



## **Benefits Basics #10: Getting the Most from the Anthem PPO Plan Network**

Anthem BlueCross BlueShield is now the provider for our PPO Plan network. Anthem offers you many benefits, including a broad range of quality providers and other special features. If you're in the PPO plan, read this issue for tips to help you get the most from this change.



### **Save Money—Make Sure Your Provider Is In-Network**

It's important that you make sure to use in-network providers for your care.

If you use a non-network provider, your annual deductible will be \$1,500 per person and \$4,500 per family, compared to \$500 per person and \$1,500 per family for in-network providers. Plus, the plan only pays 50% of allowable expenses for non-network providers, and you pay the balance.

But if you use in-network providers, you'll only have a small copayment such as \$10 for a primary care physician visit (after you've met your deductible).

Keep in mind that we have different provider networks for hospital, mental health/substance abuse, prescription drugs, and other types of medical care. When you need services, choose the right network:

- **Hospitals:** Choose Hospital Coalition providers from the list at [www.lvhsc.org](http://www.lvhsc.org).
- **Mental health/substance abuse treatment:** Call Harmony Healthcare at (702) 251-8000 or visit [www.harmonyhc.com](http://www.harmonyhc.com) for an online provider directory.
- **Prescription drugs:** Access the EnvisionRx Pharmacy Locator at [www.envisionrx.com](http://www.envisionrx.com) or call 1-800-361-4542.
- **All other providers:** Visit [www.anthem.com](http://www.anthem.com) and click "Find a Doctor" under "Menu." Under "Search as a Member," enter "JTF" below "Identification number or alpha prefix," then click "Continue" and follow the instructions.



### **Tip #2: Use an In-Network Laboratory**

Please be aware that Quest Diagnostics is not an Anthem network provider.

Use LabCorp for in-network coverage of laboratory tests. Visit [www.labcorp.com/wps/portal/findalab](http://www.labcorp.com/wps/portal/findalab) to find a LabCorp location near you.



### **Tip #3: Use Your Anthem ID Card and Sleeve Properly**

You should have received your new Anthem Medical ID card, instruction card, and sleeve in late March. Be sure to keep the ID card and instruction card in the sleeve, and to give the right item to your medical provider. Otherwise, your provider may not use the correct information to file a claim.

The chart below shows what network to use and the item to give for various types of medical services.



<b>If you need...</b>	<b>Use this network</b>	<b>Give this to your provider</b>
Hospital care	Health Services Coalition	Card sleeve
Mental health/ substance abuse treatment	Harmony Healthcare	Card sleeve
Prescription drugs	EnvisionRx	Card sleeve
All other medical care	Anthem BlueCross BlueShield PPO Network	ID card only



### Use Anthem Urgent Care Providers

If you visit the emergency room for a *non-life-threatening* medical need, the PPO Plan pays only \$75 of emergency room charges and you pay the balance, which could be as much as \$3,000 per visit. If you're not sure whether you have a true emergency, see page 3 of the Urgent Care Pamphlet. You'll find the pamphlet at [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on the Forms and Documents page.



If you don't have a life-threatening emergency but need to see a doctor quickly, consider using LiveHealth Online®. For details, visit [www.livehealthonline.com](http://www.livehealthonline.com) or access the LiveHealth Online mobile app in the iPhone App Store or Google Play (Android) and download it to your device. Or call the LiveHealth Online Customer Support Call Center 24/7 at **1-888-LIVEHEALTH (1-888-548-3432)**.

Or choose a provider from the PPO Plan Urgent Care Providers list in your enrollment packet (also available at [www.teamsters14benefits.com](http://www.teamsters14benefits.com)).



### Contact BlueCard if You Have Medical Needs While Traveling in the U.S.

Through BlueCard, you can access benefits and receive healthcare services while traveling or living outside the PPO Plan service area. BlueCard links participating providers and BlueCross BlueShield Association Plans across the United States through a single electronic network for claims processing and reimbursement. For more information, call **1-800-810-2583**.



### Remember to Use Healthcare Bluebook

Use Healthcare Bluebook to save hundreds—even thousands—by using Fair Price providers. Plus, earn up to a \$100 reward each time you use a Fair Price provider for select procedures. Go to [www.healthcarebluebook.com/cc/teamsterslocal14](http://www.healthcarebluebook.com/cc/teamsterslocal14) or download the Healthcare Bluebook app from the App Store on your mobile device. Be sure to double-check that the Fair Price provider you use is in-network. See Tip #1 to find out more about in-network providers.



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### Questions about Your Benefits?

Contact Zenith-American Solutions at (702) 851-8286, or visit [www.teamsters14healthfund.com](http://www.teamsters14healthfund.com) and log in as a participant. For assistance, click on “Need help logging in?”