



OSSEGIB

Oklahoma State and Education
Employees Group Insurance Board



HealthChoice USA Plan Year 2009

New for 2009

- The provider network is changing to the ChoiceCare Network*
- The health claims administrator is changing to EDS Administrative Services, LLC.
- The precertification administrator is changing to APS Healthcare

* If you are currently enrolled in the HealthChoice USA Plan, check to see if your provider is part of the ChoiceCare Network.

Overview

The HealthChoice USA Plan is a health plan designed for members who live and work outside of Oklahoma and Arkansas. It offers members a national provider network with benefits identical to the HealthChoice High Option Plan.

HealthChoice USA offers one of the top national PPO networks through the ChoiceCare Network. The ChoiceCare Network is one of the largest provider networks in the country, with over 447,000 providers and 2,900 facilities nationwide.

Rates

The premium is the same for both current and pre-Medicare former employees.

Member	Spouse	Child	Children
\$626.96	\$626.96	\$198.24	\$339.96

Eligibility

This plan is available to members who meet all of the following requirements:

- You must be a current or pre-Medicare former employee or surviving spouse
- You must live and work outside of Oklahoma and Arkansas for a minimum of 90 consecutive days
- All covered dependents must live outside of Oklahoma and Arkansas for a minimum of 90 consecutive days

If you meet the requirements listed above, you may enroll in HealthChoice USA during the annual Option Period or within 30 days following your relocating outside of Oklahoma and Arkansas. If you do not request a change within 30 days of relocation, you must wait until the next annual Option Period to change plans.

You must change from HealthChoice USA into one of the other plans offered by OSSEGIB within 30 days of relocating into Oklahoma or Arkansas

For **current employees**, your Insurance/Benefits Coordinator must certify that you have been assigned to work outside of Oklahoma and Arkansas by signing the enrollment or change form. HealthChoice reserves the right to request employer documentation verifying work assignments. You must submit the proper change form to your Insurance/Benefits Coordinator within 30 days of relocation.

For **pre-Medicare former employees**, you must notify OSSEGIB in writing in order to make this change. In your letter be sure to include:

- Your request to change your benefits to or from the HealthChoice USA Plan
- Your new address
- The date you relocated

Locating a Provider

To locate a provider who participates in the ChoiceCare Network:

- Visit the ChoiceCare Network online provider directory at www.choicecarenetwork.com and select Physician Finder.
- Call the ChoiceCare Network Monday through Friday from 8 a.m. to 5 p.m. CT at the number listed below.

Network Medical Benefits

- Annual deductible: \$500 individual/\$1,500 family
- Office visit copay: \$25 (for lab or other services, the deductible and 20% coinsurance will apply)
- Emergency room deductible: \$100 (waived if admitted)
- Annual out-of-pocket maximum: \$2,800 Network/\$3,300 non-Network You are responsible for all charges above allowed amounts when you use non-Network providers.
- Scheduled hospital admissions, certain surgical procedures performed in an outpatient facility, and specific diagnostic imaging procedures require precertification. Call the number listed below to precertify.

Network Pharmacy Benefits

- Generic mandate
- Pharmacy benefits may cover up to a 34-day supply or 100 units, whichever is greater, not to exceed the FDA approved 'usual' dosing for a 100-day supply and subject to specific quantity limits
- A lifetime maximum pharmacy benefit of \$2,000,000
- Preferred Medications:
 - When the cost of medication is \$100 or less – You pay up to \$25 or the actual cost if less
 - When the cost of medication is more than \$100 – You pay 25% up to a \$50 maximum
 - Pharmacy out-of-pocket maximum - \$2,500 per person using Preferred products at Network pharmacies, then the Plan pays 100%
- Non-Preferred Medications:
 - When the cost of medication is \$100 or less – You pay up to \$50, or the actual cost if less
 - When the cost of medication is more than \$100 – You pay 50% up to a \$100 maximum
 - The pharmacy out-of-pocket maximum does not apply to non-Preferred medications

Identification Cards

You will receive an **ID card** imprinted with the ChoiceCare Network logo and the HealthChoice plan administrator's contact information. This ID card **MUST** be presented when using any of the ChoiceCare Network providers and facilities; otherwise, you will lose the available discounts and claims will be paid as non-Network.

Contact Information

Health Claims, Benefits, Verification of Coverage, and Health ID Cards

Oklahoma City Area: 1-405-416-1800
All Areas: 1-800-782-5218
TDD: 1-405-416-1525 or 1-800-941-2160

Provider Information

ChoiceCare Network
All Areas: 1-877-877-0715, ext. 4059
TDD: 1-800-941-2160

Pharmacy Claims/ID Cards

All Areas: 1-800-903-8113
TDD: 1-800-825-1230

Precertification

All Areas: 1-800-848-8121
TDD: 1-877-267-6367