-duty or retired military who were married to a service member or former service member who had performed at least 20 years of creditable service for retirement purposes at the time a divorce or annulment occurred.
- ✚ Retired reservists and National Guard members receiving retired pay and their spouses will become eligible at age 60. Their unmarried dependent children under 21 or 23 if a full-time student are also eligible.
- ✚ Spouses and unmarried dependent children who are eligible for CHAMPVA. Unmarried dependent children must be under age 21 or under age 23, if a full-time student, unless incapacitated and continues to have TRICARE.

NOTE: If you are unsure of your eligibility for TRICARE, you may contact the Defense Enrollment Eligibility Reporting System (DEERS) at 1-800-538-9552.

The advantages of participating in the AMRA Corporate TRICARE Supplement Program for Douglas County employees:

- ◆ No pre-existing condition clause.
- ◆ Only a \$100 deductible per individual or \$200 per family.
- ◆ ASI will reimburse \$75 per person or \$150 maximum per family of the TRICARE Outpatient deductible.
- ◆ Full reimbursement of the TRICARE 20% - 25% Standard-Extra cost share.
- ◆ Full reimbursement of the Excess Charge Benefit when non-participating provider is utilized.

The supplement is also available to TRICARE Prime enrollees and will provide the following benefits:

- ◆ Reimbursement of all co-payments.
- ◆ If the Point of Service (POS) option under TRICARE Prime is used, the supplement will reimburse half of the TRICARE deductible of \$300 (individual) and \$600 (family) plus the 50% POS cost share after TRICARE pays 50% and 100% of excess charges up to reasonable and customary.

The following features make the program an attractive buy for anyone interested in supplementing their government entitlements:

- ◆ Available to all TRICARE/CHAMPUS eligible employees and their spouses under age 65, if not eligible for Medicare.
- ◆ Guaranteed issue.
- ◆ No medical examination required to apply.
- ◆ Plan is portable – Take coverage with you if you leave employment with Douglas County.
- ◆ Toll-Free Customer Service number – 1-800-638-2610, ext.#255.
- ◆ No claim form is required. Simply include your certificate number on the TRICARE Explanation of Benefits (EOB) and fax it to (301)816-1125 or mail to ASI (the plan administrator). For prescription drug charges, the prescription drug co-pay receipt will suffice.

The John Warner Authorization Act of 2007 federal legislation has made it necessary for Douglas County to stop sponsoring the ASI insurance. This means that Douglas County can no longer make financial contributions towards the Supplement Plan and the employee has to pay 100% of the premium. However, TRICARE/CHAMPUS eligible employees and their spouses may elect it as a voluntary pre-tax employee-paid benefit.

The 2010 premiums for ASI are:

Tier Level	Monthly Premium	Bi-Monthly Deduction
Member Only	\$67.00	\$33.50
Member & One	\$132.00	\$66.00
Member & Two or More	\$178.00	\$89.00