### **2021 ELCA-PRIMARY HEALTH BENEFITS**

# How to Get the Help You Need

As of February 1, 2021



## **Looking for Help Finding Care?**

#### **Call Portico Care Coordinators**

These skilled listeners can explain your benefits; sort out claims and medical bills; find an in-network doctor, clinic, pharmacy, etc.; request authorization for upcoming medical or mental health care; discuss a health condition; share information about health support programs; and replace ID cards. For help with dental providers and care, see "Need Dental Care?" section below.

#### First Step:

- Call 877.851.5656
- Mon. Fri. 7:30 a.m. 9 p.m. (Central)

## **Need Medical or Mental Health Care?**

#### **Medical & Mental Health Benefit**

Helps you pay for medically necessary, eligible medical and mental health care expenses.

- Medical services for treatment or diagnosis of an illness, injury, or physical condition must be provided by state-licensed professionals and facilities – whether it's in a clinic, a hospital, an emergency room, etc.
- Eligible mental health services must be provided by state-licensed professionals, including assessment, counseling, medication management, detoxification, and addiction treatment.

### First Step:

- Visit provider, show your Portico Health ID card.
- Before a first visit or if your care requires pre-certification (see list on back of your Portico Health ID card), call a Portico Care Coordinator (877.851.5656) to confirm that the provider is in-network (costs you less) or to precertify your care.

#### **Virtual Medical & Mental Health Visits**

Covers virtual visits offered by your health provider until the public health emergency precipitated by the pandemic is lifted. Your out-of-pocket cost depends on whether you have our Platinum+, Gold+, Silver+, or Bronze+ option.

#### First Step:

 Ask if provider offers virtual visits, what technology (app, etc.) may be required.

## **Text-Based Primary Care**

U.S.-based, board-certified physicians treat the full spectrum of primary care illnesses virtually — no appointment necessary, no charge (\$0 copay) per visit. They can diagnose and treat illnesses and order necessary prescriptions and lab tests (out-of-pocket cost depends on whether you have our Platinum+, Gold+, Silver+, or Bronze+ option).

## First Step:

 Download the free 98point6 app, sign in with your mobile phone number, create a profile, verify your identity, and set up profile so you're ready for a first visit.

## Time for a Checkup, Screening, or Vaccination?

#### **Medical & Mental Health Benefit**

Pays 100% of the cost for eligible preventive services delivered by an innetwork provider, including screenings, checkups, and immunizations

#### First Step:

- Call a Portico Care Coordinator (877.851.5656) to find an in-network provider (costs you less).
- Then, visit provider and show Portico Health ID card.

## **Need COVID-19 Vaccine, Testing, or Treatment?**

#### **Medical & Mental Health Benefit**

- Covers 100% of cost to administer COVID-19 vaccine (U.S. government is paying cost of vaccine).
- Covers 100% of COVID-19 FDA-approved testing ordered by a medical provider (related provider visits, administrative costs)
- Covers 100% of costs for medically necessary COVID-19 treatment received through March 31, 2021.



#### **First Step:**

- Visit provider and show Portico Health ID card, if requested.
- Worried about symptoms? Schedule a text-based primary care visit through 98point6. (See "Need Medical or Mental Health Care?")

## Want to Fill a Prescription?

## **Prescription Drug Benefit**

Helps you pay for eligible prescription drugs. Your out-of-pocket cost will depend on whether you have our Platinum+, Gold+, Silver+, or Bronze+ option.

- If taking drug for 31 days or less, fill at local in-network pharmacy using Portico Health ID card.
- If taking drug on ongoing basis, save money by ordering online or phone through Express Scripts' home delivery service. 800.575.8090 24/7; TTY/TDD 800.305.5376; Fax: 800.636.9494; express-scripts.com

If a specialty drug (injectable/oral with specific storage/handling requirements), order through Express Scripts subsidiary, Accredo Specialty Drug Pharmacy. 800.803.2523, 7 a.m. – 8 p.m. (Central) Mon.– Fri., 8 a.m. – noon (Central) Sat.

## First Step:

- Ask your provider to prescribe lower cost generic or preferred brand-name option.
- Tip: Share <u>Drug Formulary List</u> with provider (found on <u>myPortico</u>).

## **Seeking Emotional or Addiction Support?**

### **Online Mental Health Programs**

Coach-supported, self-paced, interactive programs help those age 13+ change behavior patterns based on proven principles of Cognitive Behavioral Therapy. Confidential and available 24/7 at no cost to you, programs address stress, social anxiety, depression, insomnia, and substance use.

#### First Step:

 Visit <u>Learn to Live</u> (learntolive.com/partners), enter "Portico" code to enroll in a program.

#### **Employee Assistance Program (EAP)**

Struggling with problems related to grief, marriage, parenting, work-related challenges, finances, or substance abuse? EAP can connect you with a master's-level professional counselor who can provide up to six covered sessions per issue per year at no added beaction cost to you.

#### First Step:

 Call 800.432.5155; available 24/7

### **Video Wellness Learning**

Through The Big Know's Being Academy, nationally recognized experts offer video courses at no added cost to you on topics such as burnout, mindfulness, purpose, committed relationships, resilience, sleep, and spiritual recharging.

See "If You Want Help to Live a Healthier Life" below for further details.

#### **Tobacco Cessation**

Offers five sessions with dedicated coach, a personalized strategic plan, and up to two over-the-counter nicotine replacement products (gum, minilozenges, and patches) — at no cost to you.

### First Step:

 Call Quantum Health to enroll at 877.851.5656.

## **Need Dental Care?**

#### **Dental Benefit**

Covers preventive services, basic care, major restorative care, and orthodontia. Find-a-Dentist tool found at <a href="https://www.deltadentalmn.org">www.deltadentalmn.org</a> helps to locate in-network Delta Dental PPO or Premier network dentists.

#### First Step:

- Show Delta Dental ID card.
- If care is estimated to exceed \$300, ask clinic to call Delta Dental first to determine allowed amount.

## **Virtual Emergency Oral Evaluations**

During the COVID-19 pandemic, Delta Dental supports virtual emergency oral evaluations if you and your dental professional are not able to meet in person. Dental benefits, deductibles, and coinsurance apply.

#### First Step:

 Ask dental clinic if it offers this service.

## Want Help with Diabetes or Heart Disease?

#### If at Risk for Type 2 Diabetes or Heart Disease

Qualifying adults receive individualized support to lose weight and maintain healthy habits, thereby reducing disease risk. Participants pay no additional cost and receive a free wireless scale.

#### First Step:

 Apply to see if you qualify at omadahealth.com/portico.

## If Living with Type 1 or 2 Diabetes

Combines the latest technology with personalized support to make living with diabetes easier. Eligible members receive an invitation mailer and email from Livongo. At no additional cost, invited participants receive a blood glucose meter and unlimited test strips and lancets.

## First Step:

• If invited, follow instructions provided in the invitation.

## **Looking for Wellness Resources?**

#### **Video Wellness Learning**

The Big Know's Being Academy is a holistic, faith-based, video streaming platform. Its nationally-recognized experts explore simple ways to build healthy habits and skills — including longevity, purpose, resiliency, and more. Find inspiration and practical insights for your journey at no added cost to you.

#### First Step:

• Start Learning at Portico.TheBigKnow.com

### **Online Mental Health Programs**



See "Seeking Mental Health or Addiction Support" section above for details.

## **Hearing Discount**

Your medical and mental health benefit covers an annual preventive hearing screening. If eligible for our dental benefit, you can also earn substantial discounts on additional diagnostic tests and hearing aids through Delta Dental's affiliation with the Amplifon Hearing

Health Care network of nearly 5,700 providers across the U.S.

△ DELTA DENTAL®

### First Step:

 Call 855.531.4694 for help finding a provider near you

 mention you're a Delta

Dental member or ELCA plan member.

## **Have Enrollment or Eligibility Questions?**

## **Call Portico's Customer Care Center**

- 800.352.2876
- Mon. Thurs. 8 a.m. 6 p.m.; Fri. 8 a.m. 5 p.m. (Central)

Find updated descriptions of COVID-19-related care and all your Portico benefits on myPortico.PorticoBenefits.org.

Plan member rights and eligibility are governed by the ELCA Medical and Dental Benefits Plan document. If any of the information contained herein is inconsistent with the plan document, the plan document will control. For copies of the plan document or Summary Plan Description, contact the Portico Customer Care Center.

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