

Announcement:

New Health Plan Starts: July 1, 2023

Learn more here:

www.tahoefirebenefits.com



Tahoe Douglas Fire Health Plan

New Health Plan Education Meetings (6/4-6/7)

Scan to visit the benefits website:



TAHOE DOUGLAS
FIRE PROTECTION DISTRICT



Current Situation: Medical Plan Challenges

- **Increasing Costs:**
 - Double digit increase trend
 - 2024 forecast: 20%+
- **Reduction in Provider Access**
- **Reduction in Benefits**
- **Limited Ability To Add New Programs**



This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Description (SPD), plan document, or certificate of coverage for each plan, which can be found in our company's designated office. If any discrepancy exists between this guide and the official documents, the official documents will prevail.



Introduction To Self Funding

It's About Control

- All Health Plans Built The Same
- Discussed 10+ years
- More Market Competition
- Best Way to Control Costs Long Term (CBO)
- More Flexibility For Added Programs & Services
- Tahoe Fire Becomes The Health Plan
- Stop Loss Insurance Protects The Plan



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Medical Benefits

Understanding Your New Health Plan Partners



Lucent Health

DATA DRIVEN + HUMAN FOCUSED



Narus Health

A LUCENT HEALTH COMPANY



New ID Cards Effective 7/1/23



<p>Member</p> <p>Plan Name: COMPANY NAME HEALTH PLAN</p> <p>Group Number: NOO</p> <p>Employee Name: JOHN SAMPLE</p> <p>Employee ID Number: *PL0001</p> <p>Effective Date: 10/18/2014</p> <p>Medical Coverage: Family</p>	<p>Your Health Concierge</p> <p> Narus Health Call 888-585-3309</p> <p>Employees and members should contact Narus Health with inquiries regarding eligibility, plan benefits, claims, or any healthcare related question.</p>
<p>Coverage</p> <p>Providers are reimbursed pursuant to the terms of the Plan Document up to the Reasonable and Allowable Amount (subject to reference pricing). Only Physician & Ancillary services may be subject to a PPO Network. The Plan will only consider an Assignment of Benefits (AOB) valid under the condition that the Provider accepts the payment received from the Plan as consideration in full for the services, supplies and/or treatment rendered, less any required deductibles/copays/coinsurance.</p>	

Medical Claims Submission

Lucent Health
P.O. Box 2387
Montclair, CA 91763

Payor ID: 88056

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Eligibility & Benefits

For inquiries regarding eligibility, plan benefits & claims please call Lucent Health or visit www.lucenthealth.com/cypress
MEMBERS: 877-236-0844 PROVIDERS: 855-556-0285

Notice

Providers are reimbursed pursuant to the terms of the Plan Document up to the Reasonable and Allowable Amount (subject to reference pricing). Only Physician and Ancillary services may be subject to a PPO Network. The Plan will only consider an Assignment of Benefits (AOB) valid under the condition that the Provider accepts the payment received from the Plan as consideration in full for the services, supplies and/or treatment rendered, less any required deductibles/copays/coinsurance. Assignment of Benefits (AOB) is a waiver of the Provider's right to balance bill the patient. Depositing checks received from the Plan represents accord and satisfaction and will take precedence over any previous terms. Please see the Plan Document or contact Lucent Health at 855-556-0285

Precertification & Services

PRE-CERTIFICATION IS REQUIRED FOR THE FOLLOWING:

- Inpatient hospital stays; continuing hospital stays over 48 following vaginal delivery or 96 hours following a Cesarean section;
- Outpatient stays over 12 Hours; Outpatient Surgeries (unless done in a doctor's office);
- Outpatient Chemotherapy & Radiation Therapy;
- Pain Management procedures after first 3 treatments;
- Home Health care, Hospice care, Skilled Nursing care;
- Physical / Occupational / Speech therapies after first 6 visits;
- Diagnostic services: MRI, CAT scan, and PET scan

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Please call **877-499-1774** or visit www.lucenthealth.com/precert
Call within 48 hours after an emergency admission.
Pre-certification is not a guarantee of benefits or payment.

SERVICES
Telemedicine 24/7: call Teladoc at 800-835-2362, or visit www.teladoc.com
Lab Services: Quest Diagnostics/Lab Card Select call 800-750-1253, or visit www.LabCardSelect.com

This card is not a guarantee of benefits.

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Print Date 12/16/2021

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YOUR HEALTH PLAN	HDHP/ HSA Plan Open Access Plan
PLAN-YEAR DEDUCTIBLE Individual / Family	\$3,000 individual \$6,000 family
Coinsurance	The member pays 20%
Office Visits to Primary Care	20%
Diagnostic X-ray	20%
Emergency Room	20% after deductible
Telemedicine	20% after deductible
Adult/Children Preventative Care	Covered 100%, deductible waived
Specialist Office Visit	20%





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Narus Health
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Group Number: I15

Subject	Vendor	Contact Information
<p>Narus /Concierge Service</p> <ul style="list-style-type: none"> Please contact with any member related inquiries or issues. 	<p>Narus Health</p>	<p>888-585-3309 Website: www.narushealth.com/concierge Download App for concierge care:</p> 
<p>Medical Claims/Eligibility Questions</p> <ul style="list-style-type: none"> For any medical claim processing or benefit questions. 	<p>Narus Health</p>	<p>888-585-3309</p>
<p>Provider Questions</p> <ul style="list-style-type: none"> To find a Provider, guidance through the process and balance bill support questions. 	<p>6Degrees Health</p>	<p>Website: medvi.com Download App:</p> 
<p>Prescription Drug Questions</p> <ul style="list-style-type: none"> Questions regarding your prescription drugs, drugs with clinical management needed for certain drugs. 	<p>Kroger</p>	<p>800-482-1285 Website: https://www.kpp-rx.com/</p>





Medical Benefits

Understanding Your New Health Plan Partners



Why Has My Employer Partnered With 6 Degrees Health?

Drive Down Costs

Some healthcare providers charge fees far above market rates, which translates into out-of-control healthcare costs.

With our unparalleled clinical expertise, data analysis technology, and full suite of cost containment solutions — we bring equity, fairness, and transparency to the cost of healthcare.

Save You Money

Our network replacement solution results in lower costs for your health plan, and you.



Understanding Your Insurance?

Who Is Involved with Your Health Plan?

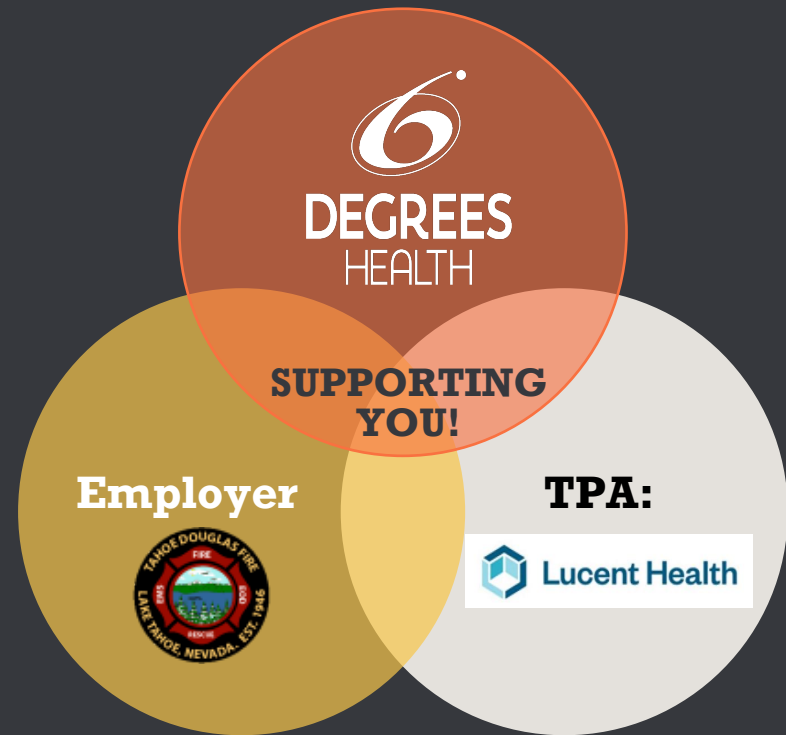
6 Degrees Health is not your insurance. Your employer has become its own insurance by implementing a self-insured health plan.

Your Health Plan Partners

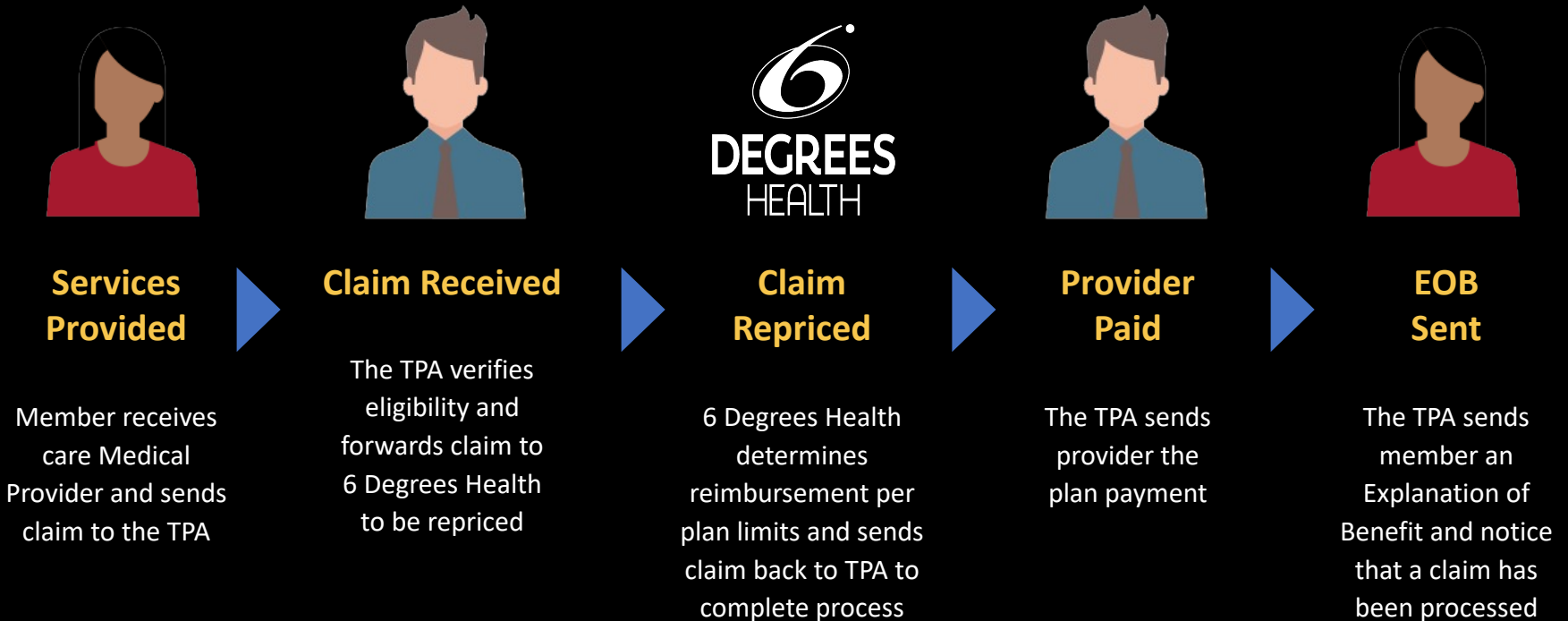
Your employer is the insurer, the Third Party Administrator (TPA) is the administrator of the health plan, and 6 Degrees Health reprints medical claims and resolves provider issues.

We Are Here To Help

If your provider has any questions or issues, your TPA and 6 Degrees Health will work together to facilitate a resolution.



How TPAs and 6 Degrees Health Work Together



What You Can Expect From Your Patient Support Services Team



Individualized Service

A Patient Support Specialist will be assigned to you as an individual resource

Single Point of Contact

Your Patient Support Specialist will be in direct communication with you

Support Services

The 6 Degrees Health team will work your TPA in the background to facilitate a resolution if access or billing issues occur

We're The Experts

We will guide you through the process, preventing surprises that may come up along the way



Medical Benefits

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Kroger
Prescription
Plans

Pharmacy Benefit Manager

Kroger



HDHP <i>(Copays apply after deductible is met)</i>	RETAIL COPAY	MAIL ORDER COPAY
Generic drugs	\$ 20	\$40
Formulary drugs	\$60	\$110
Non-Formulary drugs	\$100	\$200
Specialty drugs	30% (\$350 max)	30% (\$350 max)



New Programs

Look For More Info On New Programs:



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Next Steps

What's Next:

- Benefits and Plan Elections Stay The Same
- Deductible Credits Applied (submit EOB's TPA)
- New ID Cards Coming!
- Website Updates Coming: www.tahoefirebenefits.com
- Transition Of Care:

<https://www.6degreeshealth.com/tahoedouglastpo/>

- Prescription Medications Require Prior Authorization (PA)
- Medical Services Requiring Precertification



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Thank You!

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LBG Advisors, LLC

877-485-2120

www.lbgadvisors.com

jason@lbgadvisors.com



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