

Honking Dog/Kitty Paw Health Plan Q & A

Here are the most-asked questions by employees that may help answer any questions you may have:

1) **If I Need Help with my Enrollment, Who can I call?**

Please contact our Benefits Consultant, Deb Lowrey, at 469-358-6638 (cell) or deb@dbstx.com (email). She is available to help answer questions, find a provider, help with claims questions, etc.

2) **I have not yet received my ID cards – What Should I Do?**

You can contact AXIS at 1-888-376-5391 (Option 1), or you can email them at: memberservices@axiscapital.com. If your address has recently changed, please notify Deb Lowrey so she can update your AXIS account.

3) **How do I find an In-Network Physician?**

Remember, the MEC Plans are PPO Plans, so you can see ANY Provider. The MVP Plan is an HMO Plan and In-Network ONLY.

To Find an In-Network Physician, you would go to: www.firsthealthlbp.com.

- Click on 'Start Now'.
- Click on whether you are looking for a Physician, Hospital, etc. If looking for any Physician, just click on 'Physician', input your zip code and within '10' miles (for example). Then Click 'Search Now'. You will probably see hundreds of In-Network Physicians within your mile range.
- To get more specific, once you've clicked on 'Physician' and 'mileage', click on (+) More Search Options. You can then enter a Specific Physician's Name, or go down further and choose a 'Specialty' such as Family Practice, General Practice, Internal Medicine, and move them over into the box to the right by clicking on 'Add'. Then click 'Search Now'. This will narrow it down to those specific Specialists in your area. It will then show you how many 'matches' you have based on your request. You can then 'page down' to see all of your findings.
- If your list is not too long, you can 'print' or 'save' this listing on your computer by clicking on 'Create Directory' and then 'Search Results' – Enter the Directory Name you want to call it, choose to 'Email it' or Download to PDF on your computer. Then click on 'Create Directory'.
- Now, if you prefer to narrow this listing down even further, such as only wanting a Female Physician, go 'Back to Results', click on 'Refine Your Results', and then you can choose 'PCP's only', 'Female Gender' only, and it's always good to choose 'Accepting New Patients'. Then click on 'Refine Search' to update your listing. This should help narrow down your options to print or save.

4) **How do I Make an Appointment With a Physician?**

Call their Office number listed and let them know you would like to make an appointment. When they ask you 'What insurance do you have', **don't say 'AXIS'**, just **let them know 'You are in the First Health Network'** – that is what they understand. Everyone that you downloaded above on your 'list' are in the First Health Network, HOWEVER.....**PLEASE ALSO VERIFY WITH THEM THAT THEY ARE STILL 'IN' THE FIRST HEALTH NETWORK SO THERE ARE NO SURPRISES ON YOUR APPOINTMENT DAY** (they won't tell you unless you ask - many employees have made a wasted trip). Now, there are times when you will be told that doctor is no longer in the network as these online lists are usually only updated annually, so then you may need to call another physician on the list. Please also tell them specifically what service you are wanting them to provide for you just to make sure you are calling the correct type of practitioner. On a side note, if you are needing Bloodwork/Lab, try to do it at the same time as another 'Preventive service/Annual Check-up' or it could get filed as a cost to you (ask & verify). **Please also remember that if your Physician Appointment is for 'PREVENTIVE CARE', your claim will not get paid unless you see a 'First Health Provider' so verification ahead of time is extremely important!**

5) **Will I Need to Pay Right Away At My Physician Appointment?**

If your Provider is in the First Health Network, you should NOT need to pay anything on your visit. They are supposed to file the claim with ACI (for AXIS) and then they will send you a bill if anything else is due from you. If you saw an Out-of-Network Physician, etc. (NOT a First Health Provider), then they can require payment immediately. An Out-of-Network provider will still need to file your claim with ACI in order for them to be paid.

6) **How Will I Know If My Claim Was Filed or I Owe Anything?**

You will receive an EOB (Explanation of Benefits) from ACI (the Claims Provider) at your home address for any claims that have been filed by a Physician, Hospital, etc. That EOB will show the services rendered, the original cost of that service, what your plan PPO discounts are (if In-Network), and what, if any, is your Amount Due. If any monies are owed, you will probably also receive a bill from your Physician. If you saw an Out-of-Network Provider and they made you pay in full at the time of service, you will still receive the EOB from ACI to prove that the amount they charged you is correct. If you see any inconsistencies or have any questions, please contact your Provider's office. Also, **please remember that even if you saw an Out-of-Network Provider, you can still get reimbursed what the "Plan pays" for that service** (i.e. \$75-\$100 for Doctor Visit, etc.) by emailing ACI a copy of your itemized physician billing and payment to: aciclaims@acitpa.com – please make sure to also include your ID# off AXIS ID card. To check the status of your claim prior to receiving your EOB or have questions about your claims, you should contact the ACI Claims Team at 1-888-585-9036, or visit <https://www.acitpa.com/>. If visiting the website, you will need to register first to access online information. To register, click on 'Member' and create a 'New Account'.

7) What is the Accident Benefit That is Included in My Plan?

The Accident Benefit reimburses you for any **out-of-pocket Medical Expenses you incurred due to an Accident** (not illness or work-related). This can include a trip & fall causing a sprain or break, getting hurt playing ball, etc. You must file a Claim Form which will need to be completed by you, your doctor, and your employer – the completed form can be sent to: aciclaims@acitpa.com. It can take up to 3 weeks processing time.

8) How Do I Access TeleDoc?

Please call 1-800-835-2362 or visit <https://www.teladoc.com/>. To setup your online profile, please click on 'Register Now', complete the information requested and follow the instructions provided.

9) What is my Employee Assistance Program Benefit (EAP) Provider SupportLinc that is Included in My Plan?

- Reach a licensed clinician by phone 24/7/365 for immediate assistance
- Short-term Counseling - Access up to three (3) **no-cost** counseling sessions, in-person or via video, to resolve stress, depression, anxiety, relationship issues, substance abuse, etc.
- Financial Expertise – Consultation and planning with a Financial Counselor
- Legal Consultation – By phone or in-person with a local attorney
- Convenience Resources – Referrals for child & elder care, home repair, housing needs, education, pet care, and so much more.
- Confidentiality – Strict confidentiality standards
- To access Supportlinc, visit: <https://www.supportlinc.com/>, Click on 'Create Account' and use the code "Axisgroup". Complete the information requested and follow the instructions provided.

10) How Can I Find out if my Medication is Covered under my Scriptsave/WellRx plan (Medical Plan 1)?

The discount Rx program is managed by Scriptsave/WellRx. For more information on medication cost and coverage, you can contact 1-800-407-8156, or visit: www.wellrxpremier.com/874.

11) How Can I Find out if my Medication is Covered Under my RxSense Plan (Medical Plans 2 & 3)?

The prescription drug portion is managed by RxSense. For specific questions about what drugs are covered and at what cost, you can contact 1-877-823-1273. To access your online portal and verify your Rx benefits and find a pharmacy, visit: <https://apps.data-rx.com/portal/>. Be sure to have your ID card ready when you call or visit the website.

12) What Does it Mean That My Employee Costs for my Health Plan are Taken 'Pre-Tax'?

Your Health Plan deductions fall under a Section 125 Plan and are taken BEFORE taxes are determined. Therefore, you could actually see a 15-30% tax savings because of this. Please also note that because your plan falls under a Section 125 Plan, NO changes can be made to your plan elections during a Plan Year unless there is a qualifying event such as a birth, marriage, Gain/Loss of Other Coverage, etc.

13) Where do I Find a Network Dentist in my Area?

To search for a Dentist, simply click: <http://www.dentemax.com>. When calling for an appointment, please make sure to verify they are still in the Dentemax network. **You can see ANY Dentist with your Plan**, so if that Dentist is out-of-network and you have to pay out-of-pocket, you can file a claim to be reimbursed what your plan pays by emailing ACI a copy of your itemized billing and payment to: aciclaims@acitpa.com – please make sure to also include your ID# off AXIS ID Card. It can take 2-3 weeks processing time.

14) Where Do I Find network Vision Providers in my Area?

To search for Vision Providers, visit: <https://www.outlookvision.com/>. Click on Vision Care link on the website, then 'Locate Vision Care Providers'. **You can see ANY Vision Provider (even online purchases) with your Plan**, so if that Vision Provider is out-of-network and you have to pay out-of-pocket, you can file a claim to be reimbursed what your plan pays by emailing ACI a copy of your itemized billing and payment to: aciclaims@acitpa.com – please make sure to also include your ID# off AXIS ID Card. It can take 2-3 weeks processing time.

15) If I Purchased the Short-Term Disability Plan and I have an Accident or Extended Illness, how do I File a Claim?

You can contact Deb at 469-358-6638 (or email: deb@dbstx.com) for the Claim paperwork that will need to be completed by you, your doctor, and your employer. This plan pays immediately upon an Accident or Hospitalization or after a 7-day waiting period for Sickness (including pregnancy). The completed form can be sent to: aciclaims@acitpa.com. It can take up to 3 weeks to process.

16) How Can I Sign Up for AFLAC Plans?

You can enroll in the AFLAC plans anytime throughout the year. It offers you the opportunity to cover not only yourself, but any family members also for Hospital, Life, Critical Illness, Accident, Cancer, and/or Short-Term Disability. These plans pay IN ADDITION to any AXIS plans, AND you may continue these important coverages if you ever leave your employment by paying AFLAC directly. In order to enroll or make changes, please contact our AFLAC rep, Tony Irizarry, at 972-877-0999. **Part-time employees are also eligible for this Benefit.**

17) If I Still Have Questions, Who Can I Call?

Please contact our Benefits Consultant, Deb Lowrey, at 469-358-6638 (cell) or deb@dbstx.com (email).