



HELPFUL

INFORMATION:

GROUP CLIENT SERVICE

(417) 269-2825
(800) 664-1244
FAX: (417) 269-4667

MEMBER SERVICE

(417) 269-2900
(800) 205-7665
FAX: (417) 269-2949

ENROLLMENT

FAX: (417) 269-2801

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WEB LINKS:

COX HEALTHPLANS:
COXHEALTHPLANS.COM

COX HEALTH:
COXHEALTH.COM

**PRIVATE HEALTH CARE
SYSTEMS (PHCS):**
PHCS.COM

CATALYST RX:
CATALYSTRX.COM

Life, Dental, Short Term Disability Coverage now offered through Cox HealthPlans

Cox HealthPlans is pleased to announce their partnership with Companion Life to offer Life, Dental and Short Term Disability to employer groups effective April 1, 2007.

Companion Life Insurance Company has provided affordable insurance options for employer groups for over 35 years. Now these services are available to your organization in either contributory or voluntary plan formats. Companion Life Insurance Company is rated A+(Superior) by A.M. Best.

Life

- Group term life insurance is now available for all group sizes. Term life insurance can be provided in flat benefit amounts or based on percent of salary with a guarantee issue of at least \$15,000 (plan options and guarantee issue amounts may vary based on group size). Coverages include AD&D benefit as well as Accelerated Death Benefit for terminally ill members.
- Voluntary term life insurance and dependent life coverage is also available.

Dental

- Various dental plan designs and options are available to meet the needs of your group members. Standard plans utilize a lifetime deductible which means members need to meet a deductible only once during their entire coverage period through Companion Life. No provider network limitations so your members may use the provider of their choice!

- Groups have the option of adding orthodontia coverage to standard dental plans.
- Voluntary dental coverage is also available.

Short Term Disability

- Short term disability is available to groups with various benefit percentages, waiting periods, benefit maximums and payment durations of up to one year. A partial disability benefit is available which provides incentive for members to return to work faster through part-time employment.
- Voluntary short term disability is also available.

Administrator Assistance through Companion Life

Group enrollment and maintenance is available through My Benefits Companion online portal of the Companion Life web site. Administrators may enroll new employees, view/add/change coverage or dependents, terminate coverage, and request certificates of coverage all online. Billing may also be viewed and downloaded which includes summary or detailed information on your account.

Member Assistance through Companion Life

All members have access to the secure My Insurance Companion online portal to check claim status, verify eligibility, request an ID card, or view an Explanation of Benefits.

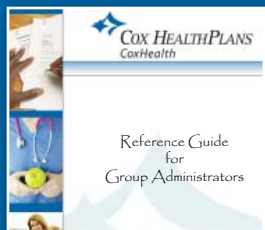
Please contact your local agent or dedicated Cox HealthPlans account manager for additional information on these products for your members!

Helpful Items To Keep In Mind

- **Enrollment-Missing Supporting Documentation:** If a member is eligible to come on the insurance due to a special qualifying event but does not have the supporting documentation for the event, submit the enrollment application without the documentation. This will 'stop the clock' to ensure the application is meeting the timely filing deadline while the supporting information is obtained.
- **Enrollment-Missing Information:** Enrollment ap-

plications that are missing information will now have a copy returned to your attention for completing of the omitted areas. The application will still meet timely filing requirements if we receive the original application even if it is missing information initially.

- **Full Pharmacy Formulary:** Information is now available on how to read the full formulary. Members may access the full formulary through www.catalystrx.com -Physicians link.



**Updated
Reference Guide
Now Available**

The Reference Guide for Group Administrators has recently undergone an update. The new version includes additional sections of information (Billing, Web site, and Updates/Newsletters) and new format for easier readability.

If your office would like a copy of the new administration guide, please contact us by telephone at (417)269-2825/(800)664-1244 or e-mail: grouphealth@coxhealthplans.com.

Administration Update is a publication for Cox HealthPlans Group Plan Administrators. Please send comments or suggestions to: grouphealth@coxhealthplans.com.

Spotlight on: PHARMACY

Q: Are there handouts or links for additional information on the pharmacy changes that were implemented January 1, 2007?

A: The changes implemented January 1, 2007 brought up many questions from our members and group administrators. In an effort to answer some of these questions, a Frequently Asked Questions (FAQ) handout was created. This handout addresses some of the issues your employees may have related to the change which is located on our web site at www.coxhealthplans.com. Although we attempted to provide answers to many of the questions we've received, we understand there may be member specific inquiries which may not be addressed. Client Services is available for any group administrator questions at (417) 269-2825 or (800) 664-1244. Members may contact Member Services directly at (417) 269-2900 or (800) 205-7665.



**Pharmacy
Update: PPI's**

One classification of drug that has the highest prescription utilization is the Proton Pump Inhibitor (PPI) class. Many members are familiar with PPI's through some of the drugs' brand names such as Prevacid, Prilosec and Omeprazole.

The PPI drug class now requires step-therapy which allows members to receive Omeprazole or OTC Prilosec at the Tier 1 level of pharmacy benefits. If a member tries either of these prescriptions and their

provider feels the name brand drug Prevacid would better meet the member's medical needs, a prior authorization is required for review by Catalyst prior to Prevacid approval.

Catalyst Rx pharmacy system provides automatic prior authorization review; which will lessen the instances when physician information is needed. *The system will automatically scan the member's claims history and may approve the prior authorization based on the member's claims history if they have satisfied the step-therapy requirements.* This process is invisible to the member and is performed automatically at the time the Prevacid script is presented to their pharmacist for the initial fill.

PHCS - Helpful Facts

The Cox HealthPlans and Private Health Care Systems (PHCS) partnership has provided members nationwide access to preferred providers under their PPO plan or discounts under their HMO plan since October 2005. This access has allowed your locally owned and managed health plan to cover your employees and their families wherever their travels may take them.

When care is provided by a PHCS participating provider, there are few things to remember which will make your benefits run smoothly:

- Ancillary providers such as Radiologists, Anesthesiologists, and Pathologists may not be participating PHCS providers even though services are

being provided through a PHCS facility. Please verify your all of your providers are participating prior to receiving any services.

- Inpatient, Outpatient, Emergency, and services requiring prior-authorization will be the member's responsibility to report to Cox HealthPlans. PHCS providers will **not** contact Cox HealthPlans for you.
- PHCS is a nationwide network of providers. Cox HealthPlans members may utilize any PHCS provider OUTSIDE of the CHP Southwest Missouri area. Members must utilize CHP providers within the 25-county Southwest Missouri area.

For questions regarding provider status or prior authorization, members may contact Member Services at (417) 269-2900 or (800) 205-7665 for assistance.