

Health & Wellness @ Your Fingertips

Allegeant welcomes you to Sheppard Pratt Health System's 2017-2018 Benefits & Wellness Fair!

At Allegeant, we are your resource for all health insurance and wellness questions and concerns. Please do not hesitate to give us a call at 1-800-553-8635 or send us a question via myAllegeant.com.

Learn how to login and use all of Allegeant's tools such as www.myAllegeant.com and www.AllegeantWellness.com at your fingertips.

Meet Our Team:



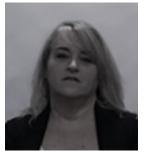
Ned Dukehart President



Karen Ramires VP of Operations



Tyler Willse COO



Patti Everett Claims & Service Manager



What Does Your Health Insurance Card Look Like?

FRONT:



BACK:





Information About Your Health Plan

Allegeant is Sheppard Pratt Health System's claims and service administrator for:

Standard Plan

A plan designed to meet the basic health care needs of employees and their dependents for a reasonable rate.

Premium Plan

A plan with expanded benefits with an additional cost for this coverage. High Deductible Plan

A plan that is less costly per pay but has a higher deductible when used and has a Health Savings Account feature.

Medical Plan Information

- Your health insurance is self-funded through Sheppard Pratt Health System (SPHS). Allegeant is the health claims processor.
- Allegeant Customer Service is available 8:00 a.m. to 5:00 p.m. EST Monday through Friday to assist you with questions regarding your medical plan or claims payment. The Allegeant Customer Service telephone number (1-800-553-8635) is on the ID card or you can send a secure message through myAllegeant.com
- All three medical plan options include access to the CareFirst Regional network. CareFirst Regional is a network of CareFirst BlueCross BlueShield hospitals, physicians and ancillary providers who render health care services to employees and their dependents in the CareFirst Regional service area, which includes Maryland, D.C., and Northern Virginia. In addition, employees and their dependents can access the PHCS Healthy Directions network on a national basis outside the CareFirst Regional service area. Employees and dependents have a choice of obtaining medical services from an In-Network or Out-of-Network Provider. When choosing an In-Network Provider, generally, your benefits will be paid at a higher level and the providers agree to accept the Plan's reimbursement in full, less any copayments or deductibles that you must pay. The providers cannot balance bill for any amounts above the Plan's contracted reimbursement.

To find a provider in the networks follow these directions:

Logon to myAllegeant.com;

- Select "Find a Network Provider":
 - CareFirst Regional Network:
 - Select the CareFirst Logo;
 - Select "Find a Doctor" tab;
 - Click on "CareFirst Network Leasing" at the bottom of the page under "Other Sites";
 - Select the type of care you are looking for: Medical or Mental Health;
 - Choose the type of provider based on your needs and answer the specific prompts to locate a listing of providers based on your selections.
 - PHCS Healthy Directions:
 - Select the PHCS Logo;
 - Select "Search for a Facility or Provider";
 - Select the PHCS Healthy Directions button to find a participating provider;
 - Proceed to select the "Provider Location" and "Type" and answer the specific prompts to locate a listing of providers based on your selections; or
 - Call 800-678-7427 for help in locating a provider.

Member Information

Go to our website <u>myAllegeant.com</u> to obtain:

- Benefit Information
- Eligibility Information
- ID Cards
- Paid Claim Information
- Prescription Drug Coverage
- Claim Forms, HIPAA Documents
- Electronic Explanation of Benefits (EOBs) - eEOBs

Wellness For 7/1/2017

- Sign up for <u>www.allegeantwellness.com</u>
- See "Sheppard Pratt Health System Wellness Program"
- Call Kathy Harris: 443-902-1207

Questions? Please call Customer Service 1.800.553.8635

For your convenience, this number is also on the back of your ID card.



Information About Your Health Plan

Medical Plan Information Continued

- SPHS is providing prescription coverage through Magellan Rx, which provides national retail coverage as well as mail order and specialty pharmacy.
- Remember to contact network providers prior to receiving services to confirm the provider's participation in the networks. Providers drop out of the networks on occasion. In order to receive the network discounts and higher reimbursement, your provider must be in the network at the time the services are rendered.
- Show your ID card with each visit to a provider or pharmacy.
- The provider may collect applicable copayments, deductibles and/or coinsurance that are due at the time of service.
 - A copayment (or "copay") is a fee that you owe a doctor for certain services. The fee is a flat dollar amount.
 Example: You go to your Primary Doctor (PCP) that is in-network for a non-routine office visit. Your benefit
 - plan has a \$20 PCP copayment, you must pay \$20 for that visit. The SPHS health plan will pay the rest.
 - A **deductible** is the amount of money you must pay over one plan year before the plan will pay for some covered services (i.e. physical therapy). After you pay your deductible, the SPHS plan will start paying for covered expenses.
 - **Example:** If you are an individual, you have a \$300 deductible. You must spend a total of \$300 on your health care within one plan year before your plan will start paying for certain health services. Your deductible resets once every plan year.
 - **Coinsurance** is a percentage (i.e. 10%, 30%, etc) of covered charges you owe a doctor for your care after your deductible (if applicable) is satisfied. Then the SPHS plan will pay their share.

Precertification/Prenotification

- Certain services require precertification/prenotification to confirm whether a proposed service or procedure is approved or disapproved for benefits based on Medical Necessity. A verbal or written authorization is provided. Call Conifer Health Solutions at 866-347-1698 to precertify/prenotify if you will be receiving one of the following services:
 - All inpatient hospital admissions (planned or emergency)
 - Partial hospitalization
 - Outpatient renal dialysis
 - Extended care facility
 - Residential rehabilitation for substance abuse
 - Organ biopsy or organ transplant
 - Radiation therapy
 - Chemotherapy
 - Durable medical equipment that costs \$2,500 or more
 - Intravenous infusion therapy
 - Intensive outpatient mental health or substance abuse treatment

Case/Care Management

When you or a dependent are diagnosed with a serious illness or a catastrophic condition a Nurse Care Manager can help you understand and use your benefits more effectively, arrange for treatment ordered by your Physician, answer questions, and refer you to Network participating Physicians. Allegeant can assist you with obtaining a Nurse Care Manager as soon as you are aware of a serious condition so the case manager can begin assisting you.



Sheppard Pratt Health System Wellness Program

The Sheppard Pratt Wellness Program for 2017-18 will continue focusing on the long-term goals of creating a culture of wellness, new activities sponsored by the wellness committee and giving employees the tools and resources they need to take charge of their own health and wellness.

Focus for the "Lead the Way" Wellness Program for this year:

- Kathy Harris, Wellness Coordinator, will continue to be the "face" of the wellness program and will work on promoting and enhancing features through the Wellness Committee.
- A participant portal www.allegeantwellness.com is provided to encourage increased participation with access to a Health Risk Assessment (HRA) and personal and team challenges to focus on simple lifestyle changes. We also encourage a relationship with a Primary Care Physician (PCP), and annual physicals, tests, etc.
- Non-tobacco use discounts. Certifications for non-tobacco use status must be made through the Sheppard Pratt benefit enrollment web site for the plan year beginning July 1, 2017. Tobacco users who wish to enter a formal smoking cessation program may apply to Allegeant by contacting Kathy Harris, Wellness Coordinator at kharris@allegeant.com or 443-902-1207.

Special Focus for the plan year beginning July 1, 2017:

Health problems in the nation today include diabetes and hypertension. Lifestyle behaviors significantly contribute to the onset of these chronic diseases. Go to <u>www.allegeantwellness.com</u> to participate in one or more challenges to make meaningful lifestyle changes that can enhance your quality of life and decrease the risk of developing costly chronic diseases.

Earning the Wellness Program discount

The following activities are available on the participant wellness portal <u>www.allegeantwellness.com</u> as requirements for the wellness discount:

- Designate a Primary Care Physician for yourself under the "Events" section of the participant portal.
- Schedule an annual wellness visit from a Primary Care Physician (PCP) of your choice. Once you have scheduled your appointment confirm your visit under the "Events" section of the participant portal.
- Complete the Health Risk Appraisal (HRA) by accessing the participant portal.
- By completing all of the above requirements you will earn the applicable employee discount.
- In addition, all employees are encouraged to participate in any personal or corporate challenge available on the participant portal or any "Lead the Way" programs offered during the year.
- For those who cannot access the participant portal a form is provided for designating a PCP and confirming the annual wellness visit. Contact the Sheppard Pratt HR for assistance in completing the HRA.

Your medical premium discount will be applied once Allegeant notifies Sheppard Pratt you have completed these requirements.



Sheppard Pratt Health System Wellness Program

Earning ongoing wellness discounts

Annually update your participant wellness portal, <u>www.allegeantwellness.com</u> with these Open Enrollment requirements:

- Schedule an annual wellness visit (between May 1, 2017 and April 30, 2018) from a Primary Care Physician (PCP) of your choice. Confirm your scheduled visit under the "Events" section of the participant portal.
- Update your Primary Care Physician choice (if it has changed) in the "Events" section of the participant portal.
- In addition, all employees are encouraged to participate in any personal or corporate challenge available on the participant portal or any "Lead the Way" programs offered during the year.

Information Relating to the Primary Care Physician ("PCP") Form

The development of a relationship with your PCP should provide you with a trusted clinical resource to keep you healthy. Your selection of a Primary Care Physician should come from the following types of practice:

- Family Practitioner
- General Pediatrics
- General Internist who practices solely primary care (for example a primary who practices a subspecialty such as cardiology or hematology, etc. is considered a specialist)

If you do not have a PCP you can find one by clicking on www.carefirst.com then "Find a Doctor". When searching for an actual PCP, select the option "CareFirst – Network Leasing" In addition, most hospitals such as GBMC (Patient Centered Medical Home), St. Joseph, Mercy Medical, etc. have a physician locator on their respective web sites that will assist you in finding a PCP, or you may ask someone that you trust for a reference.

It is helpful that you indicate PCP selections for anyone covered by you in the Medical Plans. Should the need arise for additional help under the healthcare plans the utilization vendor, Allegeant, may contact the PCP for coordination of care under your benefits.

You may change your PCP at any time.



What Can You Do On myAllegeant?

Get an overview of your coverage and recent claims on the "Home" screen.

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Home Coverage	& Benefits Claims A	ccess Authorization	Forms & Resource	S			
Welcome San	n!				Quick Lin	ks	
Welcome to myAllegeant, your one-stop for all your benefit information. Select from the menu choices on the top bar or click any of the links on this page for more detail on your health plan coverage.					📮 Go F	Paperless	*
Covorado Sumo	2274				🖶 Print	ID Card	
Coverage Sumn Primary Insured:	Sam Jones				Req	uest New ID Card	
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Dependents					🗜 Find	a Network Provider	*
Name	Relation	DOB					
Elizabeth Jones	Spouse	9/13/196	65	View Eligibility	Contact U	ls	
Alicia Jones	Child	5/7/2005	5	View Eligibility	Phone:	(888) 883-4458	
Daniel Jones	Child	11/9/200	07	<u>View Eligibility</u>	Hours:	Monday through Friday 8:00 am to 5:00 pm EST	
Recent Claims							
Claim Number	Service Date	Patient Nam	ne Pro	vider			
				<u>View all Claims</u>			

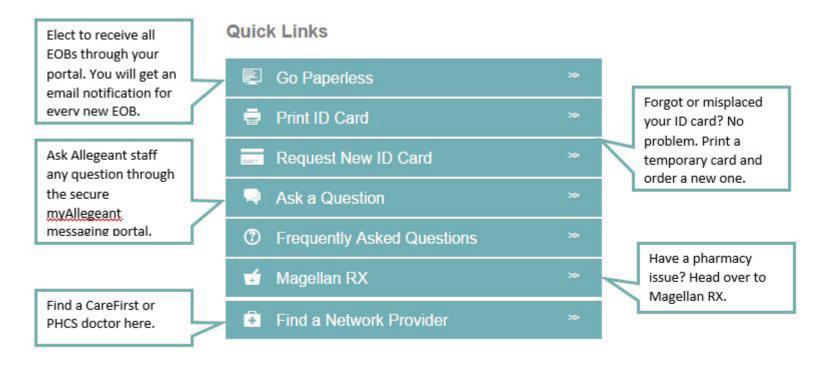


What Can You Do On myAllegeant?

Take a deeper dive into your eligibility, claims, and resources.



Navigate quickly to your other resources.





What Can You Do On myAllegeant?

See where you stand in your Deductibles and Out-of-Pocket calculation.

my Allegeant				You are currently logged in as: Sam Jone <u>Messages (4)</u> Profile Logout	
Home Coverage & Benefits C	Claims Access Authorization	Forms & Resources			
Home > Eligibility > Sam Jones					
Click here if you have a question about y	our Coverage & Benefits				
Print View					
Member					
Member Name:	Sam Jones	Group Name	:	Demo Group	
Member ID:	66666666600	Group Numb	er:	300	
Status:	Full-Time Active Employee				
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MEDICAL - MEDICAL					
Current Benefit Effective Date 01/01/	2009	Termina	tion Date 12/31/9999	Tier	
Plan					
Deductible and Out-of-Pock	et Amounts for Curren	t Plan Year			
Family - In Network		nt Applied	Maximum Amount	Date Range	
MED Coinsurance In-Network	\$14.62		\$1,000.00	07012016 - 06302017	
Family - Out Of Network	Amou	nt Applied	Maximum Amount	Date Range	
MED Deductible Out-Of-Network	\$1,007	\$1,007.50 \$1,800.00		07012016 - 06302017	
MED Out of Pocket Out-Of-Network	\$200.0	0	\$3,000.00	07012016 - 06302017	
Deductible and Out-of-Pock	et Amounts for Previo	us Plan Year			
Sam - In Network		nt Applied	Maximum Amount	Date Range	
MED Coinsurance In-Network	\$100.0		\$500.00	07012015 - 06302016	
MED Deductible In-Network	\$300.0		\$300.00	07012015 - 06302016	
Family - In Network	Amou	nt Applied	Maximum Amount	Date Range	
MED Out of Pocket In-Network	\$200.0		\$1,000.00	07012015 - 06302016	
Listed above are amounts applied for the current pla	an vear for deductibles and out-of-pocket	If no amounts are listed, then th	e member has no amounts to dat	e applied to the deductible or out-of-pocket	
Benefit Summary Information			a manual to another to det		
-	full Summary Plan Description				

Please contact your Benefits Department to obtain a full Summary Plan Description.

Eligibility and claim data is updated every Saturday.



myAllegeant Registration Instructions

myAllegeant

Allegeant is pleased to announce a new selfservice online tool. The service is HIPAA compliant concerning patient privacy and gives online access to benefit information and services. Take a minute to sign up and review the exciting online services now available! To sign up for a user account, visit www.myallegeant.com.

myAllegeant Login

Login Username			
Password			
SUBMIT			
Forgot your username or password?			
Need a username and password? Proceed to our sign up process.			

How do I create an account?

Once on the Login screen, select the **Proceed** to our sign up process link.

#1 License Agreements

Read the License Agreement and Agree to proceed.

#2 Verify Information

Follow the simple instructions to complete the form as it relates to you. You will need to enter your Member ID (exactly how it appears on your ID card), First Name, Last Name, Date of Birth, and Zip Code in order to establish a user account. Click on Next to continue the Sign-up process.

#3 Create your username and password

Use a username and password that only you will know. Also indicate hint questions and answers, so that your password can be retrieved by you, should you forget it in the future. Usernames must start with a letter and must be at least 3 characters in length. An email address is required. Passwords must contain 1 letter and 1 number and 1 special character and must be at least 8 characters in length. Click on Next to proceed.

#4 Click on Finish to complete the Sign-up process

If the information displayed is NOT correct, select the Previous button and make corrections. Once you confirm the information displayed is correct, select the Finish button to enter the website.

myA	llegeant					
Step 4 of 4						
Registration Com	opiete					
Your registratio	on is complete. Please confi	n the information below is	s correct and press the	"Finish" button to finaliz	e the process	
Member Informa	ation					
Your Name Ad	dress					
	01 Southern Circle rkland, TX 17960					
Account Inform	ation					
Username	Email Address					
	cant_test@allegeant.net					

Once the sign-up process is complete, you may enter the username and password you've established when you go to the Login screen in the future.

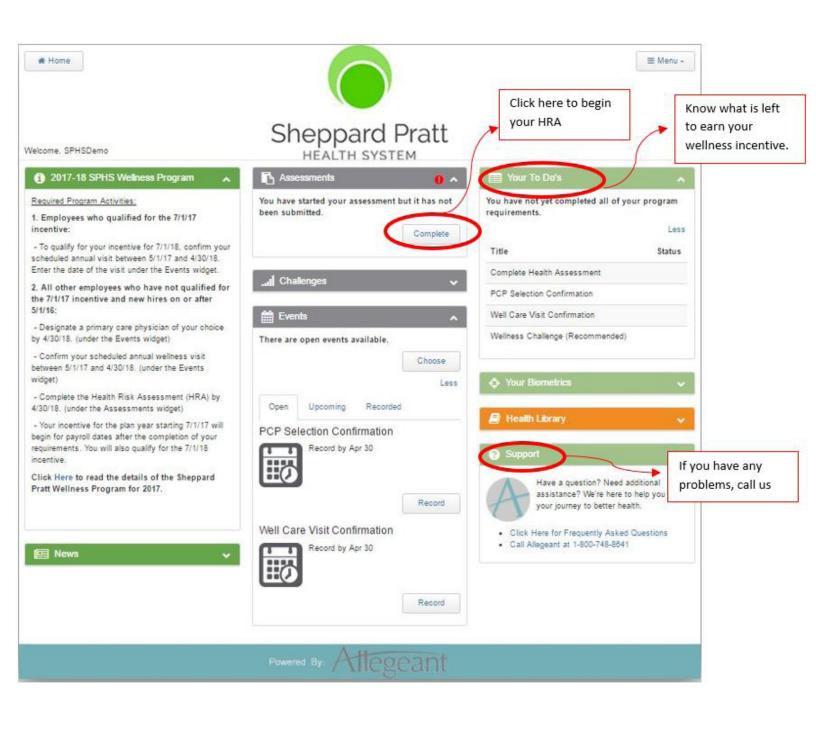
Questions?

Please call Allegeant Customer Service 1-800-793-9403.



How Do You Use AllegeantWellness.com

On a PC:





How Do You Use AllegeantWellness.com?

On a Mobile Phone:

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Sign onto the Allegeant Wellness Portal

Go to www.AllegeantWellness.com

Company ID: SPHS

Employee ID: 6 Digit Employee ID Number

Allegeant Accountable Care Solutions						
The second secon	Returning Users If your company does not use Employee ID this could be your Insurance card number or last 5 digits of your social security number Spouse Employee ID = Employee's ID number + Spouses Birthdate. Example: if the Employee ID is 12345 and the spouses birthdate is August 1 1955 then the Spouses Employee ID is 1234508011955 Company ID Employee ID Password Forgot password?					
	First Time Users Please click "Register" to begin your registration process. Register					

Need additional assistance? Click here

Questions? Please call Customer Service 1.800.748.8641