



# HealthTrends

A QUARTERLY PUBLICATION FOR PEHP EMPLOYER GROUPS

## We've Got You Covered

*Summertime is synonymous with vacation and travel. We want Members to be sure they know what to do in case of a medical emergency, or if they need healthcare while away from home. Details on [Page 6](#)*

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JUNE 2017  
VOLUME 17, NUMBER 1





# Our Greatest Strength

and the many forms that work takes. For example, we just recently turned on our new online message center. Now, members can use the message center to securely send messages to PEHP rather than just receive them. In a similar vein, we are creating a host of new messages to coincide with certain life events — like when your child turns 18 or 26 and you need to know how that will affect their medical coverage.

We've also just completed some huge IT projects that are virtually invisible to anyone outside of PEHP but are already paying huge dividends.

Lastly, our people appreciate the opportunity to serve and be part of the public sector. You can't be at PEHP without making that a conscious choice. Thanks as always for the opportunity to serve you.

## Welcome Cathy Dupont

Cathy Dupont has over 20 years of experience as the health



attorney for the Legislature and is as respected as anyone in healthcare.

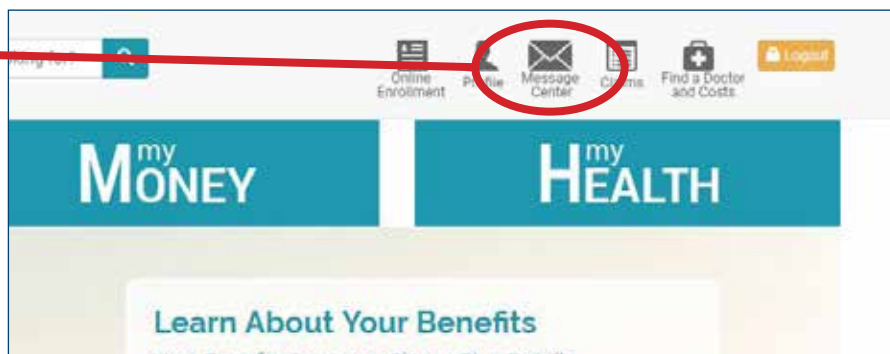
Cathy will be helping share a significant part of Chet's load and has hit the ground running. She is an outstanding addition to a very strong senior team.

## RESOURCES



### SHARE WITH YOUR EMPLOYEES

Please feel free to share the information contained in *HealthTrends* with your employees. You may reprint any of the articles for use in your own newsletters. If you would like additional information on any of these topics, or other areas of interest, please contact us.





MY BENEFITS

MY MONEY

MY HEALTH

## HEALTHCARE WHILE TRAVELING

# Planning a Vacation? Here's What to Know Before You Go

Whether you're heading to the mountains, beach, or someplace far off, don't let a medical emergency ruin your trip. Here's some tips for getting healthcare while traveling.

Use [Amwell](#), an inexpensive and convenient solution for things like sinus infections, flu, or strep throat. You can consult with a doctor 24/7 over your phone or computer. Find out more how Amwell can help you.

When Amwell won't work for your situation, use the [MultiPlan](#) / [Beech](#)

[Street](#) network to find a facility or doctor. These networks are available for you in emergencies and urgent situations while traveling or if you're living out of state and is paid at regular benefits. [Locate MultiPlan doctors and hospitals](#).

When traveling abroad you're covered for emergent and urgent care as well. This benefit works through reimbursement – you pay for the service and then submit your receipts to PEHP upon return.

### YOUR BENEFITS



#### UNDERSTANDING PREVENTIVE VISITS

PEHP generally pays in-network [preventive visits](#) at 100%. However, you'll be billed if you get additional treatment or services at your preventive visit. An "additional service" could be something as minor as a discussion about a past or current condition. Ask your doctor how your visit will be billed; PEHP pays based on how it's billed. [See Examples and Learn More](#)







## PLANS AND NETWORKS



# Knowing the Difference Between Plan and Network

Your plan and your network aren't the same thing. Make sure you know the difference. Your plan determines how PEHP pays benefits. [The STAR Plan](#) and [Traditional plan](#) are examples. Your network determines which healthcare providers you see for the best value and most predictable costs. [Summit](#) and [Advantage](#) are examples. It's important to understand the difference. When you see the doctor, make sure to tell them your network – it's not enough to just say "PEHP."

[VIDEO: Know Your Network](#)

[Your Network and Your Money](#)

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## PHARMACY

### Formulary changes take effect July 1

PEHP's Preferred Drug List is modified twice a year, and changes have been made for the July 1, 2017 formulary. Keep up with the most recent lists of preferred, non-preferred, specialty, non-covered medications and more [here](#).

[www.pehp.org](http://www.pehp.org)



#### PEHP VALUE OPTIONS

[PEHP Value Options](#) include outstanding healthcare providers available to PEHP members at lower out-of-pocket costs.



MY BENEFITS

MY MONEY

MY HEALTH

ER OR URGENT CARE

# \$1,533 OR \$196\*?

## IT'S YOUR CHOICE

**A broken arm doesn't have to break the bank.**

It's Saturday afternoon. The kids are playing in the backyard. One falls and breaks his arm. Where you choose to take him for treatment could save you a bundle.



YOUR HEALTH



ACCESS HEALTH INFORMATION

You have the right to [see and get copies of your health information](#). Having it helps you make decisions about your health. It can help you understand and stay on track with treatment plans, find and fix errors, and contribute information to research. Consider printing and bringing your medical records with you to your doctor appointments.

	Your Doctor (Primary Care)	Urgent Care Center	Emergency Room
<b>When to Go</b>	For most non-urgent conditions when you can be seen during usual business hours.	When you need immediate medical attention, but your doctor isn't available. <b>EXAMPLES:</b> » Cold/flu symptoms after hours » Broken bones » Minor cuts and burns	For emergencies in which your life may be in danger or you're suffering severe symptoms. <b>EXAMPLES:</b> » Heart attack or stroke » Injury with severe bleeding » Drug overdose
<b>Your Cost</b>	<b>Lowest</b> Generally \$25-\$100	<b>Low</b> Generally \$35-\$150	<b>High</b> \$150-\$2,000 or more
<b>Availability</b>	Usual business hours	Seven days a week, often with extended hours	24/7

**Find an Urgent Care Center**

Go to [www.pehp.org](http://www.pehp.org) and log in to PEHP for Members to find and select medical providers.

**Sample Average In-Network Rate\***

	ER	Urgent Care
Blood Diseases	\$1,751	\$140
Burns	\$803	\$150
Circulatory Issues	\$2,201	\$136
Digestive Issues	\$2,152	\$147
Infections	\$1,307	\$153
Injuries, Poisonings	\$1,533	\$196
Respiratory Issues	\$1,493	\$146

\* For illustrative purposes only. Based on PEHP average-cost data from December 2016. Your costs may vary.

## COORDINATION OF BENEFITS

# Updated Contact Information Vital to Coordinating Benefits

**D**o you or a family member have other medical or dental insurance, besides your PEHP plan? If so, it is important to keep this information up to date with all your carriers.

You can update your information by downloading a [Duplicate Coverage Inquiry](#) from [www.pehp.org](http://www.pehp.org) or by calling our customer service department 801-366-7555.

During open enrollment make sure the information we have is still correct.

By keeping us up to date on other insurance coverage you can avoid delays or denials of claims due to coordination issues.

When PEHP is your primary insurance carrier we will pay benefits as normal, according to your employer's plan.

If PEHP is your secondary coverage, we will apply the benefits and criteria of your plan as if we were the only coverage – without exceeding what we would pay as primary or what you're responsible for after your primary plan has made their payment. This can, in many cases, reduce your balance with your medical and dental providers.

Keep in mind, though, that if you have deductibles or coinsurance that have to be paid on either or both plans you might not have 100% coverage even after all your carriers have processed the claim.

PEHP will not pay more than your benefits allow just because we are the secondary plan.

## CUSTOMER SERVICE

### Average call wait time call just 29 seconds

**M**ay is one of the busiest months for PEHP's Customer Service department, due to the number of groups in open enrollment. This May we handled 25,168 inbound calls, compared to April's total of 21,288. Despite the increase in call volume we pride ourselves on answering each call quickly and with the best possible service. Our callers experienced an average wait time of 29 seconds before speaking with a friendly Customer Service expert, and we were able to answer 85% of calls within 40 seconds.

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**Office Hours:** 8 a.m. to  
5:30 p.m.

### HealthTrends

Volume 17, Number 1  
June 2017

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You can find us on the  
web at [www.pehp.org](http://www.pehp.org)

