

**IBEW Local No. 640 and Arizona
Chapter NECA Health and Welfare
Fund**

FAQ July 1, 2015 Benefit Changes



What is changing on July 1, 2015?

Answer:

- Cigna Medical Plan OAP Network (replacing Blue Cross Blue Shield of Arizona)
- Cigna Medical Administration (replacing Zenith American Solutions)
- Cigna Utilization Management Program (Replacing American Health Group)
- Cigna Prescription Drug Program (Replacing Sav Rx)
- Cigna Behavioral Health Program (Replacing Value Options)
- Cigna Disease Management Program (Replacing Nuturhealth)

What is NOT changing:

Answer:

- Delta Dental
- EAP through Value Options
- Plan Administration and eligibility are still with Zenith American Solutions

What is the new Cigna account or group number?

Answer: Effective July 1, 2015:

- Cigna group account #: 3338797
- Claim Address for medical claims is:
 - CIGNA Healthcare, P.O. Box 182223, Chattanooga, TN 37422-7223
 - www.mycigna.com

Is there a resource to answer member's questions before July 1, 2015?

Answer: For questions about Cigna coverage and enrollment, call 24/7 at 800.564.7642

What is the name of the new CIGNA Medical Network?

Answer:

Plan A - Active and Early Retirees will be given a choice: Cigna Open Access Plus (OAP) or LocalPlus.

- The Cigna LocalPlus Plan features a lower deductible, higher coinsurance, and lower out-of-pocket maximum.
- The Cigna LocalPlus Plan includes a network with access to over 3,800 providers in Greater Phoenix area, Cigna Medical Group (CMG), Banner Health Network, Scottsdale Lincoln Health Network, and Scottsdale Health Partners.
- The Cigna OAP Plan includes a network with access to more than one million provider locations nationwide
- Across the state of Arizona the Cigna OAP plan offers access to over 13,000 Primary Care Physicians, 34,000 specialists, and 122 hospitals. The benefits under the Cigna Open Access Plus (OAP) Plan feature a higher deductible, lower coinsurance, and higher out-of-pocket maximum.

Plan B Participants will be enrolled in the LocalPlus plan.

- The Cigna LocalPlus Plan features a lower deductible, higher coinsurance, and lower out-of-pocket maximum.
- The Cigna LocalPlus Plan includes a network with access to over 3,800 providers in Greater Phoenix area, Cigna Medical Group (CMG), Banner Health Network, Scottsdale Lincoln Health Network, and Scottsdale Health Partners.

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Over age 65 Retirees will access the Cigna Open Access Plus network supplement to Medicare. Because Medicare pays primary for over age 65 Retirees, they get the enhanced benefit plan offered under the LocalPlus plan to Active participants.

- The Cigna OAP Plan includes a network with access to more than one million provider locations nationwide
- Across the state of Arizona the Cigna OAP plan offers access to over 13,000 Primary Care Physicians, 34,000 specialists, and 122 hospitals. The benefits under the Cigna Open Access Plus (OAP) Plan for Over age 65 Retirees feature a lower deductible, higher coinsurance, and lower out-of-pocket maximum.
- Dependents of Over age 65 Retirees that are not yet eligible for Medicare (i.e. under age 65 spouses or dependent children) will be given a choice between the Cigna Open Access Plus Plan or LocalPlus Plan.

Do Members have to use a Cigna Network Pharmacy and will there be Cigna Home Delivery Pharmacy?

Answer:

- As part of the fund plan members will need to use a Cigna network pharmacy to receive the in-network pricing. Cigna's pharmacy network includes over 62,000 retail pharmacies nationwide.
- Cigna Home Delivery Pharmacy is also provided as another way for members to save money on maintenance drugs. Using Cigna's Quickswitch members make one call and Cigna Pharmacy will do the rest.

Plan Feature (In-Network)	Current		Cigna LocalPlus Plan		Cigna Open Access Plus (OAP) Plan	
Deductible (per calendar year) – Individual	\$500		\$250		\$1,250	
Deductible (per calendar year) – Family	\$500 per person		\$500		\$2,500	
Plan Coinsurance	75%		80%		70%	
Out-of-Pocket Maximum - Individual	\$6,600		\$4,400		\$6,000	
Out-of-Pocket Maximum – Family	\$13,200		\$12,000		\$12,700	
Preventive Care	100%		100%		100%	
Office Visit / Specialist	75% after deductible		80% after deductible		70% after deductible	
Diagnostic Procedures	75% after deductible		80% after deductible		70% after deductible	
Emergency Room Services	\$200 copay plus 75% after deductible		\$300 copay after deductible		\$300 copay after deductible	
Urgent Care	75% after deductible		\$100 copay after deductible		\$100 copay after deductible	
Hospital – Inpatient	\$200 copay plus 75% after deductible		\$200 copay, plus 80% after deductible		\$200 copay, plus 70% after deductible	
Surgical – Outpatient	75% after deductible		80% after deductible		70% after deductible	
Prescription Drugs (copays)	Retail	Mail	Retail	Mail	Retail	Mail
Generic	\$10 or 10%	\$20	\$10 or 10%	\$20	\$10 or 10%	\$20
Preferred Brand	\$20 or 20%	\$40	\$20 or 20%	\$40	\$20 or 20%	\$40
Non-Preferred Brand	\$50 or 50%	\$90	\$50 or 50%	\$90	\$50 or 50%	\$90

Will a member's deductibles have to start over or will the accumulated deductible amounts continue?

Answer: Members accumulated deductible dollars amounts will continue from wherever they are currently. Members will NOT have to start over on your deductibles.

What are the website address and/or the toll free telephone number for looking up doctors and hospitals that are participating in the CIGNA OAP Network?

Answer:

Cigna LocalPlus Plan: To locate a Cigna provider in the Cigna LocalPlus Plan:

- Visit Cigna's web site at: www.cigna.com.
- Click on "Find a Doctor" at the top of the page.
- Click on "If your insurance plan is offered through work or school"
- Enter your location, then click on "Pick" in the pink box under Select a Plan
- Select "LocalPlus Network" and then click "Choose"
- Type in the Provider's Name or keyword then click "Search"

Cigna Open Access Plus (OAP) Plan: To locate a Cigna provider in the Cigna Open Access Plus (OAP) Plan:

- Visit Cigna's web site at: www.cigna.com.
- Click on "Find a Doctor" at the top of the page.
- Click on "If your insurance plan is offered through work or school"
- Enter your location, then click on "Pick" in the pink box under Select a Plan
- Select "Open Access Plus (OAP)" and then click "Choose"
- Type in the Provider's Name or keyword then click "Search"
- Or Call 800.Cigna24 (800-244-6224)

Cigna Prescription Drug Program: To locate a Cigna Network Pharmacy:

- Visit Cigna's web site at: www.cigna.com.
- Click on "Find a Doctor" at the top of the page.
- Click on "If your insurance plan is offered through work or school"
- Click on "Hospital, Pharmacy Or Facility"
- Enter your location (you do not have to pick a plan), Type in the pharmacy name (example: CVS, Fry's). Select from the list of choices.
- Or under "Popular Searches", click on "Pharmacies" for a list of all pharmacies.

Remember, effective July 1, 2015 BlueCross BlueShield of Arizona is no longer the Fund's network provider and as of this date participants must use a Cigna Provider to obtain in-network benefits.


What are their differences in the current PPO and the CIGNA OAP Network?

Answer: Members will have the same freedom of provider choice as they do with the current PPO program.

- Members will not need a referral to see a specialist and they will not need to select a primary care physician (PCP).

How do I find a Primary Care Physician if I don't have one?

Answer: We encourage members to establish a relationship with a Primary Care Physician (PCP) who will get to know them and their health risks and opportunities, help coordinate care to get them well, and serve as their personal health advocate.

- With the Cigna OAP network, look for the Cigna Care Designation to find top-performing doctors – and save an average of 16% on treatment costs.
- When members use Cigna's online directory of doctors, they'll find these top-performing doctors shown with a special Cigna Care Designation symbol 

- **Cigna Medical Group (CMG):** Effective July 1st, Phoenix area participants will also have access to the Cigna Medical Group (CMG).
 - Cigna Medical Group is one of the Valley's largest multispecialty group practices with 23 locations and integrated services.
 - Find a CMG doctor or pediatrician in the Cigna directory or visit www.cignamedicalgroup.com.

Will there be new Medical ID cards?

Answer: New Medical ID Cards will arrive in the mail around the effective date of July 1st.

- This card is not valid until July 1st.
- Members will need to show their new ID card on and after the July 1st, 2015 effective date
- Discard the old PPO ID card.

What is the Cigna phone number?

Answer:

- 800.Cigna24 (800-244-6224)
- Effective as of July 1, 2015
- Cigna is open 24 hours a day, 7 days a week, even on holidays.

What is the phone number to pre-certify an inpatient or outpatient service, refer someone to case management, or access Cigna's 24-Hour Nurse Line?

Answer:

- 800.Cigna24 (800-244-6224)
- Effective as of July 1, 2015
- Cigna is open 24 hours a day, 7 days a week, even on holidays.

What is the phone number if a member or provider wants to pre-certify for inpatient and secure pre-certification of Outpatient procedures?

Answer: 800.Cigna24 (800-244-6224)

What is the phone number to call if a member or provider wants to secure pre-certification for Outpatient CT Scans, MRI and PET Scans?

Answer: 800.Cigna24 (800-244-6224)

What if a provider wants to join the Cigna OAP network?

Answer: Call 1.800.88CIGNA

What is the phone number to call for transition of care for home-based care - durable medical and respiratory equipment (DME), home health care, and home infusion therapy?

Answer: call the CareCentrix Transition Team: 866.776.4617

- For new service requests and/or ongoing supply needs call CareCentrix: 1.877.466.0164

What new Cigna support and wellness programs are now available to participants?

- **Personal Website** –At myCigna.com members can access their personal information easily, quickly and confidentially anytime day or night (begins July 1, 2015).
 - Manage and track claims
 - View ID card information
 - Find doctors and compare cost and quality ratings
 - Review coverage
 - Track account balances and deductibles
 - Refill prescription drugs online and check order status with Cigna Home Delivery PharmacySM
 - Compare prescription drug prices at thousands of pharmacies in our network
 - Locate accurate and timely health information

- It's easy to set up.
 - Visit myCigna.com or download the myCigna Mobile App today:
 - Select "Register"
 - Members enter their name, address and date of birth
 - Confirm their identity with a Cigna ID number, Social Security number, or with the myCigna security questionnaire
 - Create a user ID and password
 - Review then select "Submit"

- **24 Hour Health Information Nurse Line** (Beginning July 1, 2015)
 - Even in the middle of the night or on weekends, members can call the 24-Hour Health Information Line to talk with a nurse
 - Call about a child's fever, pain that is getting worse, or about an injury
 - Nurses are there to help with care options, treatment alternatives, home care remedies, etc.
 - They will also help find a local urgent care provider if that level of care is required.
 - If a member has a questions about an illness or other diagnosis such as: cancer, diabetes, low back pain, high blood pressure, etc., they can call a CIGNA Nurse who can assist with their questions.
 - Call 800.Cigna24 (800-244-6224)
 - Select "Customer" , be prepared to type or say an member ID number from the ID card

- **Healthy Pregnancy Healthy Babies** – 1.800.615.2906
 - This free program helps to ensure the best health outcomes for moms and babies.
 - Self-referral program – Cigna's Healthy Pregnancies, Healthy Babies® respects the privacy of expecting women by giving them the choice to enroll in the program
 - Participant receives:
 - \$250 Incentive for calling during the 1st trimester
 - \$125 Incentive for calling during the 2nd trimester
 - Guidelines for a healthy pregnancy and baby
 - Information on important pregnancy health issues
 - Information on prenatal care from the March of Dimes
 - A list of informative online and telephone resources
 - 24 hour toll-free access to registered nurses

- **Health Advisor** - 800.Cigna24 (800-244-6224) - Effective as of July 1, 2015
 - Members now have access to nurses, coaches, nutritionists and clinicians – who help find health solutions and provide information
 - Find online educational information on hundreds of health topics.
 - Members may partner with a health advocate to take a more active role in their health
 - Discuss health assessment results and learn how to reduce health risks.
 - Maintain better eating and exercise habits, receive support and encouragement in setting and reaching health improvement goals.
 - Better manage conditions, including high blood pressure, high cholesterol and more.

- **Chronic Condition Support:** If a members have a chronic condition such as asthma, heart disease or diabetes they can also work with Cigna to:
 - Create a personal care plan, help to understand medications or doctor's orders
 - Identify triggers that affect their condition.
 - Learn what to expect if they need to spend time in the hospital.
 - Get unbiased advice on treatment options so the member and their doctor can make decisions that meet their health needs and work best for them.

- 16 chronic conditions confidentially covered!! Previously the plan only covered three chronic conditions!
 - Call the number on the back of their ID card or call directly at **(855) 246-1873**, online information is available at **mycigna.com**
- **Lifestyle Management Programs – Stress, Tobacco, Weight Management**
 - Cigna Lifestyle Management Programs can help members become the person they want to be. Each program is easy to use, available where and when they need it, and is always at no cost.
 - Weight Management – Manage their weight using a non-diet approach.
 - Tobacco – Develop a quit plan to get and stay tobacco-free.
 - Stress Management – Understand the sources of stress and learn how to cope.
 - Use the program online, over the phone – or both.
 - 800.Cigna24 (800-244-6224) - Effective as of July 1, 2015
 - Or enroll via myCigna.com
- **Healthy Rewards - Discounts on Services & Products that Improve Health** - We are pleased to announce that members now have access to discounts on health and wellness services. Simply call **1.800.558.9443** for a list of participating providers. Make sure to present an ID card to receive the discount. Members can save money on the following:
 - Over 15,000 fitness facilities including major chains
 - A network of more than 27,000 chiropractors, acupuncturists, massage therapists, and registered dieticians
 - Weight management programs (including some of the industry's most popular ones)
 - Tobacco cessation programs
 - Vision, hearing, and LASIK correction discounts