

## PRESCRIPTION DRUG BENEFITS

**CVS Caremark:** CVS Caremark is our prescription drug service.

- ◆ Upon enrollment, Loomis will send you directions on filling prescriptions. There are two ways to have a prescription filled: retail and mail order.
- ◆ **Retail:** Simply locate a participating pharmacy and present your Insurance ID card and your prescription to the pharmacist and your medication will be dispensed according to your physician's instructions up to and including a maximum 30 day supply with one refill. Have pharmacist enter group number and then go through.
- ◆ **Mail Order:** Up to and including a maximum 90 or 100 day supply with three refills permitted, as prescribed by the physician or other duly authorized individual.

### Contact Information:

**CVS Caremark**  
Group #2637  
RXBin #004336  
PCN AVD: 80840  
P.O. Box 2110  
Pittsburg, PA 15230-2110  
1-866-475-0056  
www.caremark.com

## DENTAL BENEFITS

**Delta Dental Premier:** Delta Dental is our dental benefit provider, and they are also a PPO.

- ◆ Dental enrollment will be six month from enrollment date.
- ◆ To locate a participating dentist 24 hour a day, 7 days a week, subscribers may either:
  - ◆ Call 1-800-DELTA-OK (1-800-335-8265)
  - ◆ Search the Internet at [www.deltadentalnj.com](http://www.deltadentalnj.com)
- ◆ There are no ID cards required; you or your dentist can obtain current eligibility and benefit information by contacting Delta Dental at 1-800-452-9310.

### Contact Information:

**Delta Dental Premier**  
Group #9084  
1639 Route 10  
Parsippany, NJ 07054  
[www.deltadentalnj.com](http://www.deltadentalnj.com)  
Customer Service  
1-800-452-9310  
Locate Participating Dentist  
1-800-DELTA-OK  
(1-800-335-8265)

*Standardbred Breeders & Owners  
Association of New Jersey, Inc.*

64 Business Route 33  
Manalapan, NJ 07726  
T: 732-462-2357  
F: 732-409-0741  
[sboanj@optonline.net](mailto:sboanj@optonline.net)



# Health Benefits Information Guide

## Summary of Plan Benefits

## **HEALTH BENEFIT PLAN** **IMPORTANT HIGHLIGHTS**

### **Your ID # for all benefits:**

Primary insurance carrier's social security number

### **Group numbers:**

Loomis/Amerihealth (Medical): 169

Delta Dental (Dental): 9084

CVS Caremark (Prescriptions): 2637

The SBOA/NJ Health Benefit Plan is a Preferred Provider Organization (or PPO). A PPO is a network of physicians and hospitals that have agreed to extend a discount to those members and covered dependents that utilize their services and/or facilities.

Although you do not have to go to a network provider or facility, the benefits of choosing network providers are:

1. No referrals necessary
2. A small co-pay required at time of visit instead of a large bill
3. No claim forms to mail in (your physician/hospital/dentist/pharmacist will do the paperwork)
4. Lower deductibles
5. Network providers are paid larger percentage than non-network providers, leaving a smaller co-pay for you

You must notify SBOA/NJ when any of the following events occur:

- ◆ Birth or adoption of a child.
- ◆ Your covered child turns 19. Coverage will terminate for this child if not a full-time student.
- ◆ Your covered full-time student graduates, quits school or turns age 23.
- ◆ Divorce or marriage.

Failure to notify SBOA/NJ of these events

could result in loss of eligibility and claims being denied.

You must be sure all of your medical providers have the current billing instructions provided on your ID card. Failure to submit claims properly will result in delayed claims processing.

Bills must be submitted in a timely manner. Claims filed more than 12 months after the date of service will *not* be eligible for payment.

If a physician recommends hospitalization, a call must be made to the utilization review administrator at least five days in advance of services being rendered or within 24 hours after an emergency. The telephone number of the utilization review administrator is on your health plan ID card. Failure to obtain pre-certification for hospital admissions will result in a \$250 reduction to the covered hospital expenses approved by the plan.

## **MEDICAL BENEFITS**

**The Loomis Company:** Loomis is our *Third Party Administrator*. This means that Loomis is not our insurance company, rather they manage medical claims, benefits, and eligibility for our members.

The actual insurance carrier for NJ residents is QualCare.

Questions about ID cards, medical claims/benefits, or pre-certification for hospital admission should be directed to Loomis.

The telephone numbers are listed both on your ID card and at the end of this section. For a listing of physicians and/or health care facilities that are currently members of our PPO, please visit QualCare website at [www.qualcareinc.com](http://www.qualcareinc.com). Search for "Providers". You will then be able to look up provider by name or specialty.

: If you do not have access to the internet, you can contact QualCare directly at 1-800-445-4755 for providers.

### **Contact Information:**

#### **QualCare Inc.**

Group # 169  
www.qualcareinc.com  
1-800-254-2139

#### **The Loomis Company**

Group #169  
PO Box 7011  
Wyomissing, PA 19610-6011  
www.loomisco.com  
Claims/Benefits Information  
1-866-663-2364  
Hospital Admission Pre-Certification  
1-800-952-3404  
Physicians can verify patient eligibility  
1-610-374-4040

### **When you visit a physician or hospital:**

- 🚗 Choose an appropriate network doctor or hospital.
- 🚗 Present your card with the correct group number and ID number (if you require a hospital visit, make sure your pre-certification requirements are met).
- 🚗 Pay your co-payment.
- 🚗 Your provider will submit your claim to QualCare, who will authorize and send it to Loomis for payment.
- 🚗 Loomis will pay authorized amount to provider and send you an Explanation of Benefits (EOB) showing invoice amount, allowable amount, what was paid to the provider, and what is still owed.
- 🚗 Your provider will send you a bill for any amount that was not covered.