

BeneFacts

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Member Focus -

Be prepared for summer travel

It's that time of year again, when many of us are planning vacations. Of course, we all hope for healthy, safe travels, but accidents and illness can happen without warning. A little advance planning can bring you peace of mind and save you money.

If you need medical care while traveling outside of Utah, but still within the United States, you can reduce your out-of-pocket expenses by using a provider from the Beech Street national network. These providers accept a discounted reimbursement from Educators Mutual members. We recommend that you locate a Beech Street provider near your travel destination in advance of your trip. To find a Beech Street provider, use the provider search function at www.educatorsmutual.com, or call customer service at 800-662-5851.

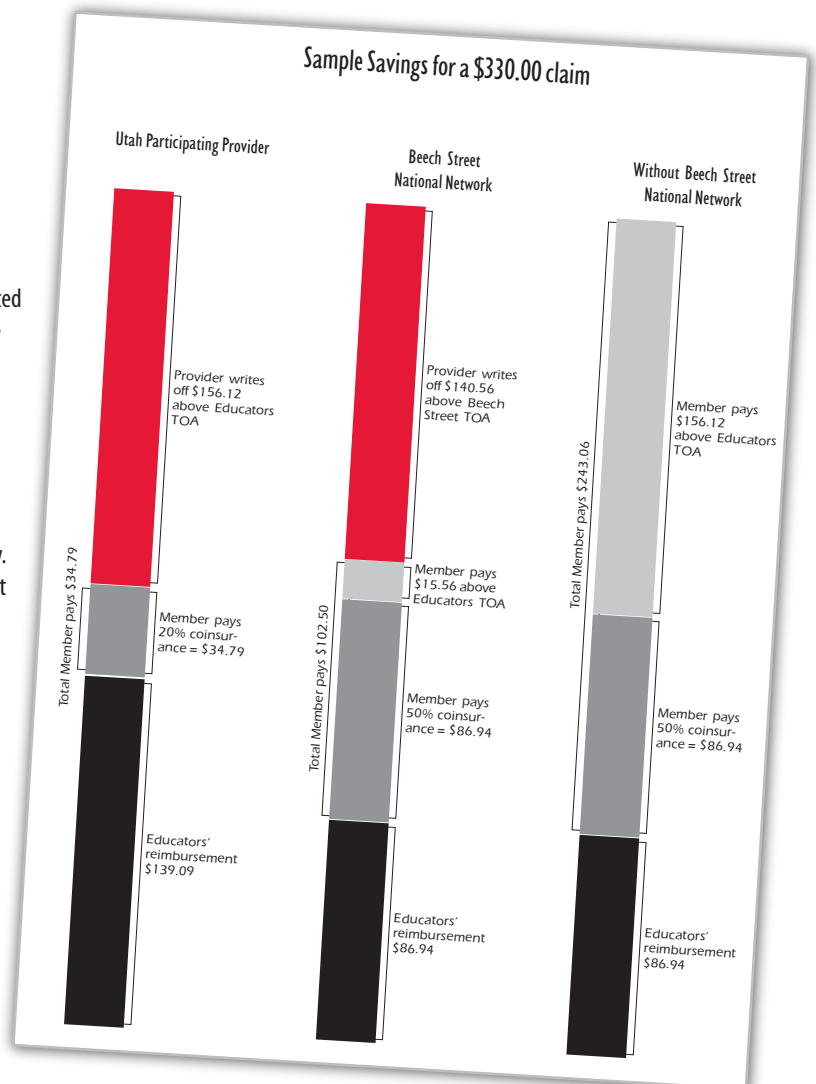
Of course, in an emergency, you should go directly to the nearest medical facility. On the other hand, if your treatment can wait until you return home, you will get the best insurance benefit by visiting a participating provider in Utah. But for those times when you need non-emergency care that can't wait, you may want to use a Beech Street provider.

- Claims from Beech Street providers out side of Utah for non-emergency services will be processed according to your non-participating provider benefit. Some plans or services may not have a nonparticipating provider benefit.
- Services for accidents and life-threatening conditions will be processed according to your participating provider benefits up to Educators Mutual's Table of Allowances (TOA).
- All benefits are subject to Educators Mutual's TOA. Participating providers in Utah agree to write off any amounts that exceed Educators Mutual's TOA. If you use a Beech Street provider outside of Utah, you are responsible for paying any amount exceeding Educators Mutual's TOA. The total amount you owe will be reflected on your Explanation of Benefits (EOB).

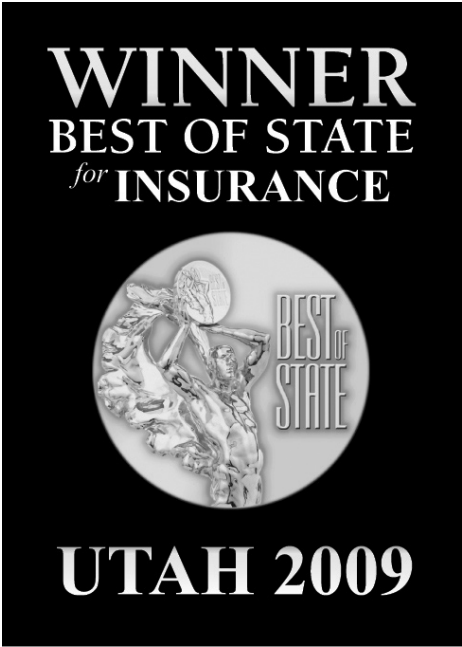
For additional information or details about your benefits, please contact Educators Mutual's customer service at (800) 662-5851.

Prescription refills while traveling

If you are lucky enough to be traveling this summer, you don't want to spoil it with worries about running out of your long-term medications. With Medco By Mail, you can get up to a 90-day supply, saving you several trips to the pharmacy; and in most cases, you will save money too. Just ask your doctor to write a prescription for up to a 90-day supply, plus refills (as appropriate). Complete the Medco Home Delivery Order Form, which can be found at www.educatorsmutual.com under Member Forms, and follow the simple mailing instructions on the form. Once your prescription is received, your medication will usually ship in three to five days. If you need your medication right away, ask your physician for a sample or for a short-term 14-day prescription to fill at a participating retail pharmacy.



This is a sample only. Actual savings will vary, based on the details of the claim and the specific plan benefits.



Administrative Focus -

Educators Mutual wins Best of State honors

We are pleased to announce that Educators Mutual has been recognized as the Best of State for insurance in 2009.

The Best of State Awards were created to recognize outstanding individuals, organizations, and businesses in Utah that excel in their endeavors, use innovative approaches or methods, and contribute to a better quality of life in Utah. In the words of Governor Jon M. Huntsman, "Best of State recognizes those who are excelling and surpassing all else and who are the best of the best in their respective fields. We are proud of the many accomplishments of our fellow Utahns."

According to the Best of State website, the field of nominees was stronger than ever this year, so we are extremely proud of this achievement and what it says about our commitment to being the very best benefit option for our members. For additional information or details about your benefits, please contact Educators Mutual's customer service at (800) 662-5851.

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