

BeneFacts August 2010

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Member Focus

Pick an apple, help a child

We are pleased to announce the launch of the 2010 Educators Mutual Apple Tree Program. With your help, Educators Mutual can provide much needed clothing and back-to-school supplies for more than 50 children living in the Road Home, Utah's family homeless shelter.

Educators Mutual Apple Trees have been set up at 16 DownEast stores, 10 Payless ShoeSources, three Salt Lake Staples locations, and the lobbies of Simmons Radio Group and Educators Mutual. This year's campaign also offers the option of selecting an apple online at www.educatorsmutual.com.

You can go to any of these locations and select an apple, which lists the name of a child living in the shelter (or affordable housing arranged by the Road Home), along with a needed item for back-to-school. The back-to-school items, which should be new and unused, can be purchased and/or returned to any of the 30 campaign partner locations from Provo to Ogden (as listed on our website).

Because of the challenging economy this year, the needs for back-to-school at The Road Home are greater than ever. Educators Mutual created the program to give these deserving children a boost and to provide a convenient way for the public to help.

At the completion of the campaign, which runs through Aug. 16, Educators Mutual will deliver the clothing and school supplies to The Road Home in time for back-to-school.

During the five-year history of the Educators Mutual Apple Tree, more than 7,600 articles of clothing and school supplies have been donated and have benefited more than 250 children living in The Road Home shelter.

The Road Home is a private, non-profit 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.

Preauthorization update

Educators Mutual periodically updates the services for which preauthorization is required, in light of medical advances, changes in the healthcare industry, and reviews of Educators Mutual's administrative procedures. As of 07/01/10, hyperbaric oxygen treatment requires preauthorization. This will allow us to assist you in receiving the optimal reimbursement through your Educators Mutual plan. Remember, if you use a participating provider, the provider is responsible for preauthorizing services. If you use a nonparticipating provider, even in an emergency, you are responsible for preauthorization. For a more detailed description of the preauthorization process, including timelines and associated penalties, please refer to your Member Handbook or call customer service at 800.662.5851.



Administrative Focus

Staying on top of healthcare reform

The Patient Protection and Affordable Care Act was signed into law on March 23, 2010. The following summary explains just some of the key provisions in the new law. While many of the specific rules associated with this comprehensive healthcare reform have not yet been released, Educators Mutual is preparing to implement the various provisions by their due dates.

Grandfathered Plans. Plans that existed on March 23, 2010, and have not significantly cut benefits or increased out-of-pocket spending for consumers can be grandfathered. Grandfathered plans are exempt from some—but not all—of the healthcare reform requirements. Plans will lose their grandfather status if they significantly cut benefits or increase out-of-pocket spending for consumers.

Elimination of Preexisting Condition Exclusions for Children. This provision bars plans from imposing any preexisting condition exclusions on children under age 19, beginning in plan years starting on or after September 23, 2010. This provision will be expanded to include adults in 2014.

Elimination of Lifetime Benefit Limits. This provision, also effective for plan years starting on or after September 23, 2010, prohibits lifetime limits on benefits.

Elimination of Annual Benefit Limits. This provision will be phased in between September 23, 2010, and 2014, when all annual benefit limits will be prohibited.

Dependent Coverage to Age 26. While most Educators Mutual plans already provide coverage for dependents up to age 26, this new regulation requires that the coverage be extended to children without regard to marital or dependency status. This provision goes into effect for plan years starting on or after September 23, 2010.

Preventive Health and Immunization Coverage. This provision stipulates that all plans must cover preventive services and immunizations without applying deductibles or copayments. It also outlines which services and immunizations must be covered. This provision is effective for plan years starting on or after September 23, 2010.

Improved Access to Appeals. Plans are required to implement an effective appeals process for coverage determinations and claims that includes the option of an independent third-party review. This provision is also effective for plan years starting on or after September 23, 2010.

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