

MYUHC.com

Access to benefits information, claims history, provider search, health and wellness resources, healthcare cost estimator tool, links to related cultural websites, and much more.

United Healthcare App

Access to coverage information, claims and treatment history, provider search, customer services access, Nurseline access, estimate the cost of services and procedures, maintain a copy of your ID card on your phone and more. You can download the free UnitedHealthcare app from Apple iTunes App Store or Google Play for Android.

Important Contacts

Benefit Type	Carrier	Contact Information
Medical	United Healthcare	866-270-5311
Prescription Drugs	Express Scripts	866-461-6343

Making Election Changes During the Year

You are not able to make any plan changes outside of annual open enrollment unless you experience a life altering event such as marriage, divorce, death, change in employment status, birth, adoption, loss of or significant change to your current coverage, enrollment in or ceasing to be enrolled in Medicare, Medicaid or CHIP.

All changes must be made within 30 days of the life altering event. You will be required to provide written documentation of the event such as a marriage license or birth certificate.

UHC Claim Process

Claims are typically processed and paid in the order the claim is received. However, some claims may require manual review and could take longer to process.

Contact info for the Districts in the Mississippi Valley Employee Benefits Intergovernmental Cooperative:

- Alton Community Unit School District #11
 - Bridgett Gillom 618-474-2600 x 50627
- Cahokia Community Unit School District #187
 - Jarnia Reed, 618-332-4730
- Calhoun Community Unit School District #40
 - Meghan Klunk, 618-576-2722
- Collinsville Community Unit School District #10
 - Melody Corbin, 618-346-6350
- Columbia Community Unit School District #4
 - Jessica Rucks, 618-281-2501
- Edwardsville Community Unit School District #7
 - Stacy Ehrman, 618-655-6046 x 10047
- Granite City Community Unit School District #9
 - Jim Parker, 618-451-5800 x 2005
- Madison Community Unit School District #12
 - Sandra Dobbs, 618-877-1712 x 6504
- Roxana Community Unit School District #1
 - Kim Sheraka, 618-254-7543
- Triad Community Unit School District #2
 - Amanda Henderson, 618-667-5400
- Venice Community Unit School District #3
 - Tamara Miller, 618-274-7953 x 34

Please note: The benefits outlined in this brochure are identical for all participating Districts. This brochure summarizes the benefit plans that are available to eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there are any conflicts, the official documents will prevail. Contact your district representative for a copy of the Plan Summary. Information provided in this brochure is not a guarantee of benefits.

Benefits effective July 1, 2022 through June 30, 2023

MissVIC

Your
**HEALTH
INSURANCE**

**Plan year
July 1, 2023 –
June 30, 2024**



Mississippi Valley Employee Benefits Intergovernmental Cooperative (MissVIC) recognizes the importance of providing comprehensive and competitive benefits. We continually review advancements in employee benefit programs and periodically add new benefits or change existing benefits to provide maximum value.

Who is Eligible?

Employees as defined by your District's Board of Education policies or your negotiated union contract. Any eligible employee may also cover their eligible dependents under the health benefit plans. Eligible dependents include: legal spouse, children up to age 26 whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree, totally disabled children of any age who are unmarried and are physically or mentally incapable of self-support and dependent upon you for support.

Medical Benefits

The chart below contains a brief outline of the In-Network health benefits that are offered. Our plan includes Out-of-Network benefits. Please refer to the Plan Summary for complete plan details, limits and exclusions.

	PPO Plan	H S A Plan
Annual Deductible		
Individual	\$1,000	\$2,250
Family	\$2,000	\$4,500
Out-of-Pocket Max		
Individual	\$3,500	\$4,000
Family	\$7,000	\$6,850
Physician Office Visits		
Primary Care	\$30 copay	10% after deductible
Specialist	\$60 copay	10% after deductible
Preventive Services	100%	100% no deductible
Virtual Visits	\$0 copay	10% after deductible
Diagnostic Services		
X-ray & Lab Tests	100%	10% after deductible
CT/PET/MRIs	10% after deductible	10% after deductible
Urgent Care	\$30 copay	10% after deductible

Emergency Room	\$350 copay waived if admitted	10% after deductible
Inpatient Facility	\$100 copay per admission, then 10% after deductible	10% after deductible
Outpatient Facility	\$100 copay, then 10% after deductible	10% after deductible
Other Benefits		
Mammograms, includes 3D		
- Preventive	100%	100%
- Diagnostic	100%	10% after deductible
Colonoscopy		
- Preventive	100%	100%
- Diagnostic	100%	10% after deductible
Prescription Drug Out of Pocket Maximum		
Individual	\$3,000	Applies to medical out of pocket max.
Family	\$6,000	
Retail Pharmacy (30 Day Supply)		
Generic	\$12 copay	After deductible, then \$12 copay
Preferred	\$35 copay	After deductible, then \$35 copay
Non-Preferred	\$60 copay	After deductible, then \$60 copay
Specialty	\$150 copay	After deductible, then \$150 copay
Mail-Order Pharmacy (90 Day Supply)		
Generic	\$20 copay	After deductible, then \$25 copay
Preferred	\$55 copay	After deductible, then \$75 copay
Non-Preferred	\$90 copay	After deductible, then \$125 copay
Specialty	\$150 copay	After deductible, then \$150 copay

What are Preventive Care Services?

These are services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease. These include, but not limited to, routine annual physicals for adults and children, well baby and well-child care, well-woman exams, mammograms, immunizations, and colonoscopies. The health plan covers these services at 100%, no deductible, no copay. Full list of preventive care guidelines can be located at:

<https://www.uhc.com/health-and-wellness/preventive-care>.

What are Virtual Visits?

A virtual visit allows you to see a doctor 24/7 from your mobile device or computer without an appointment. Choose from Teladoc, AmWell or Doctor on Demand Network provider. Virtual visit doctors can send a prescription to your pharmacy. Services primarily are for non-emergency conditions; such as, colds, flu, fever, rash, sinus problems, sore throat, pink eye and more. Virtual visits are especially helpful when your primary care physician is not available or while traveling. To start a visit, go to:

www.myuhc.com or www.uhc.com/virtualvisits

Maternity Support Program

Personalized support before, during and after pregnancy. A maternity nurse will reach out to those patients that have a pregnancy diagnosis for individualized support throughout the pregnancy.

Employee Assistance Program (EAP):

You face all kinds of challenges, from finding reliable child care to more serious issues such as dealing with alcohol or opioid use. These issues can cause stress at home and distractions at work. EAP can help with:

- Confidential counseling addressing grief or loss, relationship and workplace concerns.
- Legal assistance and financial coaching including brief consultations on specific legal or financial issues at no initial cost and discounted fees for attorneys retained through the EAP.

Available 24/7/365 by calling 888-887-4114