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**A health and wellness newsletter
from UnitedHealthcare**
Special Edition



Special Edition

Connection



Dear State Health Benefit Plan (SHBP) Participant:

I would like to thank you for entrusting UnitedHealthcare with the administration of your health care benefits and your family's important health and wellness needs in 2008. We look forward to providing you with convenient and comprehensive information, tools and resources to allow you to achieve your health care goals.

Our focus is on important details so you are able to make the most of your benefits and important information is also included:

PPO and Indemnity Plan Pharmacy Changes – UnitedHealthcare began the administration of the pharmacy benefits for the PPO and Indemnity programs January, 1, 2008. As with any major implementation, we experienced some transition challenges and we apologize for any confusion or inconvenience you may have experienced.

Prescription Drug Lists (PDL) - The major change for the 2008 SHBP PPO, PPO Consumer Choice and Indemnity PDL is Prevacid® Capsule which moved to Tier 3. Prevacid Solutab is on Tier 2 and is an alternative you may want to discuss with your doctor.

When selecting a medication, you and your doctor should consult the UHC PDL for your plan. Tier 1 medications are the most affordable tier option. The PDL is subject to change so please check www.dch.georgia.gov/shbp_plans or www.myuhc.com or call the phone number on the back of your ID card for the most up-to-date version.

You should have received a list of participating independent network pharmacies in the State of Georgia. There are more than 60,000 participating retail pharmacies including both chain and independent stores nation wide. To find participating retail pharmacies near you or to learn more about your pharmacy benefit and medications

- Visit www.myuhc.com and then navigate to the pharmacy area
- Call the Customer Care number at (800) 372-5802 to use the voice-activated pharmacy locator

Notification and Step Therapy - During the pharmacy Benefit Manager transition we did experience some system errors with a small number of prior authorizations and drugs under the step therapy programs. The errors have been identified and corrected. Over 97 percent of prior authorizations were transferred correctly, but we apologize for any inconvenience if you were impacted by this.

Definity Health Reimbursement Account (HRA) Plan – Many of you chose this new option this year. The Definity HRA program is an innovative approach to health care coverage designed to put you in control of your health care decisions and spending. This new plan includes both a HRA and a Consumer Accounts Card (CAC) to access funds in your HRA.

A small number of members did not receive their CAC timely. If you paid for your prescriptions without the CAC, you will be reimbursed for any covered prescription drugs you have paid for out of pocket. These charges will be automatically deducted from your HRA remaining funds and you should have received a check by February 15, 2008. You do not have to take any steps for this to occur. We apologize for any inconvenience this may have caused.

You may reach us at (800) 396-6515 with any questions. NOTE: If your card is lost or stolen, call us immediately at 1-866-755-2648.

Undeliverable Addresses and Identification Cards – Unfortunately, thousands of State Health Benefit Plan identification cards are returned to our office each year due to out-dated addresses. To update your address:

- Active employees should complete and submit a Dependent/Miscellaneous Update form that is available online at www.dch.georgia.gov/shbp_plans to your payroll location benefit manager.
- Retired employees, please submit the following information to SHBP, P.O. Box 38342, Atlanta, GA 30303:

Name, Subscriber number from your UnitedHealthcare ID card or Social Security number, Current address, New address, Telephone number, Signature authorizing the address change

If, after reading the newsletter, you still have questions about your medical or pharmacy benefits, please refer to www.myuhc.com or contact Customer Care representatives. You will find the number on the back of your medical ID card. Your customer service and clinical experience with UnitedHealthcare is very important to our team. Please do not hesitate to contact us with feedback on how we can better serve you and your family. Thank you for choosing UnitedHealthcare and here's wishing you a happy & healthy 2008!

Sincerely,

Dan Ohman
 President and Chief Executive Officer
 UnitedHealthcare of Georgia



Reminder for Medicare Part D Members

To ensure proper processing, please present both your Medicare D ID card and UnitedHealthcare ID card to the pharmacist. The pharmacy will enter the below information for Medicare D members



Rx Group: UHEALTH

BIN: 610031

Processor Control Number: MEDDCOBSEG

- If you have problems getting your prescriptions, please call the Customer Services number on the back of your UnitedHealthcare ID card or your pharmacist can contact Pharmacy Service at 800 922-1557.
- If you have enrolled in the Definity HRA and also have Medicare coverage, please present your Consumer Accounts Card (CAC) along with your Medicare D and UnitedHealthcare identification cards.
- If you have experienced any difficulty in getting your prescriptions reimbursed or if you have questions about your pharmacy benefits, please contact us at 800 396-6515. We want to ensure you are receiving your medications without unnecessary delays.

Annual Coordination of Benefits (COB) Update

Every 12 months UHC requests COB verification from SHBP participants who cover their dependents under more than one group health plan. You can prevent untimely claim payment delays by updating your COB information annually either by logging into www.myuhc.com and inputting your information or by contacting our Customer Care representatives at the number provided on your ID card. SHBP plans coordination of benefits policy states that COB will not exceed the amount that would be available under the SHBP plan if no other coverage exist.

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- Extra Programs
- Coverage Documents
- How the Plan Works
- Persons Covered**

Tools

- Treatment Cost Estimator
- Price a Medication
- FSA Calculator
- Find a Doctor

Persons Covered

My medical plan: Choice Plus

Name	Relationship	Date of Birth	Effective Date
SCOTT SMITH	Subscriber	04/29/1968	03/01/2007

Let us know if you or your family members have other health insurance in [Coordination of Benefits](#).

Also See

- Print ID card
- Add or update Coordination of Benefits

Common Questions [more](#)

- How do I add or remove a dependent or...?
- Does the list of Persons Covered appl...?

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Done Internet

Definity HRA program

How do I activate and use my Consumer Account Card?

1. Review the terms and conditions.
2. Sign the card.
3. Call the toll-free number on the activation sticker. (Just one call activates all the cards attached to your account).
4. Begin using it one full business day after activating it.

If you have multiple cards to be used by your dependents, the cards must be signed by each dependent. To request additional cards, or for assistance, call Customer Care at 1-866-755-2648.

The Definity Health Reimbursement Account (HRA) program is an innovative approach to health care coverage designed to put you in control of your health care decisions and spending.

- The SHBP makes a contribution to your HRA at the beginning of each plan year to provide first-dollar coverage for covered medical expenses, including pharmacy. If you have used all of your HRA dollar credits, you must satisfy your deductible.
- After you have met your deductible, the plan will pay 90 percent of the negotiated expenses for network providers and 60% for out-of-network providers. You are responsible for the balance.
- If you reach your out-of-pocket maximum and use network providers, the plan pays 100% in-network of eligible medical and pharmacy expenses.
- Any unused funds in your HRA during the year will be rolled over for your use the following year provided you remain enrolled in a SHBP HRA option.

What happens if my expenses exceed my HRA funds?

If this happens, you are responsible for these expenses until you meet your annual deductible. Once met, the plan will pay 90 percent for participating providers and 60 percent for non participating providers and you pay the remainder. This is called coinsurance. Your plan includes an out-of-pocket maximum to protect you. After this maximum has been met, the plan will pay 100 percent of eligible medical and pharmacy expenses when received by in-network providers.

The Consumer Account Card (CAC) is a debit card that allows you to access funds in your HRA. You can use your CAC to pay for expenses such as pharmacy prescriptions, coinsurance and deductibles. You are responsible for making sure that the card is used only for services or items covered by your plan, at the correct amounts. Plan documents are available at myuhc.com for eligible expenses.

(continued on next page)

What if I choose not to activate my card?

Cut it up. You or the provider will be reimbursed for eligible health care expenses through our automated claims submission process as long as you have funds remaining in your HRA.

Do I use it as a “debit” card or “credit” card?

If the machine asks “debit” or “credit” at the time of purchase, hit “credit.” Even though it is a debit card, it does not require a personal identification number (PIN) for processing.

Why was my card was rejected?

- Your card has not been activated, or it’s been less than one business day since it was activated.
- The transaction is not for an eligible service or product according to your plan design.
- You don’t have enough money in your account to cover the expense.
- The card reader isn’t working properly.
- The transaction amount doesn’t match the amount you owe for a covered prescription at the pharmacy because you used a coupon or tried to purchase non-eligible items.

If you feel that your card was rejected in error, contact Customer Care at 1-866-755-2648.

How do I use my card at the pharmacy?

Present your card at the drug store to pay the amount you owe for your prescription. Sign the receipt to show your agreement with the charge and to acknowledge that you are using your card for an eligible expense. Funds will automatically be transferred from your HRA to the pharmacy as long as there are adequate funds in the account.

What if I use my card to pay for a prescription, but am also purchasing a non-eligible item, such as shampoo, at the same time?

For a transaction to work, we must match the transaction amount to the amount you owe for a covered prescription at the pharmacy. You must pay for any ineligible items separately.

Important contact information - Where to go when you want information

- **myuhc.com** Personalized tools, information and answers for managing your health care. Log on anytime 24/7 to get important benefit, claim and health information on the Internet when it is convenient for you!
- **www.liveandworkwell.com** An informative Web site with a behavioral health clinician directory, comprehensive health articles and tools, and more.
- **NurseLine Services:** 866-696-5846. Talk to a Registered Nurse 24 hours, seven days a week and access thousands of topics in the Health Information Library.
- **Care CoordinationSM** Refer to the customer service phone number on the back of your ID card.
- **Definity HRA:** 800-396-6515
- **PPO/Indemnity:** 877-246-4189
- **Choice HMO:** 866-527-9599
- **High-Deductible Health Plan:** 877-246-4195
- **Retirees:** 877-246-4190



For any claims or benefit-related questions or issues, please call the customer service number on the back of your card.