

Frequently Asked Benefit Insurance Questions:

1) How can I find a chiropractor or acupuncturist?

Regardless of whether you are under United HealthCare or Kaiser, the information on the “VEBA Health and Wellness Overview” will provide you phone numbers and a website to find a chiropractor/acupuncturist. It is important to follow the recommendations outlined by VEBA on Page 1 this document.

2) What are the “Advocacy benefits” I have heard about?

VEBA provides resources, education and support you need to make informed decisions about your health care and lifestyle choices, including advocacy from on-site clinicians, the Employee Assistance Program and Best Doctors Program for an expert second opinion. Please refer to Page 2 of the “VEBA Health and Wellness Overview” for all contact information and websites.

3) My medical insurance card did not work at the pharmacy. What do I do?

If you have medical coverage under a UHC plan, you should have received a separate prescription card. If you have not received this card, please contact Express Scripts Customer Service at 800-918-8011. To ask for your Express Scripts ID #, press “0” then ask for “Agent” and then you will be connected with a representative. Once you obtain your ID #, you can present that to the pharmacy along with our RX Bin #: 610014 and our Umbrella Group Number: SCSVEBA.

Alternatively, you can also log on to www.express-scripts.com, to register with Express Scripts and obtain a temporary prescription card.

4) Why did the retail pharmacy charge me twice the amount?

If you have not enrolled in the Express Scripts mail order program for your maintenance medications, when you refill the same prescription for the fourth (4th) time, you will be charged twice the regular co-pay for generic drugs and/or name brand medications that do not have a generic equivalent. If you are choosing a name brand medication that has a generic equivalent, unless your doctor contacts Express Scripts and provides a medical rationale for using the brand name, you will be charged twice the co-pay **PLUS** the difference in cost to the pharmacy. Please have your doctor contact Express Scripts for direction. The Pharmacy Member Services number is listed on the back of your Express Scripts Prescription ID card.

Extra tips from your Insurance Department:

- 1) When in doubt about coverage, co-pays, deductibles, approvals, referrals, etc., please contact the Member Service number on the back of your medical insurance card.
- 2) When inquiring about whether a provider is with UHC, make sure you ask “Are you contracted with Signature Value UHC HMO” or “Are you contracted with Choice Plus UHC PPO”? Contracted is different from “Do you accept UHC?” Many providers will “accept” UHC but do not have a contract with UHC therefore out of pocket expenses will increase significantly. It would also be to your advantage to contact Member Services to confirm the information you receive from your doctor or facility. Again, the number is on the back of your medical insurance card.
- 3) **PLEASE REMEMBER:** Only you are your best advocate for your health care needs. Member Services with both UHC and Kaiser are there to assist you with any questions or concerns. They are there for you!