

Member Focus—

Educators Mutual Apple Tree blooms again—take your pick!

Educators Mutual recently launched the 2007 Apple Tree Campaign, aimed at collecting new back-to-school clothing and supplies for more than 70 children either living in the Road Home, a Salt Lake homeless shelter, or recently moved into affordable housing.

Educators Mutual Apple Trees have been set up at Salt Lake DownEast Outfitters, Salt Lake Staples locations, and the Layton Hills Mall. Participants can select an apple that includes the name of a child living in the shelter or affordable housing, along with a needed article of clothing or item for back-to-school. In addition, Apple Trees have been set up in the lobbies of FM100 and Educators Mutual.



The Educators Mutual Apple Tree campaign collected more than 500 items last year, which resulted in at least one outfit—shirt, pants, and shoes—for each of the children at the Road Home. The goal of this year's campaign is to greatly exceed last year's donations, as the scope of the campaign has been extended to include those who recently moved out of the shelter into affordable housing.

The Road Home is a private, nonprofit social service agency established in 1923 that works to help people step out of homelessness and back into the community through emergency services, personalized case management, and collaboration with additional resources. Children living in the shelter attend schools in the Salt Lake City School District.

Items can be dropped off at any of the Apple Tree locations listed above.

Back-to-school time is particularly challenging for children living in the Road Home shelter. Educators Mutual created the Apple Tree campaign to provide a convenient way for the public to help these deserving children by providing much needed clothing and school supplies.

At the completion of the campaign, which ends August 19, Educators Mutual will deliver the clothing and school supplies to the Road Home Shelter.



Administrative Focus— Knowledge is power

Many of us don't give our health plans a second thought until we need them. Of course, in the midst of a medical emergency is not the ideal time to begin researching the plan's provisions. The better your employees understand their benefits before they need them, the more likely they are to get the most out of them—and the more satisfied they will be.

Preexisting conditions. A preexisting condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the plan's designated period (usually six months) prior to the enrollment date.

The preexisting condition limitation period refers to the amount of time a member must wait after enrolling in a new plan before being covered for most preexisting conditions.

However, the preexisting condition limitation period can be reduced

or waived if the member had previous creditable coverage under another health plan.

A Certificate of Creditable Coverage should be obtained from the prior health plan or insurance carrier and presented to Educators as quickly as possible to expedite receiving credit for previous coverage. Members also have the right to demonstrate creditable coverage through documentation other than a Certificate of Creditable Coverage, such as an Explanation of Benefits (EOB) or other correspondence from a plan or insurer indicating prior coverage.

Coinsurance maximum vs. out-of-pocket expenses. The coinsurance maximum is designed to insure against financial hardship caused by unexpected expenses from catastrophic illness. When a member has satisfied any applicable deductible and paid eligible expenses up to the coinsurance maximum, the plan will pay remaining *eligible expenses* at 100 percent of the *Table of Allowances*.

However, this does not mean that the member will have no additional out-of-pocket medical expenses. When a member receives any service or treatment specified as a limited benefit, the plan will pay for services *only up to the specified amounts*. Any expense incurred for amounts in excess of the specified percentage, day, or dollar limits, and expenses the member pays for not following preauthorization procedures, will not be reimbursed by the plan and will not accumulate toward the annual coinsurance maximum.

In addition, it is important to note that the Participating Provider and Non-participating Provider Options each have a separate coinsurance maximum.

If you or your employees have questions about these provisions, or any other provision of your health plan, Educators customer service representatives are there to help. Just call 262-7475 or toll free (800) 662-5851.

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