

PRESCRIPTION DRUG BENEFITS

Health Ins Solutions/Express Scripts

Health Ins Solutions/Express Scripts is our prescription drug service.

Upon enrollment, Health Ins Solutions, Inc 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 two refills. A 30 day supply requires a copay of \$10 generic/\$20 branded drug. A 90 day supply requires a copay of \$50 for generic and \$70 for a branded drug.

§ **Mail Order:** Send your prescription with a mail order form to Express Scripts. You will receive a 90 day supply with a copay of \$30.

*Home Delivery Service
P.O. Box 66568
St. Louis, MO 63166*

www.StartHomeDelivery.com

Contact Information:

Health Ins Solutions/Express Scripts

RXBin #003858
RxPCN: A4
Group #V9UA

Customer Care: -800-233-8065
Pharmacy Help Desk: 1-800-922-1557
www.express-scripts.com

DENTAL BENEFITS

Delta Dental Premier

Delta Dental is our dental benefit provider

- ◆ 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) or Search the Internet at 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

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
insurance@sboanj.com



Health Benefits Information Guide

Summary of Plan Benefits

HEALTH BENEFIT PLAN **IMPORTANT HIGHLIGHTS**

Your ID # for all benefits:

Is located on your insurance card

Group numbers:

Meritain/Aetna (Medical): 114125

Delta Dental (Dental): 9084

Express Scripts (Prescriptions): V9UA

The SBOANJ 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.

We encourage all of our members 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 will do the paperwork)
4. Lower deductibles
5. Network providers are paid larger percentages than non-network providers, leaving a smaller out of pocket expense for you

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

- Birth or adoption of a child.
- 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.

MERITAIN MEDICAL & VISION BENEFITS

- ⇒ Meritain is our *Third Party Administrator*.
- ⇒ They are the company that manages medical claims, benefits, and eligibility for our members.
- ⇒ We are in the Aetna network.
- ⇒ Questions about ID cards, medical claims/benefits, or pre-certification for hospital admission should be directed to Meritain. The telephone numbers are listed both on your ID card and at the end of this section. Make sure you call Meritain for inquiries, not Aetna.

When you visit a Doctor 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 Meritain Health.
- 🚗 Meritain will pay the authorized amount to your provider and send you an Explanation of Benefits (EOB) showing the 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.

Contact Information

Meritain

Group #14125

P.O. Box 27267

Minneapolis, MN 55427-0267

www.myMERITAIN.com

Medical/Vision Benefits Information
1-800-925-2272

Hospital Admission Pre-Certification
1-800-242-1199

Aetna

Group # 14125

To Find Participating Providers

www.aetna.com/docfind/custom/mymeritain/

If you do not have access to the internet, you can contact Aetna directly at
1-800-343-3140

Blood Work

- 🚗 All routine blood work must be done at Quest Diagnostics or LabCorp. For more information please visit www.questdiagnostics.com or www.labcorp.com