



KelseyCare Plan

Questions and Answers for The City of Conroe Effective 01/01/16

ID CARDS

Question:

Will my KelseyCare medical coverage be through Cigna or Kelsey-Seybold?

Answer:

Your KelseyCare Plan is sponsored by the City of Conroe through Cigna.

Question:

Who should I contact for KelseyCare medical benefits and claims questions?

Answer:

You will continue to direct benefit and claim questions to the Cigna Customer Service unit at 1-800-244-6224.

Question:

Will I receive a new medical ID/insurance card when I enroll in the KelseyCare Plan?

Answer:

Yes. You and each covered dependent will receive a new ID/insurance card.

Question:

The Main Campus is listed on my new ID/insurance card. Is this the only location I can utilize?

Answer:

No. You have freedom of choice to select any Kelsey-Seybold Clinic location in the greater Houston area. Your ID/insurance card will be accepted at all Kelsey-Seybold locations. You can make appointments at any location based on what works for you and your family.

CIGNA SERVICES

Question:

Will I continue to have access to the Cigna 24/7 Health Information Line to speak with a nurse when needed?

Answer:

Yes. Call the Health Information Line at 1-800-564-9286 to speak with a nurse when needed. As a KelseyCare member, you also have access to the Kelsey-Seybold 24-hour Contact Center at 713-442-0000. The Contact Center is staffed by nurses who can access your secure Electronic Medical Record (EMR) and page your Kelsey physician if necessary. You can also call the Contact Center After-Hours Nurse Line at any time after normal business hours to ask questions or discuss concerns regarding symptoms or illnesses you or a family member may be experiencing.

Question:





Will I continue to have access to myCigna.com?

Answer:

Yes. We encourage you to continue to visit myCigna.com to access your: Health Assessment, claims, explanations of benefits (EOBs), plan documents, coordination of benefits (COB) forms, and to learn about Cigna discount programs and more.

Question:

Will my healthcare providers continue to file my claims with Cigna or with Kelsey-Seybold?

Answer:

Your KelseyCare Plan providers will file all of your claims with Cigna for you. (You will not need to file claims on your own behalf because you will only utilize Kelsey-Seybold providers).

Question: What if I become ill or injured and I'm out of the Houston area?

Answer

Yes, emergencies are covered worldwide. If you become ill while you are traveling outside of the area, please seek care at a participating Urgent Care Center or, in the case of a serious life-or-limb threatening emergency, seek care at the nearest Emergency Room. Contact Cigna at 1-800-244-6224 for more information about participating Urgent Care Centers outside of the Greater Houston area. After receiving care, you must notify your Kelsey-Seybold doctor as soon as possible. Please note that in the KelseyCare plan, when you are traveling out of the area, appointments with a doctor in the doctor's office are not covered without prior authorization from Kelsey-Seybold.

Question:

If my KelseyCare Plan files a claim with Cigna and my claim is denied in part or in whole, who handles the appeal?

Answer:

Your appeals will be handled by Cigna. Mail your appeals to Cigna at the following address:

Cigna National Appeals Organization

PO Box 188011, Chattanooga, TN, 37422

In your appeal letter be sure to state the reason for the appeal and include any important information you feel is necessary to support your appeal. Your entire appeal process will be 30-60 days; depending on the service type. Employees have 180 days to file an appeal from the date of the final coverage decision that was communicated to you. This is just a brief summary of the appeals process, for details please reference the SPD or contact the toll-free number on your Benefit ID Card.

Question:

What if I am currently under treatment with a non-participating KelseyCare physician at the time I switch to the KelseyCare Plan?

Answer:

If you are currently undergoing treatment for a serious medical condition under the Cigna KelseyCare Plan, Buy Up Plan or the HSA Plan and want to enroll in the KelseyCare plan, please complete a Transition of Care form or contact the Cigna Customer Service line at 1-800-244-6224. Your request will be reviewed for medical necessity. If approved, you will be able to continue seeing the current provider for the amount of time specified on the approval. You will then be transitioned into Kelsey-Seybold to establish a relationship with a KelseyCare Physician. If your request is not approved, you will need to begin receiving care from a Kelsey Seybold physician.





CONVENIENCE CARE AND URGENT CARE CLINICS

Question

Do I have access to the same Convenience Care and Urgent Care Clinics as I have under my current UST sponsored plans?

Answer

You will not have access to the same Convenience Care Facilities that you had access to under your current City of Conroe sponsored plans. However, through the KelseyCare plan, you have many options for after-hours care. Your resources include:

- The Kelsey-Seybold After-Hours Nurse Hotline at 713-442-0000, available after 5 p.m., on weekends and on holidays. A Kelsey-Seybold After-Hours Registered Nurse will answer your questions, page your physician if necessary and schedule needed appointments. If a situation seems life threatening, take immediate action and call 911.
- <u>Saturday ill-care appointments</u> for children and adults are available from 9 a.m. to 2 p.m. at 4
 Kelsey-Seybold's locations: Clear Lake Clinic, Tanglewood Clinic near the Galleria, Spring
 Medical and Diagnostic Center in the FM 1960 area and Fort Bend Medical and Diagnostic
 Center in Sugar Land. Call our 24-hour Contact Center at 713-442-0000 after 5 p.m. on Friday or
 on Saturday morning for a Saturday appointment.
- <u>Saturday Pediatric Appointments</u> are available at our Katy Clinic. Whether your child needs a physical or is a little under the weather, call our 24-hour Contact Center at 713-442-KIDS (5437) to schedule an appointment or go to AppointmentsNOW to schedule online.
- <u>Urgent Care</u> is available through Cigna at over 50 participating Urgent Care Centers throughout Greater Houston. Please see the attached list of Urgent Facilities in the Greater Houston area that are available to you. Urgent Care Centers treat conditions that need immediate attention, but are not life-threatening, like broken bones, fractures, cuts, lacerations, sprains and strains, fevers, and minor infections.
- Emergency Room (ER) services are available when you believe you or a family member may be
 experiencing a life-or-limb threatening medical situation. Emergency care services include
 medical, psychiatric, surgical, hospital and related healthcare services and testing, such as
 ambulance service, which are required to treat a sudden, unexpected onset of a bodily injury or
 serious sickness. Examples of emergency situations include uncontrolled bleeding, seizures or
 loss of consciousness, shortness of breath, chest pains or severe squeezing sensations in the
 chest, suspected overdose of medication or poisoning and sudden paralysis or slurred speech.

KELSEYCARE SERVICES

Question:

What is the difference between the KelseyCare plan, Buy Up Plan and HSA Plans?

Answer:

The KelseyCare Plan that is being offered by the City of Conroe has no deductible and will generally have a lower out of pocket cost at the time service is needed. KelseyCare is also an exclusive provider network plan meaning you must see Kelsey-Seybold providers for all non-emergency and routine care..

Question:





How do I find out what hospitals are in the KelseyCare Plan network?

Answer:

KelseyCare partners with premier hospitals in the Texas Medical Center and surrounding communities. A partial list of our hospital network includes:

- CHI St. Luke's Health- Baylor St. Luke's Medical Center, CHI St. Luke's Hospital in the Texas Medical Center; CHI St. Luke's Sugar Land Hospital; CHI St. Luke's The Woodlands Hospital.
- Texas Children's Hospital –Texas Medical Center and Texas Children's –West Campus.
- Houston Methodist-Sugar Land and Houston Methodist-Willowbrook.
- HCA Clear Lake Regional Medical Center.
- HCA The Woman's Hospital of Texas.
- Memorial Hermann- Memorial City

Question:

What if I am on vacation and I get sick, what do I do if I am in the KelseyCare Plan?

Answer:

If you are in need of medical advice, please contact Kelsey's After-Hours Nurse line at 713-442-0000. Nurses have access to your electronic medical record and will be able to page your physician and have medications called into a local pharmacy, if approved by your physician. KelseyCare members must see Kelsey-Seybold providers for all non-emergency and routine care. If you have a medical emergency, you should go to the nearest medical facility offering emergency care. You should notify your Kelsey-Seybold physician as soon as possible.

Question:

What additional services, does my KelseyCare Plan offer?

Answer:

- 24/7 appointment scheduling –Call the Kelsey-Seybold Contact Center at 713-442-0000.
- Kelsey-Seybold Concierge Call the Kelsey-Seybold Concierge, your personal healthcare VIP service at 713-442-0006 or toll free at 866-609-1630 Monday Friday from 8 a.m. to 5 p.m.
- Access to more than 400 Kelsey-Seybold physicians with no referral needed, plus over 4,000 affiliated physicians and allied health professionals available by referral from your Kelsey-Seybold primary care or specialist physicians
- Plus, you'll get around-the-clock services and Saturday appointments for sick care at four Kelsey-Seybold locations:
 - o Tanglewood Clinic at 1111 Augusta Drive, Houston TX 77057
 - o Clear Lake Clinic at 1010 South Ponds Drive, Houston TX 77598
 - Spring Medical and Diagnostic Center at 15655 Cypress Woods Medical Drive, Suite 100, Houston TX 77014
 - Fort Bend Medical and Diagnostic Center at 1155 University Blvd., Sugar Land TX
 77478
- After-Hours Nurse Line with Kelsey-Seybold registered nurses. Call 713-442-0000
- Email your doctor's office with questions using MyKelseyOnline
- Easy prescription refills at pharmacies located at 15 Kelsey-Seybold Clinic locations.
- Onsite laboratories and X-ray
- Digital diagnostics and high tech imaging at many locations





 No referrals are necessary to see Kelsey-Seybold specialists. Kelsey-Seybold specialists offer expertise in more than 50 medical specialties.

Question:

How can I communicate with Kelsey-Seybold online?

Answer:

MyKelseyOnline is a private and secure way to connect with your Kelsey-Seybold physician. To communicate via the web, sign up at mykelseyonline.com or call 713-442-6565 for help with setting up or using your account. With mykelseyonline.com, you can:

- E-mail your doctor's office
- Request prescription refills at your Kelsey pharmacy
- View most test results, and
- Make your own appointments with Kelsey-Seybold Primary Care Physicians and an expanding list of Specialists including OB/GYN, Endocrinology and Rheumatology.

PHARMACY BENEFITS

Question:

If I move to the KelseyCare Plan will any of my medication costs change from when I was filling those same medications under the Buy Up Plan or the HSA Plan?

Answer

Yes, under the KelseyCare Plan you will pay copays based on the prescription benefits administered by Cigna for the KelseyCare plan. The prescription copay levels for the KelseyCare plan are the same for the Buy Up Plan but different with the HSA Plan.

Question:

If I choose the KelseyCare Plan for my medical benefits, will I only be able to obtain my prescriptions at a Kelsey-Seybold pharmacy?

Answer

No. It's all about choice. Cigna continues to administer your pharmacy benefits, which gives you, access to a broad network of non-Kelsey retail pharmacies and participating Kelsey pharmacies in the greater Houston area. However, you have the option to transfer your prescriptions to a Kelsey pharmacy by contacting the Kelsey pharmacy of your choice. Kelsey pharmacies will mail your prescriptions to your home or office for FREE (no shipping fee). You will be responsible for paying the applicable prescription copay. As a KelseyCare Plan participant, you will have the best of both worlds, you can get your prescriptions filled at any Cigna network pharmacy or at any Kelsey-Seybold pharmacy; the choice is yours.

Question:

I am currently getting one or more prescriptions filled through Cigna Mail Order service. Will I experience any disruption of service if I switch from the Premium Plan to the KelseyCare Plan?

Answer:

No. Nothing will change with your mail order medications. They will continue be filled on the same schedule unless you elect to move your medications to a Kelsey-Seybold pharmacy.

Question:





I am currently on a specialty drug and have been getting my medication through Cigna. What happens with my specialty drug if I switch from the HDHP Plan or the Premium PPO to the KelseyCare Plan?

Answer:

Nothing will change with your specialty drug medications unless you elect to start having them filled at a Kelsey-Seybold pharmacy. The choice to move your specialty drug is yours to make.

ROUTINE VISION BENEFITS

Question:

Is Kelsey-Seybold a vision provider in the Cigna Vision Network?

Answer:

No. If you need routine eye care and you are enrolled in vision benefits through the City of Conroe's Cigna Vision Plan. You may reach the Cigna Vision Plan by calling the number on the back of your Medical ID Card. However, if you need an eye exam to treat a disease of the eye, contact Kelsey-Seybold at 713-442-0000 to schedule an appointment with a vision care provider.

EMPLOYEES

Question:

Is there a premium cost difference between the KelseyCare Plan, Buy Up Plan and the HSA Plan?,

Answer:

Yes, the KelseyCare premiums will be lower than the Buy Up Plan and the HSA Plan.

Question:

Can I enroll in the KelseyCare Plan if my dependent lives outside of the Greater Houston area?

Answer

Yes. Under the KelseyCare plan, you have access to the Cigna Guest Privileges Program. This program provides coverage for dependents, including college students, who temporarily reside away from home for an extended period of time. Cigna's Guest Privileges Program offers benefits for routine care, as well as urgent and emergent treatment needs. Contact Cigna at 1-800-244-6224 for more information about whether the Guest Privileges Program is available in the area where your dependent resides. If the Cigna Guest Privileges Program is not available in the area where your dependent resides, he/she will have access to only emergency and urgent care benefits under the plan. All non-urgent/routine care must be delivered/coordinated through a Kelsey-Seybold physician.

IMPORTANT CONTACTS

Contact	Services	Number
Cigna Customer Service	Cigna Benefit and Claim questions Transition of Care Guesting Services and more	1-800-244-6224
Kelsey-Seybold Contact	Available 24 hours a day, 7 days a week to schedule appointments	713-442-0000





Center		
Kelsey-Seybold After-Hours Nurse	Speak with a Kelsey-Seybold nurse after regular business hours, on holidays and weekends.	713-442-0000
KelseyCare Concierge Service	Assistance with appointment scheduling, information about participating physicians, clinic locations and services available at each clinic	713-442-0006 or 1-866-609-1630
MyKelseyOnline (MK0)	Help with setting up or using your MKO account	713-442-6565