

Frequently Asked Questions Regarding The Aetna Signature Administrators PPO Network

1. Q: Is the Preferred Provider Organization (PPO) network for my coverage changing?

A: Yes. On January 1, 2010, the Aetna Signature Administrators (ASA) PPO Network will be the PPO network for the (GeoCare Benefits/SPE) Insurance Plan.

2. Q: Who is ASA?

A: ASA is part of Aetna, one of the nation's leading diversified health care benefits companies serving members with information and resources to help them make informed decisions about their health care.

New York Life, which underwrites this coverage, has partnered with Aetna to make the ASA PPO Network available to our insureds. Aetna's national managed care program offers the flexibility, large network, programs, and healthcare services that can help support the evolving needs of our insureds. The ASA PPO Network and medical management program provided by ActiveHealth, an Aetna company, are well-suited to meet our insureds' needs with over 723,000 health care professionals including nearly 6,400 PPO hospitals nationwide.

3. Q: Why is the Committee on Group Insurance making a change to the network?

A: The Committee is working to be sure that the PPO network and the managed care services provided to the insureds ensure access to high quality healthcare benefits while managing costs. The ASA PPO Network is a national, comprehensive network that offers a wide availability of network providers and savings on healthcare costs.

4. Q: What is a PPO network?

A: A PPO (Preferred Provider Organization) is a network of doctors, hospitals, and other healthcare providers contracted by an insurance company or medical plan to provide care at a discount. PPO plan designs usually have two different benefit levels--one for in-network expenses and another for out-of-network expenses. Greater benefit levels are usually paid for in-network expenses.

5. Q: Can I continue to use my current medical ID card after January 1, 2010?

A: No. You will receive a new medical ID card(s) with the ASA logo. You must show this new ID card to the participating ASA provider to be able to obtain the negotiated discount and have the provider submit the claim for you. In some locations, participants will have the ASA PPO Network logo and a regional network logo on their ID card.

6. Q: How will this PPO network change affect me if I am in the middle of acute medical treatment that was started prior to January 1, 2010 and the PHCS PPO provider I use does not participate in the new PPO network?

A: Your level of benefits will not be impacted during this transition period if you are receiving certain acute ongoing medical treatment that was started prior to January 1, 2010. "Acute medical treatment" is determined by New York Life and includes treatment for a condition that involves a sudden onset of symptoms due to an illness or injury that requires prompt medical attention and that has a limited duration. Here are a few examples of situations that could fall into this transition period and may qualify for in-network benefit levels for out-of-network providers:

- A covered person with ongoing inpatient care at a PHCS PPO hospital initiated prior to January 1, 2010 will have the covered hospital charges considered at the current PPO benefit level.
- A covered person who is in a cycle of radiation therapy or chemotherapy.
- A woman using a PHCS PPO physician, who is in her third trimester of pregnancy as of January 1, 2010 will continue to have covered pregnancy charges considered at the current PPO benefit level, even if the physician is not in the new network.

7. Q: Will I need to change physicians?

A: The new Network has an extensive list of participating providers and the Committee anticipates minimal disruption of care. During the Committee's evaluation and comparison of the PHCS and ASA PPO Networks, the Committee, with the Broker of Record as advisor, determined that the majority of participants will have access to their existing providers via the ASA Network. To find out if your provider is in the Network, please refer to question 8.

You may always choose a provider who is not in the PPO Network. However, you would be giving up the potentially greater PPO benefit advantages.

8. Q: How can I find out if my provider is in the ASA PPO Network?

A: There are two ways you can find this information. You can visit www.aetna.com/asa or call 800-337-3140.

Once you confirm that a provider participates in the ASA PPO Network, it is also important for you to contact the provider to be sure he/she is still a participating provider prior to receiving care, as there can be changes in a PPO network.

9. Q: What if there is not a participating provider near where I live?

A: Your policy currently takes that into consideration with the existing "30-mile" rule. If your plan has a PPO provider benefit, and the nearest PPO provider is more than 30 miles from where you live, charges by a non-participating provider will be considered at the PPO provider benefit level.

It should be noted that if you currently receive benefits at the PPO benefit level because there is no PPO provider within the 30-mile limit, your benefit level

could change due to the PPO network change. You may now be within 30 miles of an ASA Network provider and as a result benefits would be paid at the out-of-network level if you do not utilize an ASA provider.

- 10. Q: Will the PPO network change impact my Plan's insurance coverage?**
A: No, the Plan benefits remain unchanged. Just remember to verify that the provider is an ASA PPO provider to be eligible for the greater PPO benefit that may be available.
- 11. Q: Are there any other changes occurring on January 1, 2010 that will affect me?**
A: At the same time the network changes, ActiveHealth Management, an Aetna company, will be responsible for the utilization review certification required for an inpatient hospital stay.
- 12. Q: Where should I send my claims?**
A. You should continue to send your claims to the address on your current I.D. card. Your new I.D. card, which will be sent in December, will give you the address for claims after January 1, 2010.
- 14. Q: Where do I call if I have questions?**
A: The phone number to call for any questions is 800-337-3140.