

Frequently Asked Questions



Q: What is a participating (in-network) provider?

A: A participating provider is a physician or medical facility that has agreed to accept a negotiated rate (contracted fee) with POMCO for their services.

Q: Does POMCO have a participating provider network for St. Lawrence University employees and why is it important to me?

A: POMCO has a national network of participating providers. If you choose to receive services from a participating (“in-network” provider), POMCO will pay 80% of the contracted fee and you pay 20% of the contracted fee after you have met your annual deductible.

Q: What happens if I choose to utilize the services of a non-participating provider?

A: Non-participating providers have no such fee agreement with POMCO. You may choose to seek the services of a non-participating provider but POMCO will determine payment of its (80%) based on what is considered “usual, customary and reasonable” (UCR) charges in this area. If the non-participating provider submits charges for services above the UCR, you will pay 20% of UCR *and* the additional amount your physician charged above the UCR. This is called “balance billing”. (Note that a participating provider cannot balance bill you.)

For example: James and Paul both go to a physician for the same medical reason. James goes to a participating provider (in-network) physician. Paul goes to a physician who does not participate in the POMCO network.

	<u>James (In-Network)</u>	<u>Paul (Out-of-Network)</u>
Total Amount Charged by Physician	\$150.00	\$150.00
“UCR” as determined by POMCO	\$100.00	\$100.00
POMCO pay 80% of UCR	\$80.00	\$80.00
Patient pays 20% of UCR	\$20.00	\$20.00
Total Patient Responsibility	\$20.00 🙌	\$70.00 😞

James saved \$50 by going to an in-network physician. Paul, on the other hand, was balance billed \$50.00 by his out-of-network provider.

Note: This example assumes both participants had met their annual deductible at the time services were rendered.

Q: How do I know which physicians and facilities participate in the network?

A: Log onto the POMCO website at www.benefitsoft.com for the list of participating providers (in-network providers), call POMCO directly at (800) 989-9715 or contact the physician or facility.

Q: Are preventive benefits covered under the health plan?

A: Yes! If you go to a participating (in-network) provider, the following benefits are paid at 100% after a \$20.00 co-payment. Out-of-network (non-participating physicians) benefits are paid at 80% of UCR after deductible.

The preventative benefits are:

- ◆ Routine mammography and gynecological exams
- ◆ Routine Adult physicals age 19 and over
- ◆ Routine Prostate screening (age 50 and older)
- ◆ Routine colonoscopies (age 50 and older)



Pharmacy Benefits....

Q: How are prescription drugs covered under the health plan?

A: At the retail pharmacy, *generic* medications will cost you \$5.00 per prescription for up to a 30 day supply. For *brand name* medications you will be charged 20% of the cost of the prescription up to a maximum of \$50 for up to a 30 day supply. For more information about *generic* versus *brand name* medications, please contact ProAct (our pharmacy benefit manager, at (877)776-2285.

Q: Is there a mail order option for prescription medications and how would it benefit me?

A: Yes! If you are taking a maintenance medication (a prescription on a routine basis) you may have your prescription filled through mail order and your medication will be delivered to your home. You will receive a 90 day supply (3 months) with the cost being equivalent to two retail pharmacy co-payments-you get one month of your prescription free!

Q: What else should I know about the prescription drug benefits program? (These next two items are in place because the cost is lower for you and the prescription drug program.)

1: Prilosec OTC (with a prescription) for a 42 day supply will be covered through the St. Lawrence University plan for zero co-payment. That's right, for calendar year 2008, you can get your Prilosec OTC prescription filled at the pharmacy or through mail order for free!

2: Prescriptions for these over-the-counter medications - Claritin OTC, Loratadine OTC and Zyrtec OTC will be filled at the pharmacy or through mail order. Regular plan co-payments will apply.



Q: Whom should I contact with further questions?

A: POMCO provides a dedicated customer service staff for St. Lawrence University employees. Please feel free to contact them Monday – Friday 8:30 a.m. – 5:00 p.m. at 1-800-898-9715.