

AMO Medical Plan

Important FAQs, Tips, Features and Information for Transition to CIGNA HealthCare PPO Network

How can I get a list of doctors who participate in the AMO Medical Plan CIGNA Healthcare PPO Network?

Information regarding participating CIGNA network providers can be obtained by searching CIGNA's Shared Administration online provider directories at www.cigna.com\SA-PPO2. Otherwise, call CIGNA CareAllies at (800) 768-4695 and a CIGNA CareAllies representative will assist you.

How do I know if my provider is participating in the CIGNA network?

You can search CIGNA's online provider directories or you may contact CIGNA's Care Allies at (800) 768-4695. **Remember:** Using participating providers offers you the highest level of benefit payment while reducing out-of-pocket expenses. Participating providers will file claims on your behalf and have agreed to receive payment under CIGNA's contractual discounted payment arrangement. You are responsible for paying any deductibles, co-payment and co-insurance amounts in a timely manner to the provider. Non-participating providers are not required to accept CIGNA's contractual discounted payment. You may be responsible for the difference between the billed amount and the eligible amount payable under the Medical Plan.

Why does my AMO Medical Plan ID card contain a CIGNA, AMO Plans, and an additional PPO logo?

A Third Party Vendor (TPV) PPO logo, in addition to the CIGNA and AMO Plans logos, indicates that you reside in an area of the country where CIGNA utilizes a TPV PPO Network. In order to expand its national network, TPVs are contracted under the CIGNA umbrella of PPO networks. Please note: All AMO Medical Plan participants have access to all CIGNA in-network PPO providers, including TPVs and will receive the discounted rates contracted through CIGNA.

How do I know which Third Party Vendors (TPV's) are contracted in my area?

All CIGNA TPV in-network providers are listed as CIGNA providers in the CIGNA directory. To locate an in-network provider please contact CIGNA at (800) 768-4695 or online at www.cigna.com\SA-PPO2.

Why is there a letter “S” on my AMO Medical Plan ID card?

The letter “S” embossed below the ID# field on the AMO Medical Plan CIGNA ID card is to indicate to the provider of service that the AMO Medical Plan participates in CIGNA's Shared Administration PPO Network.

What does Shared Administration mean?

The AMO Medical Plan is “sharing” administrative functions with CIGNA Healthcare. The Plan is leasing access to the CIGNA PPO Network of Medical Providers and Third Party Vendors, which includes access to the discounts contracted with in-network Providers. The AMO Medical Plan processes claims and payment of benefits.

What do I do if I need additional Medical Plan ID cards?

Please contact the AMO Medical Plan at (800) 348-6515 or via e-mail at amomedical@amoplans.com.

What are some of the enhanced services that are associated with the AMO Medical’s Plan’s transition to CIGNA HealthCare?

- Care Management Programs
 - Inpatient Pre-Admission Certification and Continued Stay Review
 - Case Management in association with AMO Medical Plan Case Management
 - 24-Hour NurseLine
 - Maternity Management
 - Web tools
 - Health Risk Assessment Tool
 - Medical Conditions Reference Guide
 - In-Network Provider Locator
 - Healthy Rewards Discount Program
 - Dedicated Service Team
 - CIGNA Representatives are available to answer CIGNA related inquiries
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How do I access the CIGNA web tools?

The CIGNA website that contains specialized information specifically for participants of the AMO Medical Plan is www.mycareallies.com.

There are several ways to access the enhanced web related services:

- AMO Plans website www.amoplans.com will contain a link to CIGNA's MyCareAllies website or
- enter website www.mycareallies.com directly
 - Type in the password "amo"

What types of discount programs are offered for AMO Medical Plan participants through CIGNA's MyCareAllies?

Healthy Rewards is the CIGNA MyCareAllies discount program. The program is sponsored by CIGNA MyCareAllies. Please note: Healthy Rewards Discount Programs may not be covered under the AMO Medical Plan. Please refer to your AMO Medical Plan Summary Plan Description (SPD) for benefit coverages and limitations.

Weight Management and Nutrition

- Healthroads for Living
- Registered Dietitian Network
- Jenny Craig®
- Weight Watchers®
- Weight management scales **NEW!**

Fitness

- Fitness Club and Equipment Discounts
- Just Walk 10,000 Steps-a-Day™

Vision and Hearing Care

- Exams, Eyewear and Contacts
- Lasik Vision Correction
- Hearing Exams and Aids

Tobacco Cessation

- Healthroads for Living Tobacco Cessation Program
- Tobacco Solutions™ — **New Lower Pricing**
- Quitnet®

Alternative Medicine

- Acupuncture
- Chiropractor
- Massage

How to use Healthy Rewards:

1. Review online program information. Click on the corresponding link to find a local provider or call **1.800.768.4695**
2. Pay the entire discounted fee.
3. Need to print a Healthy Rewards ID card? Log on to mycareallies website for details

Note:

Healthy Rewards discounts are separate from your plan coverage. No co-payments or coinsurance fees apply. Not all Healthy Rewards programs are available in all states. Healthy Rewards Discount Programs may not be covered under the AMO Medical Plan. Please refer to your AMO Medical Plan Summary Plan Description (SPD) for benefit coverages and limitations.

Mind/Body

- Healthyroads for Living Mind/Body Program
- Yoga Journal (subscriptions, DVDs, yoga conference discounts)
- SpaFinder™ **NEW!**

Dental Care

- Anti-cavity Products through Epic
- Sonicare™ **NEW!**
- Replacement toothbrush heads **NEW!**

Vitamins, Health and Wellness Products

- Drugstore.com™
- Healthyroads for Living (discounts on natural supplements)

Healthy Lifestyle Products

- Mayo Clinic Books
 - Magazine Subscriptions
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How can I make sure my claims are processed as quickly as possible?

The following tips will help expedite medical claim processing:

- Complete and return all required Medical Plan forms to the Plan office and have your records updated as necessary throughout the year.
 - If you have an accidental injury, make sure your provider has all information regarding the accident, such as how, when and where it occurred.
 - If you have an illness or injury that occurred during or out of the course of employment, please report the incident to your employer and the AMO Medical Plan.
 - If you are covered by more than one insurance carrier, please make sure your providers are aware of all your health plan(s). Also, you should provide your providers with the health plan(s) address, contact telephone numbers, and your identification numbers.
 - Complete and return an "Application for Benefits" form with the claims you submit for direct reimbursement, such as Optical, Scholarship and Dental claims. Application forms may be obtained from the Plan's web site www.amoplans.com.
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Has there been a change in any of the deductibles, co-payments or co-insurance for 2008?

There have been no changes in the AMO Medical Plan deductibles, co-pays and co-insurance for 2008. However, please be reminded that all annual deductibles will need to be satisfied again in 2008 before eligible benefit payments can be made by the Plan.

The annual deductibles are:

- Active Participant Medical Deductible - \$250.00; Family Medical Deductible - \$500.00
- Pensioner Not Medicare Eligible Medical Deductible - \$300.00; Family Deductible - \$600.00
- Pensioner Medicare Eligible Medical Deductible-\$250.00; Family Deductible - \$500.00
- Prescription Drug Deductible - \$100.00; Family Deductible - \$200.00

If I require Inpatient hospitalization or surgery who do I contact?

The new CIGNA program will include an In-Patient Hospital Medical and Surgical Pre-Admission Certification Program. The hospital must contact CIGNA to pre-certify your inpatient non-emergency medical stay PRIOR to the hospital stay. All inpatient stays will need to be pre-certified with CIGNA through CareAllies Pre-Certification program. The pre-admission certification number is (800) 768-4695.

The AMO Medical Plan will continue to require that certain services be pre-certified through the AMO Medical Plan office. This pre-certification process enables the Plan to monitor the medical necessity of services being performed, as well as contain costs.

AMO Medical Plan Pre-Certification Program:

- Out-Patient Surgical Procedures
- Out-Patient Hospitalization
- Emergency Hospitalizations and Surgeries
- Chemotherapy
- Home Healthcare
- Durable Medical Equipment (DME)- Rental or Purchase
- Specialty Drugs
- Therapeutic Services
- Fertility Treatments

In order to obtain pre-certification, the participant or the participant's physician should call the AMO Medical Plan at 800-348-6515. If you have a medical emergency, please attend to the treatment immediately. You should contact the Plan office as soon as reasonably possible.

TO SUMMARIZE: IN-PATIENT HOSPITALIZATION PRE-CERTIFICATION WILL BE THROUGH CIGNA AND ALL OTHER REQUIRED PRE-CERTIFICATION OF MEDICAL SERVICES (SEE ABOVE) WILL BE THROUGH THE AMO MEDICAL PLAN.