



A Quick Look at Your Health Plan

Citizens Memorial Health Care Foundation

Group #A6533

When you enroll with Meritain Health, 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 healthcare benefits as your resource to protect your body, mind and spirit.

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www.meritain.com

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Benefit Highlights

Meritain Health Member Statements

Meritain Health Member Statements are a document that replaces your Explanation of Benefits document, or EOB. The layout is similar to a bank statement, with a design that is straight-forward and easier to review than an EOB. You'll receive a member statement for each month in which you had claim activity. The statement will list all claims processed in the preceding month. In addition, member statements contain health tips and suggestions.

Along with healthcare claims, member statements track your deductible and Health Reimbursement Arrangement (HRA) balances. This information is helpful for you to manage your benefits, including your healthcare dollars.

If you remain in favor of EOBs, don't worry. They're still available online and will continue to be sent only in cases of coverage denials, when they will contain instructions for filing appeals.

File claims quickly and easily

If you visit a provider in your network, you shouldn't need to submit a claim for services or pay at the time of your service with the exception of a copay, if applicable. Your provider will submit the claim on your behalf and you will later receive a bill for any out-of-pocket or other balances due.

If you have visited an out-of-network provider, you may need to file a claim form to ensure that the service is billed properly. Claim forms can be found online at www.meritain.com or you can obtain one from your Human Resources department. Submit the claim by fax or by mail to the fax number or mailing address listed on the claim form.

Nationwide provider access at a discount

When you and your family seek healthcare services, you have access to Aetna's broad national provider network of healthcare providers and facilities. Aetna's network contains more than 664,000 participating physicians and ancillary providers, with 5,667 hospitals.¹ When you visit providers in the Aetna network, you will receive services at strong, negotiated rates, helping you to save on the cost of healthcare.

¹ <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>

Locate your preferred providers

With Aetna's comprehensive provider participation, many of your preferred doctors may already be in the Aetna network. To verify whether or not a doctor or healthcare facility participates, visit <http://www.aetna.com/docfind/custom/mymeritain/>.

Benefits Summary

Medical Carrier Plan	Meritain Base Plan			
	CMH Provider	Cox	Aetna Choice POS II (includes Mercy)	Non-PPO Provider
Preferred Plan Network				
Deductible	EE - \$3,000 EE+1 - \$5,500 FA - \$7,500	EE - \$5,500 EE+1 - \$8,000 FA - \$10,500	EE - \$7,000 EE+1 - \$10,000 FA - \$13,000	EE - \$8,000 EE+1 - \$12,000 FA - \$16,000
Coinsurance	80%	75%	70%	50%
Max OOP	EE - \$7,000 EE+1 - \$10,000 FA - \$13,000		EE - \$7,900 EE+1 - \$12,000 FA - \$15,800	EE - \$16,000 EE+1 - \$24,000 FA - \$32,000
Inpatient Hospital Services	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Outpatient Surgery	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Lab, x-ray & diagnostics - outpatient	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Lab, x-ray & MAJOR diagnostics - outpatient	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Emergency Room Services	Ded + Coins			
Urgent Care Copay	\$35 Copay - CMH Walk In - All others ded & coins	Ded + Coins	Ded + Coins	Ded + Coins
Preventive Care	100%	100%	100%	100%
Primary Physician Copay	\$35	Ded + Coins	Ded + Coins	Ded + Coins
Specialist Copay	\$70	Ded + Coins	Ded + Coins	Ded + Coins
Prescription Drug (30-day)	Generic \$15 Preferred Brand \$45 Non-Preferred Brand > of \$75 or 50%	\$125 Rx Ded: Generic \$25 Preferred Brand > of \$55 or 60% Non-Preferred Brand > of \$85 or 60%	\$125 Rx Ded: Generic \$25 Preferred Brand > of \$55 or 60% Non-Preferred Brand > of \$85 or 60%	NC
Mail Order Prescriptions (90-day)	2 x Retail	2 x Retail	2 x Retail	

Base Plan - Full Time - HEALTHY ROADS NON-PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$33.00
EMPLOYEE + SPOUSE	\$156.00
EMPLOYEE + CHILDREN	\$115.00
FAMILY	\$198.00
SURCHARGE FOR COVERED SPOUSE	\$45.00

Base Plan- Full Time - HEALTHY ROADS PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$0.00
EMPLOYEE + SPOUSE	\$102.00
EMPLOYEE + CHILDREN	\$63.00
FAMILY	\$143.00
SURCHARGE FOR COVERED SPOUSE	\$45.00

Base Plan- Part Time - HEALTHY ROADS NON-PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$46.00
EMPLOYEE + SPOUSE	\$174.00
EMPLOYEE + CHILDREN	\$134.00
FAMILY	\$215.00
SURCHARGE FOR COVERED SPOUSE	\$45.00

Base Plan - Part Time HEALTHY ROADS PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$39.00
EMPLOYEE + SPOUSE	\$141.00
EMPLOYEE + CHILDREN	\$101.00
FAMILY	\$182.00
SURCHARGE FOR COVERED SPOUSE	\$45.00

Benefits Summary

Medical Carrier Plan	Meritain Buy Up			
	CMH Provider	Cox	Aetna Choice POS II (includes Mercy)	Non-PPO Provider
Preferred Plan Network				
Deductible	EE - \$1,500 EE+1 - \$3,000 FA - \$6,000	EE - \$3,000 EE+1 - \$5,000 FA - \$7,000	EE - \$4,500 EE+1 - \$7,000 FA - \$9,500	EE - \$6,000 EE+1 - \$9,000 FA - \$12,000
Coinsurance	80%	75%	70%	50%
Max OOP	EE - \$5,000 EE+1 - \$8,000 FA - \$10,000		EE - \$7,900 EE+1 - \$12,000 FA - \$15,800	EE - \$14,000 EE+1 - \$20,000 FA - \$26,000
Inpatient Hospital Services	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Outpatient Surgery	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Lab, x-ray & diagnostics - outpatient	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Lab, x-ray & MAJOR diagnostics - outpatient	Ded + Coins	Ded + Coins	Ded + Coins	Ded + Coins
Emergency Room Services	Ded + Coins			
Urgent Care Copay	\$30 Copay - CMH Walk In - All others ded & coins	Ded + Coins	Ded + Coins	Ded + Coins
Preventive Care	100%	100%	100%	100%
Primary Physician Copay	\$30	Ded + Coins	Ded + Coins	Ded + Coins
Specialist Copay	\$60	Ded + Coins	Ded + Coins	Ded + Coins
Prescription Drug (30-day)	Generic \$10 Preferred Brand \$35 Non-Preferred Brand > of \$50 or 45%	\$100 Rx Ded: Generic \$25 Preferred Brand > of \$45 or 50% Non-Preferred Brand > of \$70 or 60%	\$100 Rx Ded: Generic \$25 Preferred Brand > of \$45 or 50% Non-Preferred Brand > of \$70 or 60%	NC
Mail Order Prescriptions (90-day)	2 x Retail	2 x Retail	2 x Retail	

Buy-Up Plan - Full Time - HEALTHY ROADS NON-PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$50.00
EMPLOYEE + SPOUSE	\$195.00
EMPLOYEE + CHILDREN	\$144.00
FAMILY	\$256.00
SURCHARGE FOR COVERED SPOUSE	\$50.00

Buy Up Plan- Full Time - HEALTHY ROADS PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$19.00
EMPLOYEE + SPOUSE	\$139.00
EMPLOYEE + CHILDREN	\$89.00
FAMILY	\$196.00
SURCHARGE FOR COVERED SPOUSE	\$50.00

Buy Up Plan - Part Time - HEALTHY ROADS NON-PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$123.00
EMPLOYEE + SPOUSE	\$268.00
EMPLOYEE + CHILDREN	\$218.00
FAMILY	\$329.00
SURCHARGE FOR COVERED SPOUSE	\$50.00

Buy Up Plan - Part Time HEALTHY ROADS PARTICIPANT PER PAY PERIOD

EMPLOYEE	\$86.00
EMPLOYEE + SPOUSE	\$209.00
EMPLOYEE + CHILDREN	\$160.00
FAMILY	\$267.00
SURCHARGE FOR COVERED SPOUSE	\$50.00

ID Card Information

Helpful Tips



- Your healthcare plan includes a network of providers you can visit for healthcare services. When you visit providers in this 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 Scrip World 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.

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.

Sample ID Card

 MERITAINSM HEALTH <small>An Aetna Company</small>		Customer Service and Eligibility Inquiries 800.925.2272 www.MERITAIN.com	
Member ABC Company Group #: 12345 Member: JOHN Q SAMPLE Member ID: 123456789123 Division: 003 Dependent(s): JANE W SAMPLE JOHN Q SAMPLE JR		Medical Plan Coverage: Network by aetna Plan: Aetna Choice POS II	
		Pharmacy Plan RXBIN: 004336 RXPCN: ADV RXGRP: RX2738 Member: 866.475.7589 Pharmacy: 800.364.6331	
Claims Submission Mail ALL Claims & Correspondence to: Meritain Health PO Box 85392 Richardson TX 75085-3921 EDI: WebMD/Emdeon 41124 or McKesson/Relay Health 1761 NY Electing Aetna participating Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna. Contact 800.343.3140 for assistance in locating an In-Network Provider.		Eligibility Call 800.925.2272 or visit www.MERITAIN.com for inquiries regarding eligibility, claims and plan benefits. Precertification For Precertification call: 800.242.1199. Failure to comply with your plan's precertification requirements may result in a reduction of benefits. 24-Hour Automated Customer Service: 800.566.9311 or www.MERITAIN.com	
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Convenient Tools and Resources

Your personalized member website

Once enrolled as a Meritain Health member, you will have access to the **Meritain Health Member Portal**. When you log in, you'll find everything you need to know about your benefits—from eligibility, to enrollment, to what's covered. It's another way we're working with you to help you get the most from your benefits—so you can live a life that's balanced and informed.

Registration for the member website is easy

If you're already registered to access your online account, simply enter www.meritain.com into your browser and login from the homepage.

If you're not yet registered, it's OK. Registration is an easy three-step process.

1. Go to www.meritain.com.
Then, in the top right corner, click *Register*.
2. Next, select *Member* under *I am a* and enter your group ID. You can find your group ID on the front of your member ID Card. (If you are new to the plan, you will soon receive your member ID Card in the mail.) Then, click *Continue*.

Please note: you may set up a login for yourself, as well as any children under age 18 who are covered by your plan. For privacy purposes, your spouse and dependents over the age of 18, covered by the plan, must each establish logins to access their individual information.

3. You will need to fill in your:
 - Group ID (located on your member ID Card)
 - Member ID (located on your member ID Card)
 - Date of birth
 - Name
 - ZIP code
 - Email address

A username will be provided to you. After you create a password and confirm your email address—you're done! You'll automatically be logged into your new Meritain.com account. The next time you log in, just use the same username and password from Step 3.

Members have the right to ask their health plan to place restrictions on

(i) the way the health plan uses or discloses their PHI for treatment, payment or healthcare operations; and (ii) the health plan's disclosure of their PHI to persons who may be involved in their healthcare or payment thereof (e.g., family members, close friends).

Important plan contacts

What do you need help with?

- My medical/vision benefits
Meritain Health Customer Service
1.800.925.2272 | www.meritain.com
- The Aetna CP II provider network
Aetna provider line
1.800.343.3140
www.aetna.com/docfind/custom/mymeritain
- My prescription drug benefits
Scrip World Customer Service
1.855.312.6103
- Precertification
Meritain Health Medical Management
1.888.578.1799
- My enrollment or benefit elections
Citizens Memorial Hospital
Human resources representative
1.417.328.6000