

Ins & Outs of 2020 Benefits

An Agents guide to embedded and supplemental benefit coverage.



Dental Health: Included Benefit

- Benefits provided by FCL (First Continental Life & Accident Insurance Company).
 - **HMO members** – Member MUST stay in dental provider network.
 - This is for both included preventive dental and the Supplemental Dental Rider (more information below).
 - **PPO members** – In-Network and Out-of-Network Coverage.
 - Going out-of-network is not recommended.
 - Out-of-network utilization may require member to pay out-of-pocket and be reimbursed the standard contracted amount MINUS any copay owed.
 - Out-of-network providers are not required to adhere to contracted rates like in-network providers are. FCL will take the normal contracted rate and reimburse from there.
 - FCL requires an *Out-of-Network Claim Form* to be completed and mailed to FCL for out-of-network dental services. Process time is estimated at 30 days. Form is located in the Member Tools & Resources under Helpful Links/Printable Forms on the Care N' Care website, cnchealthplan.com/members/member-tools-resources/.
 - Locate an in-network dental provider by using either the FCL website or the Care N' Care website.
 - CNC Dental Provider Search cnchealthplan.com/find-a-provider/
 - FCL Dental Provider Search fclidental.com/provider-search Choose the CNC Network.
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Dental Health: Supplemental Dental Rider

- Premium **\$18 per month**.
 - Available at initial enrollment and up to 30 days following the effective date of the plan or during the OEP (Open Enrollment Period) and can be cancelled at any time. Members are not eligible to re-enroll outside of periods noted above until the next enrollment period.
 - Care N' Care allows members to enroll during OEP.
 - \$2,000 Annual Benefit Maximum (ABM)
 - Contact information located on Member ID card.
 - Preventive coverage costs are not included in the \$2,000 ABM.
 - NO DEDUCTIBLES.
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Vision Health: Included Benefit

- Benefits provided by EyeMed.
- **HMO members** – Member must stay in-network.
- **PPO members** – In-Network and Out-of-Network coverage.
 - An out-of-network provider may require member to pay out-of-pocket and then be reimbursed.

...Vision Benefit (Continued)

- The reimbursement is outlined on the Vision flyer in the Enrollment Guide and in the Agents/Brokers section of the Care N' Care website cnchealthplan.com/agents-brokers/.
 - Reimbursement amount is much less, make sure members are utilizing IN-NETWORK vision providers to maximize their benefits.
 - EyeMed requires an Out-of-Network Claim Form to be completed, either online or by mail for out-of-network vision services. Process time is estimated at 30 days. How to access the online form and the printable form is located in the Member Tools & Resources under Helpful Links/Printable Forms on the Care N' Care website, cnchealthplan.com/members/member-tools-resources/
 - Contact information located on Member ID card.
 - Routine Eye Exam includes REFRACTION at no additional cost.
 - Walmart, Costco, and Sams are not In-Network but there are LOTS of other options.
 - Locate an in-network vision provider on the Care N' Care website by using the "Find a Provider" search, cnchealthplan.com/find-a-provider/, Select Find a Vision Provider to access the LARGE network of vision providers.
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Hearing Health: Included Benefit

- Benefits provided by TruHearing.
 - Member must contact TruHearing directly to schedule hearing exam with an audiologist.
 - Contact information located on the Member ID card.
 - State-of-the-Art hearing aids with multiple advanced settings are available.
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SilverSneakers®: Included Benefit

- Benefits provided by Tivity Health, Inc., SilverSneakers.
 - Member can verify eligibility online at Silversneakers.com or by calling 866-584-7389.
 - SilverSneakers GO mobile app available.
 - On-demand video library for in-home exercise available.
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Over-the-Counter (OTC): Included Benefit

- \$30 allowance every quarter for select products listed in the CNC OTC Product Catalog (use it or lose it).
- Orders can be placed online at livewell.medline.com/CNC or by phone at 1-833-492-9866.
- Products delivered to member's door at no additional cost for shipping.
- Current CNC members will be mailed a printed copy of the OTC Product Catalog with their 2020 member ID cards.
- Members with an effective date of 1/1/20 will receive a Welcome to CNC email with a link to the online OTC Product Catalog or they may contact their Healthcare Concierge to request a printed copy.
- Download a printable copy of the OTC Product Catalog from the 2020 Plan Documents section of the CNC website, cnchealthplan.com/our-plans-2020/plan-documents-2020/



Part D Benefit: Important Reminders

- Chronic Obstructive Pulmonary Disease (COPD) medications covered through the coverage gap include **ONLY** Advair, Breo Ellipta, Proair, Serevent, Spiriva, Stiolto, and Symbicort
- A drug not found in the formulary, an exception must be submitted by prescriber. Decision is made by the clinical department. If the drug is approved, it will be a Tier 4 copay.
- For more information on Coverage Determinations and How to Request, visit the 2020 Pharmacy Information page on the CNC website, cnchealthplan.com/pharmacy-information-2020/part-d-coverage-determinations-2020/
- Make sure to explain the coverage gap (also known as the donut hole) and when the beneficiary can expect to hit the coverage gap based on their current medications. Information on how to explain the coverage gap can be found on the CNC website, cnchealthplan.com/our-plans-2020/gap-coverage-2020/



Have Questions? Contact your Agent Concierge

1-855-547-0345 | agentsupport@cnchealthplan.com