



# Healthwise



Stretch your healthcare dollars by becoming a better healthcare consumer

## 1 Review your Summary Plan Description

The Summary Plan Description provides information about the entire benefits package available to you as an employee. Your health plan administrator or employer should provide a copy to you. This document contains much of the information you need to make smart healthcare decisions.

## 2 Get to know your Health Plan

**What doctors are “in-network” for your plan?** This can usually be found on your providers website. Using an in-network provider is the lowest cost option when seeking treatment.

**What services are covered, or not covered, by your plan?** Elective procedures like plastic surgery are often not covered by health insurance.

**Is pre-authorization necessary to gain coverage for certain procedures and or surgeries?** If your health insurer determines a test or drug needs prior authorization and you don't obtain it, they might not pay for the charges at all.

**How do you file an appeal if your health benefits claim is denied?**

**How much will you pay out of your pocket?** To know this, you must understand your deductible, if your deductible has been met, and what your co-insurance is if the deductible has been met.

**What preventative services are covered by insurance at 100% on your plan?**

## 3 Know how to contact your insurer with questions

Your member ID card has the customer service phone number to contact with questions. You will need to have your member identification number when contacting customer service.

If you have access to a Benefit Advocate Center or Benefits Value Advisor with your plan, they are also able to answer your questions.