

A Quick Look at Your Health Plan

Macon Water Authority

Group #16134



When you enroll with Meritain Health, you're taking the next step towards a healthier, more balanced you.

It's important for you to understand how your health plan works. This way, you can make the changes you want in your health and in your life.

Get the support you need for a healthy balance

Chances are, you try every day to keep a healthy balance in your life. But time can get away from you, or you might put other details first. That's why we're here: to help you focus and to support you each step of the way. You can think of your healthcare benefits as your resource to protect your body, mind and spirit.

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www.meritain.com

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Benefit Highlights

Support for your health journey

Your employer wants you to get the best, most appropriate care, when and where you need it. That's why your plan includes the extra expertise of **Meritain Health's Medical Management program**. The Medical Management nurses are like personal health consultants who can help you make decisions about certain types of care you and your doctor may be considering. Registered nurses review treatment plans, then help to assure that you get the right treatment in the right setting, when you need it.

Some of these services include:

- Before admission to the hospital for elective or non-emergency services
- Within 48 hours (two working days) after an emergency or urgent hospital admission.
- Before elective inpatient, outpatient or ambulatory surgery.
- Before inpatient substance-abuse treatment or treatment for a mental health disorder.
- Before entering an extended-care, rehabilitation or skilled-nursing facility.

Consult your summary plan description for a complete listing of healthcare services that require precertification with a medical management nurse.

Nationwide provider access at a discount

When you and your family seek healthcare services, you have access to Aetna's broad national provider network of healthcare providers and facilities. Aetna's network contains more than 664,000 participating physicians and ancillary providers, with 5,667 hospitals.¹ When you visit providers in the Aetna network, you will receive services at strong, negotiated rates, helping you to save on the cost of healthcare.

¹ <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetnafacts.html>

Locate your preferred providers

With Aetna's comprehensive provider participation, many of your preferred doctors may already be in the Aetna network. To verify whether or not a doctor or healthcare facility participates, visit <http://www.aetna.com/docfind/custom/mymeritain/>.

Vision discount program

To lead your busy life, you need to protect your vision, so your benefit plan includes a vision care discount program through **VSP**. This voluntary program provides vision care discounts on eye exams, eyeglasses and contact lenses. To obtain your discount, visit any participating VSP vision care provider and show your Meritain Health ID Card. Your vision discount will be applied at the time of your visit. To locate a participating VSP provider, go to www.vsp.com.



Benefits Summary

	IN-NETWORK	OUT-OF-NETWORK
MAJOR MEDICAL		
Deductible (Ded)	\$750/Individual \$2,250/Family	\$1,500/Individual \$4,500/Family
Out-of-Pocket Maximum (Including Deductible, Copayments & Coinsurance)	\$7,150/Individual \$14,300/Family	Unlimited Unlimited
Co-Insurance	80%	70%
PREVENTIVE CARE	100%, Deductible Waived	Not Covered
PHYSICIANS OFFICE VISITS	\$25 per visit up to \$400, then 20% after Deductible	70% after Deductible
SPECIALIST OFFICE VISITS	\$35 copay per visit up to \$400, then 20% after Deductible	70% after Deductible
URGENT CARE	\$75 per visit, Deductible waived	70% after Deductible
EMERGENCY ROOM	\$250 per visit and 20%, Deductible waived	
HOSPITAL INPATIENT CARE	80% after Deductible	\$500 confinement Deductible, 70% after Deductible
HOSPITAL OUTPATIENT CARE	80% after Deductible	70% after Deductible
PRESCRIPTION DRUG CARD		
Retail (31 days supply)	Generic	\$10
	Preferre	\$35
	Non-Preferred	\$55
	Specialty	\$55
Mail Order (up to 90 days supply)	Generic	\$25
	Preferre	\$87.50
	Non-Preferred	\$137.50
		N/A
		N/A
		N/A

Your ID Card

The final step toward better balance and better living

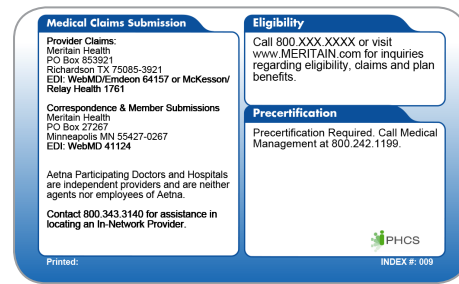
Your Meritain Health ID Card will be on its way to you soon. The card shows Meritain Health as your health plan administrator. Keep it in your wallet and carry it with you.

Sample ID Card

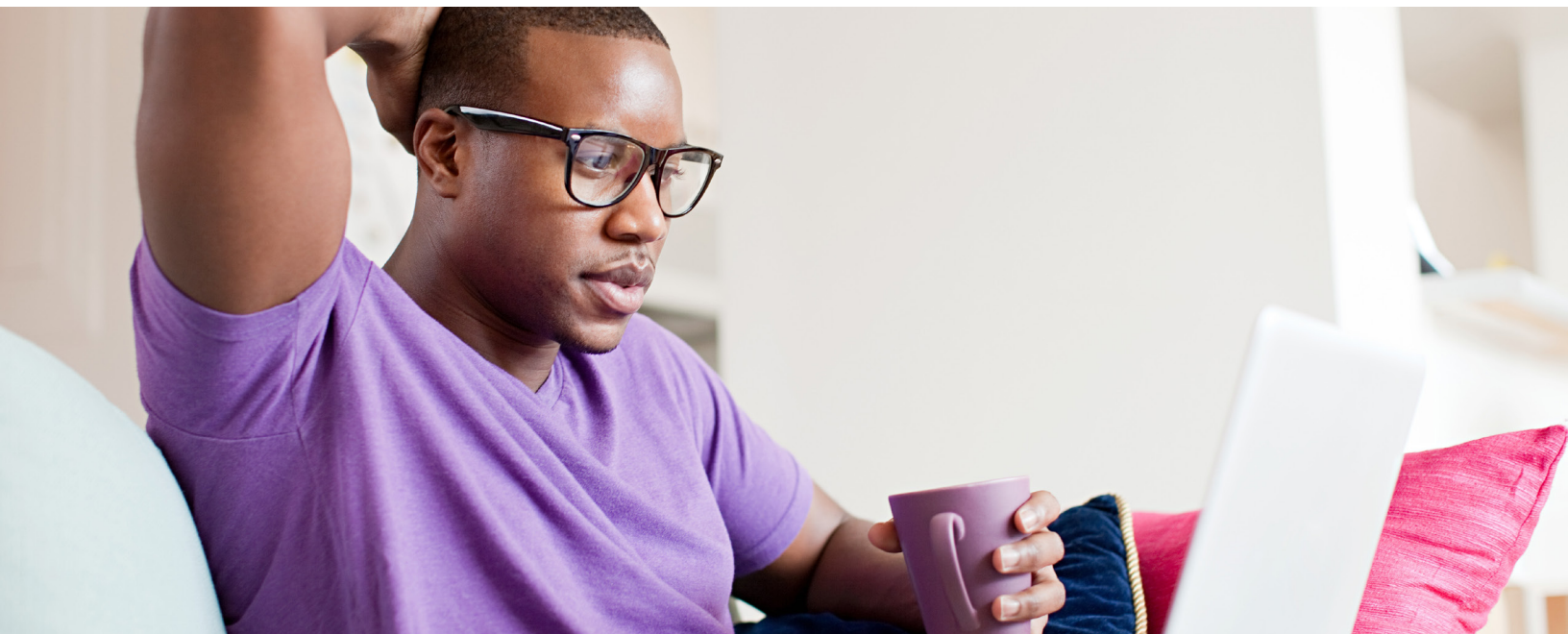
Card front



Card back



- Your healthcare plan includes a network of providers you can visit for healthcare services. When you visit providers in this network, you will receive the best service rate. Call the provider information number for participating providers.
- Your name, identification number, medical group number and your group name, are used to identify you and your covered dependents' benefits.
- Your medical copays are listed for you and your providers.
- Your pharmacy coverage information is listed on the front of your card, and includes the Scrip World customer service number and prescription copays.
- Please ensure that you precertify with medical management, if required.
- All claims should be submitted to Meritain Health at the address listed on the back of your card.
- You or your provider can call Meritain Health to verify eligibility of benefits or check on your claims status.
- You can call for information on a doctor or specialist who is close to you and serves your specific needs.



Convenient Tools and Resources

Your personalized member website

Once enrolled as a Meritain Health member, you will have access to the **Meritain Health Member Portal**. When you log in, you'll find everything you need to know about your benefits—from eligibility, to enrollment, to what's covered. It's another way we're working with you to help you get the most from your benefits—so you can live a life that's balanced and informed.

Registration for the member website is easy

If you're already registered to access your online account, simply enter www.meritain.com into your browser and login from the homepage.

If you're not yet registered, it's OK. Registration is an easy three-step process.

- 1 Go to www.meritain.com. Then, in the top right corner, click *Register*.
- 2 Next, select *Member* under *I am a* and enter your group ID. You can find your group ID on the front of your member ID Card. (If you are new to the plan, you will soon receive your member ID Card in the mail.) Then, click *Continue*.
Please note: you may set up a login for yourself, as well as any children under age 18 who are covered by your plan. For privacy purposes, your spouse and dependents over the age of 18, covered by the plan, must each establish logins to access their individual information.
- 3 You will need to fill in your:
 - Group ID (located on your member ID Card)
 - Member ID (located on your member ID Card)
 - Date of birth • Name • Zip code • Email address

A username will be provided to you. After you create a password and confirm your email address—you're done! You'll automatically be logged into your new Meritain.com account. The next time you log in, just use the same username and password from Step 3.

Members have the right to ask their health plan to place restrictions on (i) the way the health plan uses or discloses their PHI for treatment, payment or healthcare operations; and (ii) the health plan's disclosure of their PHI to persons who may be involved in their healthcare or payment thereof (e.g., family members, close friends).

Important plan contacts

What do you need help with?

- ▶ **My medical benefits**
Meritain Health Customer Service
1.800.925.2272 | www.meritain.com
- ▶ **The Aetna Choice® POS II provider network**
Aetna provider line
1.800.343.3140
www.aetna.com/docfind/custom/mymeritain
- ▶ **My prescription drug benefits**
Scrip World Customer Service
1.866.475.7589
- ▶ **Precertification**
Meritain Health Medical Management
1.800.242.1199
- ▶ **My enrollment or benefit elections**
- ▶ **Enrolling in COBRA benefits**
Macon Water Authority
human resources representative
1.478.464.5646

Notes