

## A Quick Look at Your Health Plan

### City of Fort Worth

Group #17486

**When you enroll in your health plan, 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 health care benefits as your resource to protect your body, mind and spirit.



*An Aetna Company*

# How Meritain Health® and Accolade Work Together to Support You

## Working together for you

When asked, “Who is your health insurance carrier?” simply reply your coverage is through Meritain Health, with the Aetna Choice Point of Service (POS) II network. Accolade is also available every step of the way to help you navigate the health care system. Together, we work behind the scenes to ensure your best overall member experience. Here is how we partner for you:



# Your Health Care Journey



## You receive your ID card in the mail

- Your ID card lets your doctor know your coverage details. It also gives important information for how to use your benefits. Your card includes the Aetna logo—Aetna manages your provider network, Aetna Choice Point of Service (POS) II. This is a group of doctors available to you when you need care.
- If you're wondering where to submit your claims, your card includes Meritain Health submission information—Meritain Health handles your claims processing.
- Show your new ID card to your doctor's office at your next visit, and let them know your coverage has changed.



## You have a question about your benefits

- Your Accolade Health Assistant is available for all your benefit-related questions! You can contact your Accolade Health Assistant at **1.833.909.2353** for assistance with questions such as:
  - When and how do I precertify an upcoming procedure?
  - I got married—how will my coverage change?
  - I had a baby—what do I need to do?
  - I lost my ID card—how can I get a replacement?
  - What is my annual deductible?
  - What services are covered under my benefits plan?
  - How do I log in to my benefits portal?



## You need to schedule your annual physical

- To find out if your doctor is in your network, you can search right online through the Aetna Docfind® site at: **member.accolade.com**.
- If you need help finding a doctor in your network, no problem! Accolade is available to you for help finding a doctor, hospital or health care provider. You can contact your Accolade Health Assistant® at: **1.833.909.2353**.
- When your doctor's office asks who your health insurance is with, just let them know it's Meritain Health with the Aetna Choice POS II network. Then, show the office your ID card so they know to submit your claims to Meritain Health.



## You have an ongoing medical condition

- If you need support with a chronic condition, you can contact your Accolade Health Assistant. They will provide you with guidance and health tips to help you manage your health. You can reach them at: **1.833.909.2353**.



## You need to submit a claim for a health care service you received

- Your doctor should handle this for you, but if for any reason you need to submit a claim on your own, you will need to send it to Meritain Health at the following address:  
Meritain Health  
P.O. Box 853921  
Richardson, TX 75085-3921

# Benefits Summary

		Health Center Plan		Consumer Choice Plan	
		IN-NETWORK	HEALTH CLINIC	IN-NETWORK	HEALTH CLINIC
<b>MAJOR MEDICAL</b>					
<b>Deductible</b>		\$1,500/Individual \$3,000/Family	\$1,500/Individual \$3,000/Family	\$2,800/Individual \$5,400/Family	\$2,800/Individual \$5,400/Family
<b>Out-of-Pocket Maximum</b> (Including Deductible, Copayments & Coinsurance)		\$6,000/Individual \$12,000/Family	\$6,000/Individual \$12,000/Family	\$6,550/Individual \$13,000/Family	\$6,550/Individual \$13,000/Family
<b>Coinsurance</b>		80%	80%	80%	80%
<b>PREVENTIVE CARE</b>		100%, Deductible Waived	100%, Deductible Waived	100%, Deductible Waived	100% Deductible Waived
<b>PHYSICIANS OFFICE VISITS</b>		\$60 copay	\$0	20% coinsurance	20% coinsurance up to \$60 maximum
<b>TELADOC</b>		\$0	N/A	20% coinsurance, Deductible Waived	N/A
<b>SPECIALIST OFFICE VISITS</b>		\$75 copay	N/A	20% coinsurance	N/A
<b>URGENT CARE</b>		\$75 copay	N/A	20% coinsurance	N/A
<b>EMERGENCY ROOM</b>		\$300 copay	N/A	20% coinsurance	N/A
<b>DIAGNOSTIC TEST and IMAGING</b>		20% coinsurance	N/A	20% coinsurance	N/A
<b>DURABLE MEDICAL EQUIPMENT</b>		20% coinsurance	N/A	20% coinsurance	N/A
<b>HOME HEALTH CARE</b> 60 visits per calendar year		20% coinsurance	N/A	20% coinsurance	N/A
<b>HOSPICE</b> 360 days per lifetime		20% coinsurance	N/A	20% coinsurance	N/A
<b>REHABILITATION SERVICES</b> occupational, physical and speech therapies combined 60 visits per calendar year		\$15 Airrosti copay \$60 copay all others	N/A	15% coinsurance Airrosti 20% coinsurance all others	N/A
<b>SKILLED NURSING CARE</b> 60 days per calendar year		20% coinsurance	N/A	20% coinsurance	N/A
<b>HOSPITAL INPATIENT CARE</b>		20% coinsurance	N/A	20% coinsurance	N/A
<b>HOSPITAL OUTPATIENT CARE</b>		20% coinsurance (there is no charge and the deductible is waived for certain surgeries through SurgeryPlus)	N/A	20% coinsurance (there is no charge after deductible for certain surgeries through SurgeryPlus)	N/A
<b>PRESCRIPTION DRUG CARD</b>		Separate RX Deductible \$100/Individual or \$200/Family All tiers 20% coinsurance with:			
Retail (31 days supply)	Generic	\$10 min / \$30 max	N/A	20% coinsurance	N/A
	Preferred	\$30 min / \$50 max	N/A	20% coinsurance	N/A
	Non-Preferred	\$50 min / \$75 max	N/A	20% coinsurance	N/A
Mail Order (up to 90 days supply)	Specialty	\$200 max	N/A	20% coinsurance	N/A
	Generic	\$25 min / \$50 max	N/A	20% coinsurance	N/A
	Preferred	\$75 min / \$125 max	N/A	20% coinsurance	N/A
	Non-Preferred	\$125 min / \$175 max	N/A	20% coinsurance	N/A
<b>This is a brief outline of your benefits. There is no coverage when using Out-of-Network providers except for emergencies requiring immediate medical attention. It is not a Summary Plan Description or intended to replace the Schedule of Benefits contained within the Plan Document. If any provision is inconsistent with the language of the Plan Document, the Plan Document will govern.</b>					

# Your Guide to Enrollment

## The final step toward better balance and better living

After you've completed enrollment, your employer has approved it and after any waiting period has passed, your benefits will be effective.

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.




### Helpful tips

- Your health care plan includes a network of providers you can visit for health care services. When you visit providers in the Aetna Choice Point of Service (POS) II 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 OptumRx 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.




# Your ID Cards

## Sample ID card—Consumer Choice Plan

Card front




 <b>Member Services and Eligibility Questions</b> Call 833.909.2353 member.accolade.com		
<b>Member</b>	<b>Medical Plan</b>	
<b>City of Fort Worth</b>	Coverage: <b>Network by aetna</b>	
Group #: 17486	Plan: Aetna Choice POS II	
<b>Member: MEMBER NAME</b>	Health Center Office Visit \$60	
<b>Member ID: MEMBER ID NUMBER</b>	<b>Pharmacy Plan</b>	
Plan: Consumer Choice Plan	RXBIN: 610011 RXPCN: IRX RXGRP: FORTWORTH	
Dependent(s): DEPENDENT NAME 1 DEPENDENT NAME 2	 www.optumrx.com Member: 800.788.4863 Pharmacy: 800.788.4863	
Generic/ Preferred/ Non-Preferred - 20%		

Card back




<b>Member Services</b>	<b>Claims Submission</b>
For questions about eligibility or plan benefits, claims, finding an in-network provider and more, ask Accolade by calling 833.909.2353, visiting member.accolade.com or downloading the Accolade mobile app. Nurses available by phone 24/7.	<b>Mail All Claims &amp; Correspondence to:</b> Meritain Health PO Box 853921 Richardson TX 75085-3921 <b>EDI: WebMD/Emdeon 41124 or McKesson/ Relay Health 1761</b> <b>NY Electing</b>
	Aetna participating Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna.
<b>Provider Services</b>	<b>PROVIDERS:</b> visit www.meritain.com for claims support.
This plan partners with Accolade to help coordinate patient care. For pre-certification or general provider support, please call Accolade at 888.891.7465 or visit precert.accolade.com/cofw to prevent delays.	For 24/7 access to a doctor, call 1.800.Teladoc (1.800.835.2362) or visit www.Teladoc.com.
	 

## Sample ID card—Health Center Plan

Card front

 <b>Member Services and Eligibility Questions</b> Call 833.909.2353 member.accolade.com		
<b>Member</b>	<b>Medical Plan</b>	
<b>City of Fort Worth</b>	Coverage: <b>Network by aetna</b>	
Group #: 17486	Plan: Aetna Choice POS II	
<b>Member: MEMBER NAME</b>	Health Center \$0 PCP \$60 Specialist \$75 Urgent Care \$75 Emergency Room \$300	
<b>Member ID: MEMBER ID NUMBER</b>	<b>Pharmacy Plan</b>	
Plan: Health Center Plan	RXBIN: 610011 RXPCN: IRX RXGRP: FORTWORTH	
Dependent(s): DEPENDENT NAME 1 DEPENDENT NAME 2	 www.optumrx.com Member: 800.788.4863 Pharmacy: 800.788.4863	
<b>Coinurance (\$ Min/ \$ Max) - after deductible:</b> Generic 20% (\$10/ \$30) Preferred 20% (\$30/ \$50) Non-Pref 20% (\$50/ \$75) Specialty 20% (\$200 max)		

Card back

<b>Member Services</b>	<b>Claims Submission</b>
For questions about eligibility or plan benefits, claims, finding an in-network provider and more, ask Accolade by calling 833.909.2353, visiting member.accolade.com or downloading the Accolade mobile app. Nurses available by phone 24/7.	<b>Mail All Claims &amp; Correspondence to:</b> Meritain Health PO Box 853921 Richardson TX 75085-3921 <b>EDI: WebMD/Emdeon 41124 or McKesson/ Relay Health 1761</b> <b>NY Electing</b>
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# Convenient Tools and Resources

## Meritain Health Member Portal

### One-Time Registration

If you're a new user, you'll need to register with these simple steps one time only.

#### Step 1

Visit [member.accolade.com](https://member.accolade.com) or download the Accolade mobile app on the App Store® or Google Play™.

#### Step 2

Register your Accolade account online or on mobile. You'll need basic information like your name, birth date and ZIP code.

#### Step 3

To get to the Meritain Health Member Portal, visit Accolade online or on mobile and click on the *Meritain Health Medical Plan* tile. Click on the *Program Website* button to access your Meritain Health portal.

#### Step 4

The first time you access Meritain Health through Accolade you'll need to register your account.

#### Step 5

You'll be asked to complete a one-time Meritain Health member registration form. You'll need to enter the following information, then select *Submit*:

- Create a username and password.
- Enter an email address.
- Choose a security question.
- Accept *Terms and Conditions*.

You'll only need to register for the Meritain Health portal once. Once registered, the next time you visit from your Accolade account, the system will remember you. No need to log in again!



# Notes



