

HealthVoice

A Newsletter Provided by HealthChoice Summer 2014

Reminder: HealthChoice Orthodontic Waiting Period

A 12-month orthodontic waiting period applies to ALL HealthChoice Dental Plan participants. No orthodontic benefits are available until HealthChoice dental coverage has been in place for 12 consecutive months. This change is for all orthodontic services, including treatment of temporomandibular joint dysfunction (TMD), provided on or after Jan. 1, 2014.

Benefits for continuing orthodontic services during the waiting period are prorated after the 12 consecutive months are completed. If you have questions, please contact HP Administrative Services, LLC at 1-405-416-1800 or toll-free 1-800-782-5218. TDD users call 1-405-416-1525 or toll-free 1-800-941-2160.

Continuing Your Coverage at Retirement

Don't Leave Work Without It. . . .

As you plan for retirement, be aware there are many i's to dot and t's to cross. Your insurance coverage is an important benefit you don't want to leave behind. You can find valuable information on how to continue insurance into retirement on the HealthChoice website at www.healthchoiceok.com. Under the *Member* tab in the top menu bar, select *Planning for Retirement*.

Here you can access the *Pre-Retirement Packet* that includes retirement forms and details about the procedures you must follow to add or retain insurance.

You can also access the *Pre-Retirement Seminar Schedule*. These seminars provide information about your insurance options at retirement and allow you the opportunity to speak one-on-one with a Member Services specialist. In addition, the site has *Tutorials* that walk you through the paperwork, as well as a *Plan Guide for Medicare Eligible Members* that is full of information.

All necessary forms must be received by the Employees Group Insurance Division (EGID) within 30 days of termination of service. Medicare eligible members are encouraged to return the forms 30 days prior to termination. Contact your Insurance/Benefits Coordinator to obtain the required forms or call Member Services at 1-405-717-8780 or toll-free 1-800-752-9475. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436.

Provide Written Notice of Your Seasonal/Temporary Address

To ensure you receive important insurance information, HealthChoice requires written notice of an address change when you move to a seasonal or temporary location for more than 90 days.

Please include your temporary mailing address and the beginning and ending dates of your address change. Also, please include a daytime phone number in case we need to contact you.

Why is it important to notify HealthChoice of a new mailing address? Although the post office forwards mail for up to 90 days, they will not forward claim *Explanations of Benefits (EOBs)*, and HealthChoice can mail EOBs only to the current correspondence address on file. Returned mail is a high priority issue that can be prevented.

If you are a former employee, mail written notice to EGID, Attn: Member Accounts, 3545 N.W. 58th St., Ste. 110, Oklahoma City, OK 73112, or fax to 1-405-717-8939.

If you are a current employee, you must notify your Insurance/Benefits Coordinator of the address change and they will notify HealthChoice.

If you have questions, contact Member Services at 1-405-717-8780 or toll-free 1-800-752-9475. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436.

Ordering HealthChoice ID Cards



HealthChoice issues one ID card for health/dental benefits and a separate ID card for pharmacy benefits. Both cards show your eight-digit HealthChoice member ID number.

When you go on a HealthChoice Medicare Supplement Plan With Part D, your health/dental card remains the same as when you had HealthChoice as primary, but your pharmacy card has the eight-digit ID number followed by D00.

To order additional or replacement health/dental ID cards, please call toll-free 1-800-782-5218 and follow the menu. When prompted, enter your eight-digit member ID number, followed by your birthdate. Enter your birthdate as an eight-digit entry, e.g., MMDDYYYY. Your order will be mailed to the correspondence address on record.

For additional or replacement pharmacy ID cards, Part D members call toll-free 1-800-590-6828 or TDD toll-free 1-800-716-3231, all other HealthChoice members call toll-free 1-800-903-8113 and follow the menu prompts. You will be prompted to enter your birthdate and member ID number, and then you will be asked to confirm your information. The last thing you need to do is verify your mailing address.

Your health/dental or pharmacy cards should arrive within 7-10 business days. Only one set of each ID card can be ordered per day.

For additional assistance, call HealthChoice Member Services at 1-405-717-8780 or toll-free 1-800-752-9475. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436.

Be a Quitter – Prepare Now for the Tobacco-Free Attestation



Did you know that people who receive counseling through the Oklahoma Tobacco Helpline while using nicotine replacement products (patches, gum or lozenges) are more than twice as likely to successfully quit tobacco? HealthChoice has partnered with the Helpline to provide five free counseling sessions and free over-the-counter nicotine replacement products to assist our members.

If you use tobacco products and would like to move from the HealthChoice High Alternative or Basic Alternative Plan to the HealthChoice High or Basic Plan with a lower deductible, now is the time to quit so you can attest to being tobacco-free for 90 days. If you were a new hire in 2013, this requirement was waived for your first year, but you will need to complete the HealthChoice Tobacco-Free Attestation form during the upcoming Option Period.

When you contact the Helpline, a friendly assistant will ask you a few questions. Next, you'll talk to a Quit Coach who will help you make a plan to quit tobacco for good. With guidance from your coach, you'll set your quit date and start preparing for a healthy lifestyle change.

You'll receive information that will help you with your goal, and when your quit date arrives, your coach will be there to encourage you. If you struggle with your quit tobacco plan, Quit Coaches are available to provide extra support to help you succeed.

The Oklahoma Tobacco Helpline operates 7 days a week from 7:00 a.m. to 2:00 a.m. Call toll-free 1-800-QUIT-NOW (1-800-784-8669). TTY users call toll-free 1-877-777-6534. The toll-free number for out-of-state members is 1-866-QUIT-4-LIFE (1-866-784-8454).

Be a quitter and call the Helpline today!



Summer Office Hours

During the summer, many education and local government business office hours are limited. Here are some helpful tips if you have insurance changes during the summer:

1. Make sure you have the right contact information. While your actual place of employment may be closed for the summer, most school systems and local government entities have a main business office that is open throughout the year.

2. Don't procrastinate. There is only a 30-day window following a qualifying event when you can make a change to your coverage. If you wait until the last minute and the business office is closed for vacation, it may prevent you from making your change in a timely manner.

3. If you have a seasonal address change during the summer months, make sure your Insurance/Benefits Coordinator notifies HealthChoice.

If you are a HealthChoice Medicare Supplement Plan member and have a qualifying event, please call Member Services at 1-405-717-8780 or toll-free 1-800-752-9475 between 7:30 a.m. and 4:30 p.m. CST Monday through Friday, excluding state holidays. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436.

Getting the Most Out of Your Office Visit: Part 2



The spring issue of the HealthVoice newsletter reviewed how to prepare for your physician's office visit in order to get the most out of it. This article focuses on things you can do during your office visit to get the most out of your time with your doctor. Please note that these tips are only general guidelines and may not apply to every physician office visit.

During Your Office Visit:

Be specific and get to the point. Refer to your list of concerns and symptoms. Remember to address your most important concerns first.

Don't be embarrassed. Be honest about your health issues, even if they are uncomfortable to talk about. Open up about your health concerns and symptoms, including information about life

changes and other personal issues that may affect your health.

Be prepared to discuss your symptoms. Tell your physician when your symptoms began and how often they occur. Rate your symptoms on a scale of one to ten, with one being mild and ten extreme. Don't minimize or exaggerate, as the more accurate the explanation, the easier it is for your physician to diagnose your problem.

Let your physician diagnose. Don't spend time telling your physician what *you think* you have. Many health conditions have similar symptoms. Mention if your family has a history of certain conditions. Give accurate information and let your physician decide the appropriate diagnosis.

Ask questions about prescribed medications. Ask your physician why a medication is being prescribed, how long you should take it and when you can expect results. Your physician should tell you about possible side effects or precautions you should take. Ask if a generic equivalent is available to save costs.

Ask questions and take notes. Don't be afraid to ask questions, take notes or have a friend or family member go with you. Repeat your physician's instructions to make certain you understand. Confirm if laboratory work or a follow-up visit is required.

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3545 N.W. 58th St., Ste. 110
Oklahoma City, OK 73112

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Summer 2014

Stay Safe in the Summer Sun

Keep your family safe from the sun during the summer months when enjoying outdoor activities. The Centers for Disease Control and Prevention (CDC) offers a few suggestions for a healthy and safe summer.

Protect Yourself from the Sun!

Summer can mean extra time in the sun and the need to shelter yourself from exposure to ultraviolet (UV) rays. Sun protection is more than just applying sunscreen. Lightweight clothing and a brimmed hat also help prevent sunburn. Just a few serious sunburns can increase your risk of skin cancer, and exposure to UV rays is a main environmental factor in the development of skin cancer.

Drink, drink, drink!

It's important to stay hydrated since lack of fluids and excessive exercise can lead to heat exhaustion. Leg cramps are an early dehydration sign. During physical activity, whether it's walking, hiking, softball, etc., replace lost fluids with plenty of water or sports drinks with electrolytes. Cramping and light sweating can progress to heavier sweating and feelings of lightheadedness and nausea. Let your body cool down naturally in the early stages of heat exhaustion, but if you miss the signs and symptoms progress, it can lead to heat stroke. Heat stroke is when the body stops sweating and can no longer cool itself.

Heat stroke warning signs include:

- Red, hot and dry skin;
- Rapid pulse;
- Throbbing headache;
- Confusion; and
- Dizziness.

To cool your body, place ice packs on the groin, armpit and neck areas where blood flows close to the surface. Other ways to cool the body include soaking in cool water, taking a cool shower or wrapping in a cool, wet blanket. By following these precautions, you can help keep your family safe in the summer sun.

Source: *Centers for Disease Control and Prevention*