



Bytes®

An Annual Publication for Teachers Health Trust Providers

January 2010



Volume 5

Teachers Health Trust Update: 2010 Plan Changes

Dental Network Change

The Teachers Health Trust has developed its own PPO Dental Network for its members effective January 1, 2010. The Diversified Dental network will no longer be utilized by the Trust at that time.

Participation in the Trust Network is not automatic. If you have not already contracted directly with the Trust to be a participating dental provider effective January 1, 2010, you can obtain an interest form via our website at www.teachershealthtrust.org. Submission of a partially executed contract does not imply in-network status. In-network status is complete when all credentialing documents have been submitted and approved by the Trust and you receive a fully executed contract.

In-Network Dental Services: AMOUNT YOU PAY*	THT DIAMOND Plan	THT PLATINUM Plan	RHT Plan
Preventative Services	\$0	\$0	\$0
Basic Services	20 percent	20 percent	20 percent
Major Services	40 percent	40 percent	40 percent
Orthodontia Services	\$0	NOT COVERED	NOT COVERED

*The participant is also responsible for any amounts billed in a calendar year (or lifetime for orthodontia services) after the Trust has paid the benefit maximum for services. Refer to www.teachershealthtrust.org for complete benefit information.

Domestic Partnership Change

Trust participants who cover their domestic partners must be registered as domestic partners through the state of Nevada. You may want to verify eligibility for domestic partners before rendering services after January 1, 2010.

Infertility Benefit Change

Effective January 1, 2010, infertility benefits will no longer be offered under any Trust plan.

Emergency Room Copay Change

Effective January 1, 2010, if a participant visits the emergency room for any non-urgent reason (such as a common cold, chronic pain, or minor cuts), there will be a different copay responsibility as indicated below.

Emergency Room Benefits	THT DIAMOND Plan	THT PLATINUM Plan	RHT Plan
Emergency Services	\$150	\$300	\$300
Non-Emergency Services	\$250	\$400	\$400

Want to reach more than 18,000 educators?

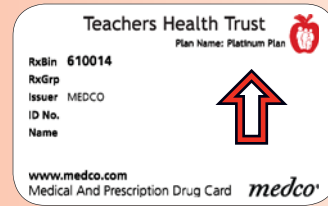
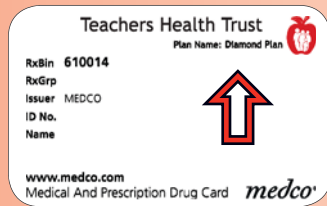
Advertise in *Health Traxx*. (See page 4 for details.)

Inside

- 2 THT & RHT Medical Cards & Copays
- 3 Services Requiring Prior Authorization • Out-of-Network & Out-of-Area Referrals
- 4 Contact Information • Trust Tidbits

THT MEDICAL CARDS AND COPAYS

The following are examples of the various Trust medical cards. Look for the plan name at the top right-hand corner of the participant's medical card.



BASIC COPAYS

In-Plan Benefits	THT DIAMOND Plan	THT PLATINUM Plan	RHT Plan
All Office Visits (including Mental Health)	\$20 per visit	\$30 per visit	\$30 per visit
Urgent Care	\$20 per visit	\$30 per visit	\$30 per visit
Laboratory	\$0 if performed by an in-network, free-standing laboratory in the service area, \$10 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab
Diagnostic & Radiology Procedures	\$10 per test procedure	\$20 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
PET SCANS	\$200 per test procedure	\$400 per test procedure	\$400 per test procedure
Outpatient Facility	\$150 per surgery	\$200 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Hospital Observation	\$100 per day	\$150 per day	\$150 per day
ER - Emergency Services	\$150 per visit	\$300 per visit	\$300 per visit
ER - Non-Emergency Services	\$250 per visit	\$400 per visit	\$400 per visit
Ambulance	20% coinsurance	30% coinsurance	20% coinsurance
Routine OB Care (Physician)	\$150 for all routine office visits and delivery	\$300 for all routine office visits and delivery	\$300 for all routine office visits and delivery
Inpatient Routine Newborn Circumcision	\$20	\$30	\$30
Inpatient Hospital/Facility (including Mental Health)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Inpatient Procedures (Surgeon)	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Inpatient Visits	\$0	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test	\$2 per test
Allergy Antigen	\$1 per dose	\$2 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection	\$10 per injection
Orthotics & Prosthetics (includes foot orthotics)	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Durable Medical Equipment	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Inpatient and Outpatient Hospice Services	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Home Health Care	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Skilled Nursing & Rehabilitation Facilities (This is separate from hospital copays.)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Outpatient Dialysis Facility	\$20 per visit	\$30 per visit	\$30 per visit
Outpatient Dialysis Physician	\$20 per visit	\$30 per visit	\$30 per visit

Services Requiring Prior Authorization

MRI, MRA, PET & CT Scans (prior authorization for each sequence is required)	Durable Medical Equipment (valued at \$500 or greater)	Nasal Surgery
Blepharoplasty (eyelid surgery)	Durable Medical Equipment Repairs/Replacements	Nerve Conduction Study/ Electromyography (EMG)
Botox Injections	Endoscopy & Upper GI	Pain Management (nerve blocks)
Breast Surgery	Hernia Repair	Sclerotherapy (vein surgery)
Cosmetic Surgery	Home Health	Skilled Nursing Facility
Dialysis	Hospice	Transplant and follow-up transplant services
	Hospital Admissions	Virtual Testing (when diagnosis is present)

To obtain prior authorization: 1.) call ENCOMPASS at 1-800-779-4158, 2.) fax ENCOMPASS at 1-515-273-8780, or 3.) access the ENCOMPASS website at www.ENCOMPASSonline.com.

Obtaining Prior Authorization Can Be Easy!

ENCOMPASS, the Trust's utilization review organization, urges you to use the Web to obtain prior authorization at www.ENCOMPASSonline.com. This method allows you to start a medical review, add updated clinical information to a case, check the status of a case, or ask a question whenever it is convenient for you. Avoid lost faxes and have access 24 hours a day through the Web service. Make it easier on yourself: begin requesting prior authorization via the Web.

Avoid Referrals to Out-of-Network Providers

When Trust providers fail to refer Trust participants in-network, these individuals experience high out-of-pocket costs. Examples of services which are referred out-of-network include labs, hospitalists, durable medical equipment, genetic testing, and other services. In-network hospitalists are listed below. If you utilize a hospitalist group, please verify the group is in-network. If your hospitalist is not contracted, ask your hospitalist group to become an in-network provider for the Teachers Health Trust or refer the provider to the Trust Provider Relations Department at providerrelations@teachershealthtrust.org or by calling 702-866-6120.

You can always find up-to-date, in-network providers by checking our website at www.teachershealthtrust.org and clicking on the Provider Search option on the left side of the screen. For your convenience, please find a list of in-network hospitalist groups below.

Teachers Health Trust In-Network Hospitalist Groups

- | | | |
|--|-----------------------------|---|
| ✓ Syed Saqib Ahmad, MD | ✓ Farida Khan-Sewani, MD | ✓ Emad E. Soumi, MD |
| ✓ Alexander Akhavan, MD | ✓ Thomas Land, MD | ✓ Sean S. Steele, MD |
| ✓ Children's Acute Care - Nevada | ✓ Khoa D. Le, DO | ✓ Muhammad A. Syed, MD |
| ✓ Dixie Hospitalists | ✓ Nevada Hospitalists | ✓ Joaquim S. Tavares, MD |
| ✓ Afshin Doust, MD | ✓ Huy Nguyen, MD | ✓ Sofia Tselikis, MD |
| ✓ Fremont Primary Care Hospitalists | ✓ Emmanuel Onwutuebe, MD | ✓ Muhamid Nasir Tufail, MD |
| ✓ Hadiza E. Hamza, MD | ✓ Milan L. Patel, MD | ✓ United Hospitalist Incorporated (UHI) |
| ✓ Stephanie Hansen, MD | ✓ Sujay Patel, DO | ✓ University Health System (UMC Only) |
| ✓ Hospitalists Medicine Physicians of
Clark County (UMC only) | ✓ Daniel Sabry, MD | ✓ Vegas Valley Primary |
| ✓ Monsuru Ibraheem, MD | ✓ Lewis H. Self, MD | ✓ Sandeep Vijay, MD |
| ✓ Inpatient Consultants of Nevada | ✓ Muhammad Shafique, MD, PC | ✓ Zenith Hospitalists |
| | ✓ Rebecca Sinai, DO | ✓ David Zipf, MD |

Out-of-Area Referrals

On occasion, the Trust is advised by patients and providers of situations regarding services that cannot be rendered in Las Vegas. The Trust has an in-network agreement with UCLA for services that cannot be rendered in the service area. In order to access UCLA's services, the participant would need a consult in Las Vegas, and all participant records would have to be faxed to the Trust's Case Management Department for review. The Trust meets every week to discuss these potential out-of-network and UCLA referral cases.

In many instances, the Trust Case Managers are able to contact in-network providers and determine that required services are available within the Trust's service area. In such cases, the participant is made aware of which in-network providers can perform the required services.

The Trust has been notified by many participants that they are being informed by providers' offices that some services cannot be rendered in Las Vegas when services are in fact available in the area. Prior to advising a participant that services are unavailable within the Trust Network, please contact the Trust Case Management Department so that they can assist you in making such a determination and/or guide you through the process of obtaining a UCLA referral in the event that services are not available in the area. The Trust will research each case and refer accordingly.

CONTACT INFORMATION

Teachers Health Trust (THT) & Retiree Health Trust (RHT)

Eligibility, Benefits, Claim Information

Website: THT: www.teachershealthtrust.org

RHT: www.rhtlvnv.org

E-mail: THT: serviceteam@teachershealthtrust.org

RHT: serviceteam@rhtlvnv.org

Phone: THT: 702-866-6160

RHT: 702-835-1240

Fax: THT & RHT: 702-794-2093

Mail paper claims to:

Teachers Health Trust	Retiree Health Trust
P.O. Box 96238	P.O. Box 93266
Las Vegas, NV 89193-6238	Las Vegas, NV 89193-3266

Send electronic claims to:

Teachers Health Trust Payor ID 88019

Retiree Health Trust Payor ID 26316

Hours of operation for THT & RHT:

Monday – Thursday: 7 a.m. to 5:45 p.m.

Friday: 8 a.m. to 11:45 a.m.

Encompass

Medical Authorizations

Website: www.ENCOMPASSonline.com

Phone: 800-779-4158

Fax: 515-273-8780

Human Behavior Institute (HBI)

Behavioral Health Authorizations

Phone: 702-248-8866

Toll-free: 800-441-4483

Medco

Mail Order Pharmacy

Website: www.medcohealth.com

Phone: 800-818-2364

For Instructions on Faxing Prescriptions:

1-888-327-9791

Drugs Requiring Prior Authorization:

800-753-2851

TEACHERS HEALTH TRUST
2950 E. ROCHELLE AVENUE
LAS VEGAS, NV 89121

TRUST TidBITS

Trust Employee Wins Case Management Award

Trust Case Manager Roni Miles received the 2009 March of Dimes Case Manager of the Year Award. Her clients know her as their champion -- always responding to their requests and questions, addressing their medical concerns swiftly with all parties involved, locating treatment facilities that will ensure their comfort, and personally visiting each of her clients who have inpatient stays. We at the Trust feel very lucky to have her bright, cheery smile here to greet us every day and are incredibly proud of her. Congratulations, Roni!

The Trust Website Has a New Look!

The Trust has recently updated its website to make it more user-friendly. Rest assured that the same features that help you handle your business with the Trust swiftly and efficiently, such as claims and eligibility lookup, are still available to you. Please be aware that, while your login name will stay the same, your password will most likely need to be reestablished or changed. This should be a very easy process, however, because though the look of our site has changed, its functionality remains the same. We hope you will take the opportunity to browse the new site and will enjoy it as much as we do!

New Claims Payment System

After months of thoroughly testing the software, the Trust is converting to its new claims payment system in 2010. The Trust continued processing claims through the old system during testing, and because of this, there is no backlog of claims. To our participants, it's appeared to be business as usual at the Trust, and we have every confidence that the completion of the transition will proceed just as smoothly.

Holidays -- The Trust offices will be closed for the following holidays:

- New Year's Day: **January 1**
- Martin Luther King Day: **January 18**
- President's Day: **February 15**
- Spring Break: **April 2**
- Memorial Day: **May 31**
- Independence Day: observed **July 5**
- Labor Day: **September 6**
- Nevada Day: **October 29**
- Veterans Day: **November 11**
- Thanksgiving Holiday: **November 24**, open 8:00 to 10:45 a.m., closed **November 25-26**
- Winter Break: **December 22-24**
- New Year's Holiday 2011: **December 30-31**

Provider Advertisement Opportunities

The Teachers Health Trust publishes *Health Traxx*, a quarterly publication that enjoys circulation to more than 18,000 educators of the Clark County School District. To review a copy, visit www.teachershealthtrust.org and click the *Health Traxx* link.

For advertising information, details on single and multiple issue rates or logo and design services (such as advertisement/page layouts), contact Brenda Kelley, Director of Public Relations and Health Promotions, at bkelly@teachershealthtrust.org.



NON-PROFIT ORG.
U.S. POSTAGE
PAID
LAS VEGAS, NV 89121
PERMIT #1253