



Plan Update

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December 2009

HEALTH PLAN BENEFITS

For all health plan options, the following changes to your medical benefits will take effect on January 1, 2010:

Changes to Behavioral Health Coverage:

- Office visits for the treatment of a mental nervous disorder and/or substance abuse, will no longer have a limitation on the number of provider visits and will now be subject to the office visit copay (currently \$25.00 per visit).
- Inpatient hospital services for the treatment of a mental nervous disorder and/or substance abuse will no longer have a limitation on the number of inpatient days.
- Partial hospital services for the treatment of a mental nervous disorder and/or substance abuse will be limited to 120 outpatient hospital visits per calendar year.
- Substance abuse services will no longer be subject to a \$15,000 lifetime maximum limitation

Please note: Out of network limitations still apply.

Effective September 18, 2009, the Plan was amended to add the following benefit: The Plan will cover expenses for Hospice Care, subject to any limits as described in the Schedule of Benefits section of the Plan Document / Summary Plan Description, for all health plan options.

The Staff at Vale-U-Health would like to wish all of you a safe, healthy and peaceful holiday season!

"Healthy Hints provides selected general information as a public service to the employees of Monongahela Valley Hospital and the Panel Providers that serve them. For more specific information, contact us directly."

NEW PLAN OPTION

Effective January 1, 2010, MVH will be offering the Home Host High Deductible Health Plan (HDHP) option for medical and prescription drug benefits. Although premium contributions will be lower than other plan options, the HDHP is designed to pay benefits after an individual or family deductible has been met with the exception of Preventive Services which are not subject to a deductible. All other services, including prescription drugs, are subject to the deductible. The 2010 annual deductible is \$2,000 for Individual Coverage and \$4,000 for Family Coverage. If you have Family Coverage, the \$4,000 deductible must be satisfied before benefits are paid.

Enrollees choosing this qualified HDHP are eligible to enroll in a Health Savings Account through HSA Bank. For more information regarding this new plan option, please contact the MVH Personnel Department at extension 1130.

PROVIDER UPDATE

The following providers are no longer part of the Vale-U-Health Panel Provider Network:

- Scott Cook, M.D. – Emergency Medicine
- John Lois, M.D. – Emergency Medicine
- Geoffrey Ruben, M.D. – Emergency Medicine
- Allan Tissenbaum, M.D. – Orthopaedics
- Alfonso Wong, M.D. – Emergency Medicine

STUDENT STATUS

If you did not submit to Vale-U-Health student verification for the Fall 2009 semester, benefits have been suspended for your dependent who is between the ages of 19 and 25.

Student verification is an eligibility requirement for those particular dependents under the health plan.

Healthy Hints...



Pennsylvania Health Care Plan
Southwestern Pennsylvania
The MVH Employee Preferred Provider Organization

WillowPointe Plaza
800 Plaza Drive • Suite 230
Belle Vernon, PA 15012
724-379-4011
Fax: 724-379-4354

Prescription Benefit Additions & Changes Effective January 1, 2010

By now, all enrollees should have received two separate letters from Envision regarding a new program – Step Therapy – and a change in the mail order program from Costco to Orchard Pharmaceutical Services. Please take the time to read those mailings as they contain very important benefit information!

Step Therapy

Step Therapy is a program designed for patients who are required to take certain maintenance medications regularly. It begins by starting therapy with a less costly medication and then progresses to more costly medications should the first medication not provide adequate therapeutic benefit. Please refer to the information sent to you from Envision for a list of medications (First Line and Second Line) that will now be subject to step therapy. If your physician writes a new prescription for a medication that is part of the step therapy program, he or she will need to write for a First Line medication. If, however, you are at the pharmacy, you may request that the pharmacist call your physician and ask for a change to a First Line medication. If you cannot take a First Line agent, have your physician submit a Letter of Medical Necessity to EnvisionRxOptions for your current prescription. A Letter of Medical Necessity is a request from the physician to document why you cannot take a First Line medication and must use a Second Line medication. You or your physician can begin this process by contacting the EnvisionRxOptions Helpdesk at 1-800-361-4542. Ask your pharmacist or physician about First Line medications and to discuss the step therapy medications on your benefit plan. *In addition, always talk to your physician before discontinuing or changing any medication.*

New Mail Order Service - Orchard Pharmaceutical Services

As a result of less than perfect satisfaction scores from our enrollees related to the current mail order program (Costco), VUH will transition to a new mail order pharmacy vendor - Orchard Pharmaceutical Services - effective January 1, 2010. Orchard Pharmaceutical Services, located in Canton, Ohio, comes to us with exceptional customer satisfaction scores and due to its closer proximity, will greatly reduce mail order prescription delivery times.

You should be aware that your current mail order prescriptions (from Costco) will not be transferred, however, Orchard will assist you in obtaining new prescriptions from your physician by calling 1-866-909-5170 between 8:00 a.m. and 8:00 p.m., Monday through Friday, to both enroll and provide your prescription information.

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If you did not receive both Envision letters or if you need additional information regarding any of the above, please contact EnvisionRxOptions at 1-800-361-4542 or Trina Curcio (Director, Care & Quality Mgmt./VUH) at 724-379-4011, ext. 2408.