

## Member Focus—

### Get ready, get set, and “Walk the Walk”

We are pleased to announce the third annual “Walk the Walk,” a statewide competition to discover Utah’s most active elementary school teacher and administrator or classified employee.

Based on feedback from last year’s participants, the 2008 competition has been extended to two months and will run from March 3 through April 30. Participants will receive free pedometers to track their steps, and winners will be determined by the number of steps taken, with bonus steps offered for activities that involve students, as well as for

developing and implementing healthy classroom plans.

In addition, this year for the first time, schools will be rewarded for having multiple participants. When a single school has between five and nine participants, each of those participants will receive 5,000 bonus steps. With 10 or more participants, each participant will receive 10,000 bonus steps, and the school will be given a laminated poster on which to track their school’s Top Ten Steppers.

The grand prize winners will each receive \$500 to use for healthy activities for their classes or schools, as well as a retreat for two to the Zermatt Resort & Spa in Midway.

The goal of “Walk the Walk” has been to help foster greater activity among children by motivating their

teachers and administrators to be more active. In past years, we have been inspired by stories of students participating with, and even pushing, their teachers.

“Walk the Walk” is available on a first come, first served basis to 1,000 full-time elementary school teachers and 500 full-time administrators and classified employees combined. The deadline for registering is February 22, 2008. Official rules and registration information are available at [www.educatorsmutual.com](http://www.educatorsmutual.com).

Last year, participants recorded more than 97 million steps or 48,832 miles, the equivalent of 1,864 marathons and approximately two times around the earth. Collectively, they burned almost 1,400 pounds of fat (based on 100 calories per mile).

## Don’t pay too much

If you are like many people, when you get a bill from your medical provider, you just pay it, assuming everything is as it should be. And most of the time, it is; but not always.

Whenever a claim is submitted to Educators Mutual, you will receive an Explanation of Benefits (EOB). This document contains a detailed explanation of how your claim was processed. You should examine it closely and compare it to your provider billing, making certain there are no duplicate or incorrect charges.

One of the first things you will want to look at on your EOB is the **Insured Pays** column. This is the total amount for which you are responsible (e.g., copays, deductibles, non-covered services), including any amounts you may have already paid. For example, if you paid your copay at the time of service, that amount

will still be included in this total. Also, if you have other insurance, the amount that other insurance pays will be included in this total. If your provider is billing you for an amount that exceeds what your EOB lists as the insured’s responsibility, you may contact Educators Mutual’s customer service department for clarification.

Some other terms that may be helpful in comparing your EOB and provider’s bill are as follows:

**Submitted**—Amounts in this column represent the charges billed by your provider for the services you received.

**Allowed**—This is the amount established by Educators Mutual as the allowable payment for those services (Table of Allowances). Educators Mutual uses the Table of Allowances when determining benefits for all providers, regardless of their panel status. Participating providers have agreed not to bill you for charges

exceeding this amount. If you use nonparticipating providers, you will be responsible for amounts exceeding the Table of Allowances.

**Adjustment**—This column represents the amount your physician has agreed to write off or not bill to you. If you believe that you are being billed for amounts in the adjustment column, contact Educators Mutual’s customer service.

**Plan Pays**—This is the amount that your Educators Mutual plan has paid for the claim.

**Code Benefit Determination**—The codes on your EOB and their corresponding explanations provide you with additional information on how the benefits for your claim were determined.

If you have any questions regarding payment of your claims, please contact our office at (801) 262-7475 or toll free at (800) 662-5851.

Administrative Focus—

## We aim to please

At Educators Mutual, we work hard to provide your employees with quality benefit plans; an outstanding network of physicians and facilities; fast, accurate claims payment; and the best possible customer service. The results of a recent satisfaction survey confirm that those efforts are paying off—with 95 percent of those surveyed expressing overall satisfaction with Educators Mutual. Ninety-six percent of the plan administrators surveyed stated they were satisfied overall.

Members and administrators from the various employer groups covered by Educators Mutual’s health plans were contacted by telephone and asked questions designed to ascertain their levels of satisfaction in five key areas. The results are as follows:

| Key Area              | Percent Satisfied* |      |
|-----------------------|--------------------|------|
|                       | 2007               | 2006 |
| Overall               | 95%                | 94%  |
| Providers             | 96%                | 96%  |
| Claims payment        | 90%                | 90%  |
| Customer service      | 94%                | 96%  |
| Communications        | 94%                | 96%  |
| Medical benefits      | 92%                | 92%  |
| Prescription benefits | 85%                | 87%  |

\* Rounded to the nearest percentage point.

To help put this in perspective, in 2007 only 51 percent of Utahans rated their HMOs as 8, 9, or 10 on a 0–10 point scale, with 10 being the best. However, 75 percent of our members rated Educators Mutual as 8, 9, or 10—and this number has increased every year since 2004.

Of course, we recognize that until we reach 100 percent satisfaction, there is still room for improvement. We will use the information gained from this survey to help

direct our ongoing efforts to better serve you and your employees and to monitor our progress in this regard.

Your opinions are valued, and you don’t have to wait until the next survey to express them. Feel free to share your comments and concerns with our marketing and customer service departments, your on-site customer service representative, or your board representative.

### Get your BeneFacts online

If you would like to receive your *BeneFacts* via email (instead of paper), please send your request, including your name, mailing address, and email address, to [chawkes@educatorsmutual.com](mailto:chawkes@educatorsmutual.com).

To create your Educators *My Account* and sign up for electronic Explanations of Benefits, go to [http://www.educatorsmutual.com/auth/\\_MemberEnroll.asp](http://www.educatorsmutual.com/auth/_MemberEnroll.asp).

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