

SBCERS

Santa Barbara County Employees' Retirement System

HEALTH@HOME MAGAZINE

Filled with discounts, specials, carrier information and resources for you!

Advanced Health
Care Planning:
Discover the
important steps to
begin planning.

Open Enrollment
Information:
Find specific plan
information and quick tips
for 2022 Open Enrollment.

Renew Active:
Learn more
about UHC's
program for mind
and body fitness.

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SBCERS

Santa Barbara County Employees' Retirement System
www.sbcers.org

SBCERS is excited to offer extensive resources about the insurance options and services available to our members, as well as helpful, healthful tips to maximize your well-being in the year to come!

Open Enrollment Quick Facts

- **Open Enrollment Period**
October 1 - 31, 2021
- **Forms Available**
After September 30, 2021
- **Virtual Health Fair**
October 10 - 16, 2021
- **Form Submission Deadline**
Received no later than
November 1, 2021
- **Changes Effective**
January 1, 2022

Form Submission Options



Mail to an SBCERS office



Drop off in SBCERS Drop Box (available at both office locations)



Email scanned attachment to benefits@sbcers.org



Fax to 805-695-2755

No Changes to Your Coverage?

SBCERS will automatically continue your current coverage into 2022 at the new rates. You do not have to complete or submit any forms, or contact SBCERS.

MORE QUESTIONS? EMAIL US AT [BENEFITS@SBCERS.ORG](mailto:benefits@sbcers.org).

WE LOOK FORWARD TO ASSISTING YOU!

130 Robin Hill Road Suite 100 • Goleta, California 93117
2236 South Broadway, Suite D • Santa Maria, California 93454
Phone 887-568-2940 • Fax 805-695-2755

Advance Health Care Planning - 2021

Talking with loved ones and friends about your health care wishes is more important now than ever before. While it may be uncomfortable to talk about personal health care choices in the event of a health care emergency or end-of-life situation, having the conversation is both important and timely.

Planning begins with the following steps:

- Reflecting on your health and examining your thoughts and wishes regarding the amount and type of care you would or would not want in the event of a serious medical crisis.
- Thinking about a person/s you know and trust that would be able and willing to step up and make decisions for you when you are too ill or otherwise unable to communicate your wishes.
- Having serious conversations with that person/s to be sure of their interest and willingness to speak and act on your behalf.
- Conveying your health care decisions/directions on the properly completed legal form, called an Advance Health Care Directive.
- Sending the documents to the appropriate people/organizations:
 - Your local hospital
 - Your Primary Care Physician and/or Physician Specialist
 - Your health care agents
 - Your family
 - Your attorney
- Keeping the original document where it is easily found.
- Reviewing it periodically to be sure that it continues to represent your wishes.

To help further Advance Care Planning in Santa Barbara, Hospice of Santa Barbara has received a grant to provide instruction and aid in completion of the locally developed 'My Care' Health Care Directive. The 'My Care' booklet is available FREE of CHARGE from Hospice of Santa Barbara and Cottage Health, as well as from other Santa Barbara health care organizations. Developed by Cottage Health in collaboration with other local Santa Barbara health care providers, the document can also be obtained online at mycare.cottagehealth.org and is available in both English and Spanish.

To schedule a group presentation or review questions about the document, contact Jeanne West at jwest@hospiceofsb.org or call (805) 770-7102.

For Spanish, contact Adriana Marroquin at amarroquin@hospiceofsb.org or call (805) 705-4846.



Jeanne West



Adriana Marroquin

For more information about Advance Care Planning, visit getitdonesb.org and let's...GET IT DONE!



CareCounsel Healthcare Advocacy

Who is CareCounsel?

Navigating through the complex healthcare system can be difficult. When issues arise and especially when dealing with your healthcare dollars, you need an expert by your side every step of the way.

CareCounsel is your dedicated advocate with any healthcare benefit issue. Our services are confidential and dedicated to your best interest in reducing hassle and headaches with your healthcare experience.

Our Services:

- Benefits Education
- Open Enrollment Support & Plan Comparisons
- Locating doctors, hospitals and ancillary providers in your network
- Coordinating multiple party interactions
- Troubleshooting claims, eligibility and billing discrepancies
- Grievance and Appeals Support
- Coordinate access to clinical information via Stanford Health Care
- Making Sense of Medicare

CareCounsel Contact Information:

Available: Monday – Friday; 6:30am – 5pm

(888) 227-3334

carecounsel.com



Scan me



Q&A's

Q: What kind of questions can CareCounsel answer?

A: We are highly trained in all aspects of health care. We can assist with comparing plans; finding care; troubleshooting claims, eligibility and billing disputes as well as preparing for the transition to Medicare.

Q: What should I consider with a new plan year?

A: A new benefit year can mean changes to your current health plan. Review the benefit plan design even if you are staying in the same health plan as there could be changes to how a specific service would be covered.

Q: Is there an advantage of using an in-network provider?

A: Yes, depending on your plan, you might not have coverage if you seek services from a non-participating provider. Due to negotiated rates under a coinsurance plan your share-of-costs will be lower when you utilize network providers.

Q: Am I automatically enrolled in Medicare when I turn 65?

A: Only if you are already collecting Social Security Income Benefits or if you have been disabled for 2 years, have ESRD and awarded disability benefits from the Social Security Administration.

Q: Can I enroll my spouse or dependents in Medicare along with my eligibility?

A: Medicare eligibility is obtained on an individual basis either by age attainment, or disability.

Q: If I have earned Medicare eligibility but my spouse has not, is there a way for my spouse to get Medicare through my work earnings?

A: Yes, providing certain conditions of Social Security are met.

Q: Can I sign up for more than one Medicare plan for medical and prescription coverage?

A: No, when discovered you risk being disenrolled from the plans leaving you without coverage.

Q: What happens if I move outside of CA?

A: This would be considered a Qualifying Event and would allow you to change to the compatible plan offered outside of CA.



Tips:

- Avoid surprises – ask first if unsure
- Review your Rx formulary to ensure which tier your medication falls under
- If dental work will be extensive, be sure to ask your dentist to work with your plan to obtain a pre-determination
- There are cost advantages of using in-network providers
- Steps to consider if you are planning to change your plan selection:
 - Verify whether your current provider is under the new plan's network
 - Share your new health plan ID card with your provider
 - Confirm the approval process for referrals and authorizations
 - Current referrals may need to be reestablished
 - Don't forget to evaluate your Rx needs. Make sure you have enough Rx to sustain through the transition.
 - Transition to your new mail order provider



Doing an evaluation of your current Medicare plan is a good thing to do

Understanding all the different Medicare plan choices can be confusing! That's why we offer resources to help evaluate your coverage and compare it to what options you have. Your current retirement plan may fit your needs, but understanding how other plans could work for you is a good idea.

We have a resource that can do that. Contact Alliant Medicare Solutions



Alliant Medicare Solutions is a free resource for you, or any family members and friends who are nearing age 65. Licensed Insurance Agents can help you navigate Medicare options to find a plan that is right for you. Agents are contracted and certified in all 50 states to provide Medicare advice and an "A-rated" or better insurance carrier at competitive rates.

1. Call Alliant Medicare Solutions at **(888) 312-1387** to speak to a Licensed Insurance Agent. (*Alliant Medicare Solutions is an Insuractive company.*)
2. Discuss with Alliant Medicare Solutions:
 - Your current insurance coverage
 - Types of coverage including Original Medicare, Medigap, Medicare Advantage and prescription drug coverage
 - Which of those plans might work the best for you
3. Alliant Medicare Solutions helps you enroll immediately or emails the policy materials for you to review and enroll at a later date.



care you can count on.



Get support from mental health professionals and licensed doctors no matter where you are with Teladoc

As a Blue Shield member, you have access to Teladoc's national network of U.S. board-certified physicians. Whenever you need care, Teladoc medical doctors are available 24/7/365 by phone or video.

You can also speak to licensed therapists, psychiatrists, and mental health professionals who can help you manage addiction, depression, stress or anxiety, domestic abuse, grief, and more (available for members 13YO+).^{*} Mental health appointments are available from 7 a.m. to 9 p.m. local time, seven days a week.

Get the care you need

Teladoc doctors can treat many medical conditions including:

- Cold and flu symptoms
- Allergies
- Respiratory infections
- Sinus problems

Teladoc licensed professionals can help you manage mental health conditions including:

- Depression
- Addiction
- Grief
- And more

How much does it cost?

PPO plan
 General medical per visit \$20-\$40

PPO plan
 Mental health per visit \$20-\$40

Please note: This service does not include a crisis hotline. Help is available if you or someone you know is in crisis. Call the National Suicide Prevention Lifeline at **1-800-273-TALK (8255)**. You'll need to schedule an appointment to speak with a licensed therapist.

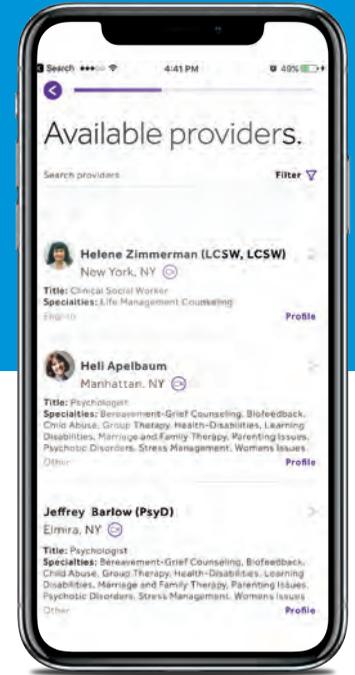
^{*} To see if you are eligible to use this service, see your Evidence of Coverage or Certificate of Insurance for a complete description of benefit details, exclusions, limitations, and conditions of coverage. Or call the Member Services number on your member ID card. Teladoc mental health is available for members 13 years old and older.





As a working mom with two small children, finding 'me time' is almost impossible. So having easy access to an amazing psychologist through Teladoc has been an invaluable benefit."

– **Susan B.**
Current member



How to request an appointment

Scheduling a phone or video appointment is easy and convenient. General Medical visits can be scheduled on demand 24/7/365. For mental health visits, you will need to schedule an appointment. Appointments are available seven days a week from 7 a.m. to 9 p.m. local time. Teladoc confirms mental health appointments within 72 hours.

How to schedule an appointment

Medical consultations

Visit blueshieldca.com/teladoc to register or log in. You can request a consultation any time you need care. Download the **Blue Shield** app to access care from anywhere.

Mental health consultations

Visit blueshieldca.com/teladoc to register or log in and answer a few questions about your needs. Then, request an appointment. Download the **Blue Shield** app to access care from anywhere. Please note that mental health appointments must be scheduled in advance.

If you have questions or need help creating an account call **1-800-Teladoc (835-2362)**. Wait times may vary.

Confidential therapy when you need support



blueshieldca.com/teladoc

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Fitness for body and mind



Renew Active™ is the gold standard in Medicare fitness programs for body and mind. And it's available with your UnitedHealthcare® Medicare Advantage plan at no additional cost.



Stay Fit

Work out where you want, whether that's at a gym or fitness location or from your home.

- A free gym membership
- Access to our extensive, nationwide network of gyms and fitness locations. It's the largest of all Medicare fitness programs*
- A personalized fitness plan
- Allows you to bring your caregiver to the gym with you, at no additional cost
- Access to thousands of workout videos with Fitbit Premium™ — no Fitbit® device is needed



Stay Focused

An online brain health program from AARP® Staying Sharp® with exclusive content for Renew Active members.

- Online brain health assessment
- Brain health content and tools
- The Brain Health Staycation and Find Your Calm guides

Your code is key

Every Renew Active member has a unique confirmation code.

Write it down and use it to access your gym membership, create an account on AARP® Staying Sharp®, join the Fitbit® Community for Renew Active and gain access to Fitbit Premium™.

How to find your unique Renew Active confirmation code:

1. Sign into your plan website.
2. Click **Health & Wellness** in the upper right-hand corner.
3. Look for **Renew Active** on the right side of the page.
4. Your Renew Active Confirmation Code will start with a letter, followed by 9 digits. You will see it at the bottom of the screen.
5. If you have any questions or to get your confirmation code, please call Customer Service at the number on the back of your member ID card.



Stay Connected

Connect with other health-minded members.

- Social activities at local health and wellness classes and events
- Step challenges with other members through the Fitbit Community for Renew Active – no Fitbit device is needed



Living Healthier with Renew

Renew Active is a key part of Renew, which offers a wide variety of health and wellness resources and activities that help inspire you to take charge of your health every day. Renew includes brain games, healthy recipes, learning courses, fitness activities, *Renew* magazine and more.

*Based on gym and fitness location network size.

Participation in the Renew Active™ program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp® and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. AARP Staying Sharp is the registered trademark of AARP. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.

Renew by UnitedHealthcare is not available in all plans. Resources may vary.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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Find your healthy place

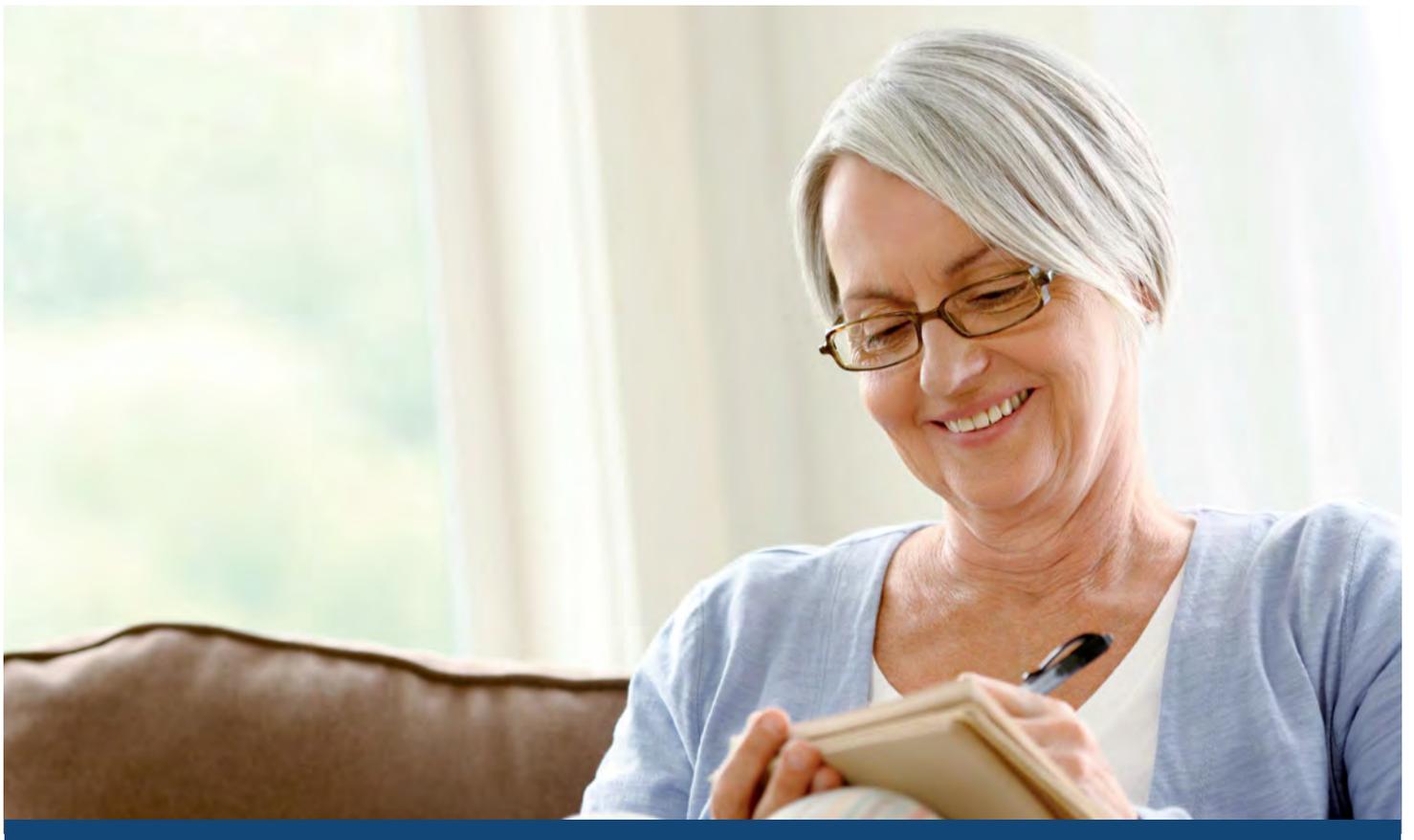
Choose a health plan that makes it easy to thrive –
and spend more time doing what you love.



Questions? We're here to help.
¿Tiene preguntas? Estamos aquí para ayudarle.



Discover what's new for 2022. Scan or call us at
1-800-514-0985, Monday through Friday, 7 a.m. to
6 p.m. PST, to learn about Kaiser Permanente.



Prism - County of Santa Barbara Retirees **Focus on a healthier you**

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

How well you see can affect your outlook on life. That's why it's important to take steps to maintain healthy vision. Plus, it's possible your vision has changed – but you haven't noticed. An eye exam can show you what you've been missing.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems.
- When you see clearly, daily activities such as driving and reading become much easier.
- You'll enjoy better offers on glasses or contacts.

Kaiser Permanente Senior Advantage (HMO) vision benefits can provide you with more choices to help you see a brighter, more vibrant world.

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Frequently asked questions

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses right in the same building. For information about vision services covered by Senior Advantage, see your Senior Advantage **Evidence of Coverage**.

Q: What is my coverage for eyeglasses and contact lenses?

A: If you're a Kaiser Permanente member, you'll get an allowance to use toward the purchase of eyeglasses or contact lenses. The total allowance is for a single eyewear purchase every 2 years. If you don't use the entire allowance when you first buy your glasses or contact lenses, you can't use it later. If your eyewear costs more than the entire allowance, you'll need to pay the difference. For details, see your Senior Advantage **Evidence of Coverage**.

Q: After I first use my vision benefit, how soon can I use it again?

A: You can use your vision benefit again 2 years after the date you first use it.

Q: Where can I get my eyeglasses and contact lenses?

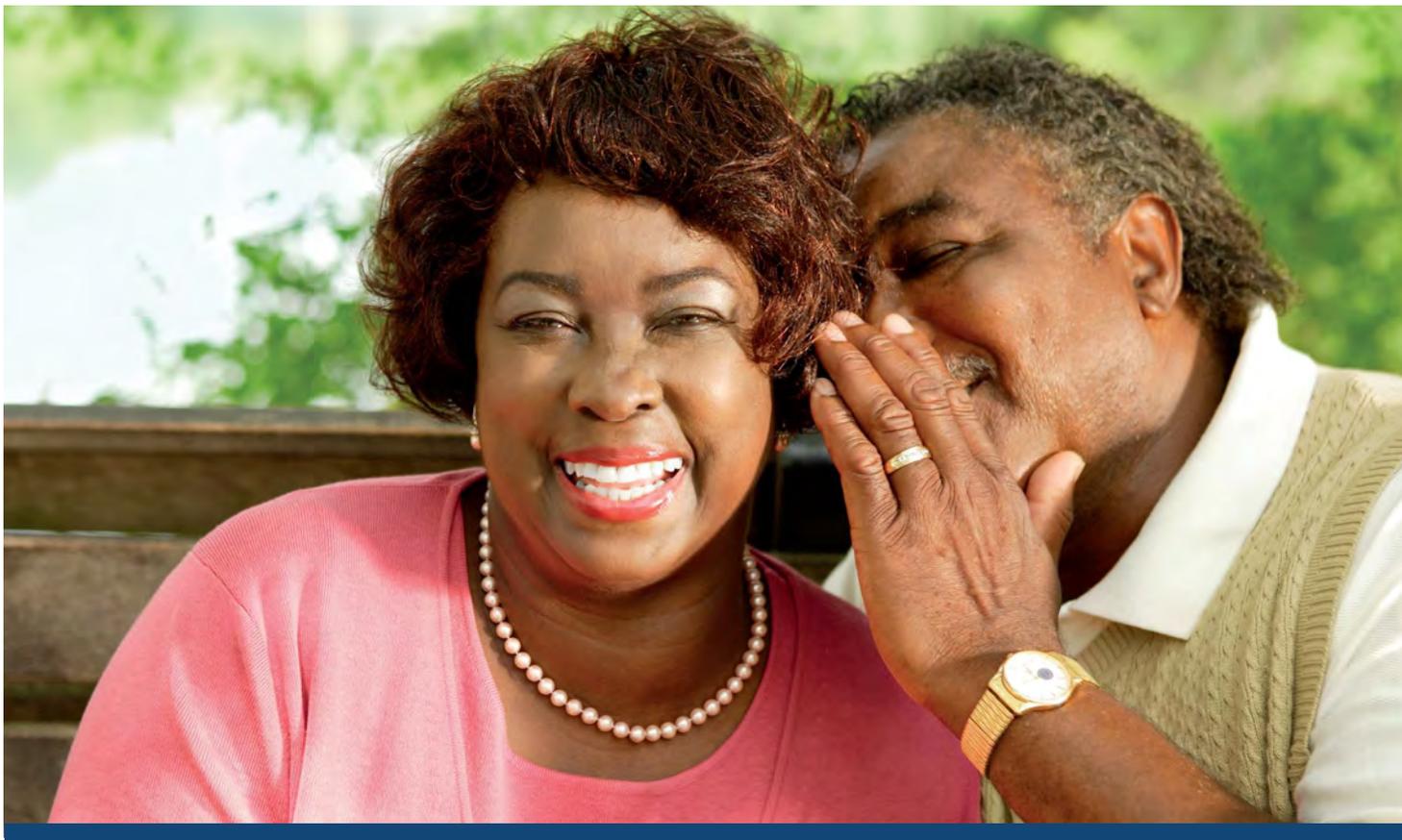
A: You can use your vision benefit at any Vision Essentials by Kaiser Permanente location. Many can be found in Kaiser Permanente's medical offices. To find a location near you, call **1-800-443-0815** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. You can also visit **kp2020.org** to search locations and find information about sales.

Q: What does Vision Essentials by Kaiser Permanente offer?

A: We want you to be completely happy with the eyewear you choose, so we offer the following:

- **Satisfaction guarantee** – You can exchange or return your prescription eyeglasses for a complete refund within 30 days from the date of delivery.
- **Frame price guarantee** – If you find a lower price on one of our regularly stocked frames, we'll match it. (Excludes internet offers.)
- **Warranty** – Our frames come with a 12-month manufacturer's warranty.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



PRISM - County of Santa Barbara Retirees **Hear well. Live well.**

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

Good hearing allows you to fully enjoy life. You're more confident, secure, and connected to your world.

Why hearing coverage?

- Among people over 50, hearing loss is the third most common health issue, behind heart disease and arthritis.
- If you have trouble hearing the television or following conversations, you may be experiencing hearing loss.
- You can improve your quality of life with the latest hearing products that are smaller, more effective, and more comfortable than they were in the past.

Kaiser Permanente Senior Advantage (HMO) hearing benefits can help make sure you're not missing the sounds and conversations that make life more fulfilling.

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Frequently asked questions

Hearing services for Kaiser Permanente members are provided together with:

- Kaiser Permanente Audiology Department
- HEARx West, doing business as HearUSA, is a limited liability company owned by The Permanente Federation LLC, Kaiser Foundation Health Plan, Inc., and HearUSA (a wholly owned subsidiary of WS Audiology). The Southern California Permanente Medical Group has a membership interest in The Permanente Federation. HearUSA works with your health plan to provide a broad range of affordable hearing care products and services.

Q: Which hearing tests are covered?

A: Your current Kaiser Permanente Senior Advantage plan covers hearing tests to check if you need hearing correction or to make a diagnosis when you think you're having a hearing problem. You can get a diagnostic audiology test for the office visit copay that's described in your Senior Advantage **Evidence of Coverage**. If you think you're losing your hearing, call the Kaiser Permanente Audiology Department. You will be charged an office visit copay if the Kaiser Permanente Audiology Department gives you a diagnostic hearing evaluation. You may also obtain a diagnostic hearing evaluation at a HearUSA location – contact HearUSA directly for scheduling and pricing information.

Senior Advantage also covers hearing aid checks that help your hearing care professional recommend the correct hearing aid for you and confirm that the aid matches your prescription – at no extra charge. HearUSA will also test your hearing aids at no extra charge to make sure that they are working properly.

If you think you might have hearing loss, call the Kaiser Permanente Audiology Department.

Q: If I have hearing loss, are hearing aids covered?

A: As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear. This credit is available once every 3 years. If your hearing aids costs more

than your allowance, you'll need to pay the difference. For details, see your Senior Advantage **Evidence of Coverage**.

Q: Where can I get my hearing aids?

A: To use your hearing aid benefit, you must purchase the aid at any of the HearUSA locations in Southern California. To find a location near you, visit [hearusa.com](https://www.hearusa.com) or call HearUSA toll free at **1-855-825-4702 (TTY 711)**, Monday through Friday, 5 a.m. to 5 p.m. (Note: Kaiser Permanente Audiology Departments do not service or carry hearing aids.)

Q: What if I have a medical problem with my hearing?

A: If the Kaiser Permanente or HearUSA hearing care provider finds a medical problem during your exam, he or she will update your primary care doctor and help you get the correct medical follow-up.

Q: What if I need service or repairs on my hearing aids?

A: If you bought your hearing aid(s) at HearUSA, you have a limited warranty for a 3-year period. Batteries, repairs, and accessories are not covered under this benefit. Hearing aids and related services purchased at HearUSA may be covered by additional warranty by HearUSA – you should contact your HearUSA location for more details and options available to Kaiser Permanente members.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



A BEAUTIFUL SMILE STARTS WITH HEALTHY GUMS

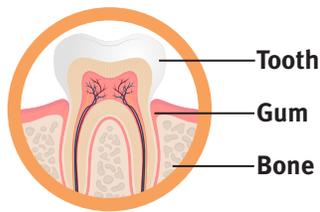
GUM DISEASE
AFFECTS
ALMOST **50%**
OF AMERICANS.¹

WHAT IS GUM DISEASE?

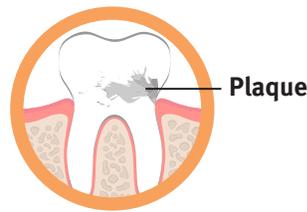
When you don't brush and floss often enough, a sticky buildup called plaque is left on your teeth. Plaque contains bacteria that produce harmful toxins. In addition to causing cavities, it can break down your jawbone over time, weakening support for your teeth and even causing tooth loss. When gum disease is diagnosed at an early stage, the effects are often avoidable and most symptoms can be treated. However, proper preventive care can help you avoid the effects of gum disease all together.

¹American Dental Association, "Study Estimates Nearly Half of American Adults Have Periodontal Disease," 2012.

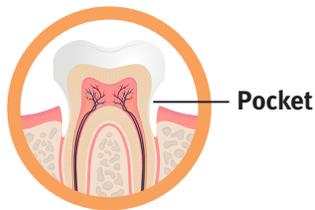
THE STAGES OF GUM DISEASE



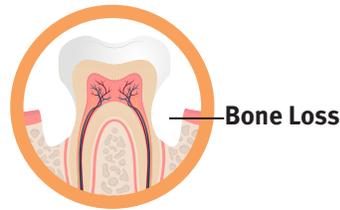
1. Healthy gums and bone anchor the teeth in place.



2. If plaque builds up on teeth, it hardens and becomes calculus, or tartar. In **gingivitis**, the early stage of gum disease, warning signs may include swollen, bleeding gums or persistent bad breath. However, most people don't experience any symptoms at all.



3. **Periodontitis** is a more advanced stage of gum disease and often results from untreated gingivitis. Tartar irritates the gums and causes them to pull away from the teeth, forming pockets that fill with more plaque.



4. In **advanced periodontitis**, the pockets grow deeper, and plaque moves further down toward the tooth root, destroying supporting bone. The affected teeth may become loose and eventually fall out.

FIGHT GUM DISEASE WITH THESE SIMPLE STEPS

- › **Floss:** At least once a day to remove plaque and debris from your teeth.
- › **Brush:** For two to three minutes with fluoridated toothpaste twice a day.
- › **Rinse:** To reduce plaque and kill harmful bacteria.
- › **Avoid:** Starchy and sugary foods that can increase plaque buildup on your teeth.
- › **Quit:** Smoking or chewing tobacco. Tobacco users have a much higher risk of gum disease.²



ARE YOU AT RISK?

Look at your gums in the mirror. Are they swollen, red or sensitive? These may be early signs of gingivitis.



SIGNS OF GUM DISEASE

- › Red, tender or swollen gums
- › Bleeding gums when you brush or floss
- › Gums that seem to pull away from your teeth
- › Chronic bad breath or a bad taste in your mouth
- › Teeth that feel loose or look like they're moving apart



Find more oral health tips and articles on our SmileWay® Wellness site (mysmileway.com).

Read about the latest in oral health by subscribing to *Grin!*, our quarterly e-magazine. Download the *Grin!* app, available through the **App Store** and **Google Play**, to read when you're on the go (ddins.grinmag.com).

²American Dental Association, "Smoking and Tobacco," 2014.

Game Plan for Healthy Teeth



By taking care of your teeth today, you can stop cavities from happening tomorrow. Brush twice a day, floss daily and keep your teeth strong by drinking fluoridated water and choosing healthy foods.

THE OPPOSITION

The secret to a healthy smile? Understanding what you're up against. Learn about your teeth's enemies and how to fight back.



Plaque

Your biggest rival is plaque — a sticky, colorless film that collects on your teeth every day. When you eat, bacteria in plaque transform food sugars to acids, which then attack tooth enamel for 20 minutes afterwards. Over time, plaque forms tartar, a hard deposit that only your dentist can remove.

Since plaque is invisible, fight back with your secret weapon: disclosing solution. Buy one at a drugstore or make your own by mixing two drops of blue or green food coloring with two teaspoons of water. The solution “discloses” the location of plaque on your teeth, revealing any spots you’ve missed while brushing.



Decay

When plaque isn't conquered regularly, tooth enamel breaks down, causing decay. Decay spreads from the outside towards the center of your tooth. Detected early, it can be treated by a filling. If left untreated, decay may eventually reach the nerve, causing a serious toothache that may require a root canal or tooth extraction.



Diet

What you eat and drink affects your teeth. Sugar in any form, including honey and even natural sugars found in fruit and dairy products, can damage your teeth. The most harmful sugars are those that stick to your teeth, like caramel, and those that remain in your mouth for a long time, like hard candies. Starchy foods, such as potato chips and crackers, also contain sugars that affect teeth. So, if you do consume sugars, be sure to brush afterwards.

YOUR PREVENTIVE CARE TEAM



Toothbrush

Angled necks, narrowed heads, staggered bristles, electric:

Which toothbrush is best? It

depends on you. Choose a design that is comfortable for you. Look for:

- **A small head**, making it easier to access all areas of your mouth.
- **Soft, round-ended bristles**, which clean teeth and stimulate gums without damaging them.

Electric toothbrushes aren't more effective than regular brushing, but they can help people who have difficulty brushing by hand. They also tend to have built-in timers: a useful feature if you have trouble brushing for the full two minutes.



Toothpaste

The ingredients in your toothpaste form a powerful defense:

- **Fluoride:** Fluoride helps teeth retain calcium, keeping them strong enough to stop decay. This is your No. 1 cavity fighter, so make sure your toothpaste includes it!
- **Abrasives:** Abrasive ingredients help remove bacteria and stains but can harm enamel if overused.
- **Tartar control:** This type of toothpaste is slightly more abrasive so it can break down hardened plaque, known as tartar. Excessive use may wear down enamel or cause canker sores.

Remember: Your toothbrush gets a daily workout! To keep it in tip-top shape, replace it every two to three months and after a cold.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Connect with a dentist from home with Toothpic!

Brought to you by Delta Dental¹

Toothpic is a photo-based teledentistry app for PPO™ and Premier® plan members that offers virtual dental assessments from a Delta Dental dentist

Answer a few questions about your oral health and take photos of your mouth from your smartphone.

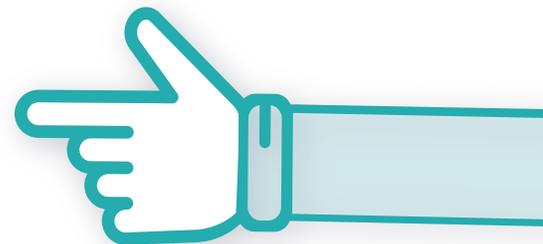
Receive a personalized dental report in under 24 hours, including:

- ✓ A diagnostic assessment from a Delta Dental dentist²
- ✓ A review of your photos with issues marked for concern
- ✓ Care and treatment recommendations and access to Delta Dental's provider directory for continued care



How to register

- 1 Scan this QR code with your smartphone or visit deltadental.toothpic.com
- 2 Click on Register Now to create an account and download Toothpic
- 3 Open Toothpic and log in to your account to get started!



1. Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and affiliated companies. Delta Dental is a registered trademark of Delta Dental Plans Association.

2. Deductibles, annual maximums, co-insurance and frequency limitations apply. A Toothpic virtual dental assessment will count as one of your diagnostic exams. Most plans cover two diagnostic exams per year. Some Delta Dental plan types do not allow members to use their benefits to pay for a Toothpic virtual dental assessment. If your plan is not eligible, you may still receive a Toothpic virtual dental assessment by paying \$35.



Delta Dental – Virtual Consult:

Use your benefits to see a dentist online

A new virtual dentistry tool for members is here. Say hello to Delta Dental – Virtual Consult.

Virtual Consult connects Delta Dental members and dentists for real-time video appointments. It's totally secure and HIPAA-compliant, and it's available for free¹ with your existing Delta Dental PPO[™] or Delta Dental Premier[®] plan².

Virtual Consult makes it easier to connect with a dentist in real-time to get virtual consultations, e-prescriptions and check ins with Delta Dental dentists³ accessible from the comfort of your own home.

Virtual Consult is great if you...

- Are experiencing an urgent dental issue
- Don't have a regular dentist
- Can't take time off work or have difficulty visiting the dentist's office
- Aren't feeling well or visiting the dentist's office isn't recommended





Virtual Consult

What can I do with Virtual Consult?

With Virtual Consult, you can:

- **Get urgent dental care** for issues such as pain or pressure, bumps or swelling, cuts or lesions, chipped teeth and bleeding. You can even **get e-prescriptions** for pain or infections sent directly to the pharmacy of your choice.
- **Have a live video consultation** with a Delta Dental dentist from the comfort of **your own home** or anywhere you have a camera and internet-equipped computer.
- **Get follow-up instructions sent to you** and visit summaries and histories **made available for your regular dentist**. Your medical information and visit history will also be stored in your secure profile for any future visits.

Ready to get started?

Visit <https://www1.deltadentalins.com/virtual-consult> for more information and to sign up for Virtual Consult. For best results, please use Chrome as your browser and close any VPN or firewall connections before your appointments.

¹Members who have 100% coverage for oral evaluations and who have not exceeded their frequency limitations for office visits or limited oral evaluations are eligible to use Virtual Consult. There are no additional costs to use the platform.

²Delta Dental PPO and Delta Dental Premier are open networks that allow you to visit any licensed dentist, either in the PPO network, where you will save the most on out-of-pocket costs, or the moderate cost Premier network. Outside the Delta Dental network, there are no cost protections. Members who visit a network dentist receive the advantages of no billing beyond the charges allowed by the plan and the submission of claims by dentists. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

³ Please note that availability of Virtual Consult providers may vary based upon state and appointments are subject to schedule availability. Virtual Consult is available in AL, CA, DC, DE, FL, GA, LA, MD, MS, MT, NV, NY, PA, UT, WV. Due to laws regulating teledentistry, services are not available in TX.

© **Delta Dental**. Delta Dental of California, Mid-Atlantic states (Delta Dental of Delaware, Inc.; Delta Dental of the District of Columbia; Delta Dental of New York, Inc.; **Delta Dental of Pennsylvania** [and Maryland], Delta Dental of West Virginia, Inc.) and **Delta Dental Insurance Company**, together with our affiliate companies, represent one of the country's largest dental benefits delivery systems, administering benefits to 36 million people in 15 states plus the District of Columbia and Puerto Rico. All our companies are members, or affiliates of members, of **Delta Dental Plans Association**, the national network of 39 Delta Dental companies that together provide dental coverage to 80 million people in the U.S.



deltadentalins.com

Savings You Can See and Hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids



Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹

How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing ² , with a best-price guarantee of 5% ³	40 to 50% off the national average price of traditional LASIK eye surgery ⁴
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁵
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁶
Get started	<ol style="list-style-type: none"> 1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years. 	<ol style="list-style-type: none"> 1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental
Phone	888-779-1429	855-248-2020

¹ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

² Amplifon Hearing Health Care utilization database, January–December 2018. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

³ Amplifon offers a price match, with a discount of 5%, on most hearing devices; some exclusions apply. Not available where prohibited by law. Visit amplifonusa.com/deltadentalins or call 888-779-1429 for more details.

⁴ Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

⁵ QualSight provider file, February 2019.

⁶ "QualSight LASIK Welcomes Delta Dental Enrollees!" July 22, 2020. <https://www.qualsight.com/-delta-dental>.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental is a registered trademark of Delta Dental Plans Association.



deltadentalins.com/enrollees

The True Cost of a Cavity

It pays to get dental treatment early.
 Left unchecked, a small cavity can cost thousands of dollars down the road.

Decayed tooth

Even with dental coverage, the lifetime cost of treating a decayed tooth can be considerable.¹



You pay: \$2,658

Healthy tooth

Under most Delta Dental plans, two dental exams and cleanings a year are covered at 100%.¹ Diagnostic and preventive care can go a long way in keeping your mouth healthy.



Stop decay before it starts

- Visit your dentist for cleanings and exams.
- Brush and floss regularly.
- Avoid all forms of tobacco.

You pay: \$0

¹These patient cost estimates are for illustrative purposes only and were based on national average fees for Delta Dental PPO™. Your out-of-pocket expenses will depend on your plan coverage.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.



deltadentalins.com/enrollees

Support for Chronic Conditions



Your plan offers additional dental coverage to support your overall health

Take advantage of expanded coverage if you have been diagnosed with **diabetes, heart disease, HIV/AIDS, rheumatoid arthritis** or **stroke**. Did you know the health of your teeth and gums is tied to your overall wellness? Gum disease is associated with a number of systemic conditions, and people with certain chronic conditions may benefit from additional periodontal (gum) cleanings.

Here are some benefits of this expanded coverage:

SmileWay® Wellness Benefits¹

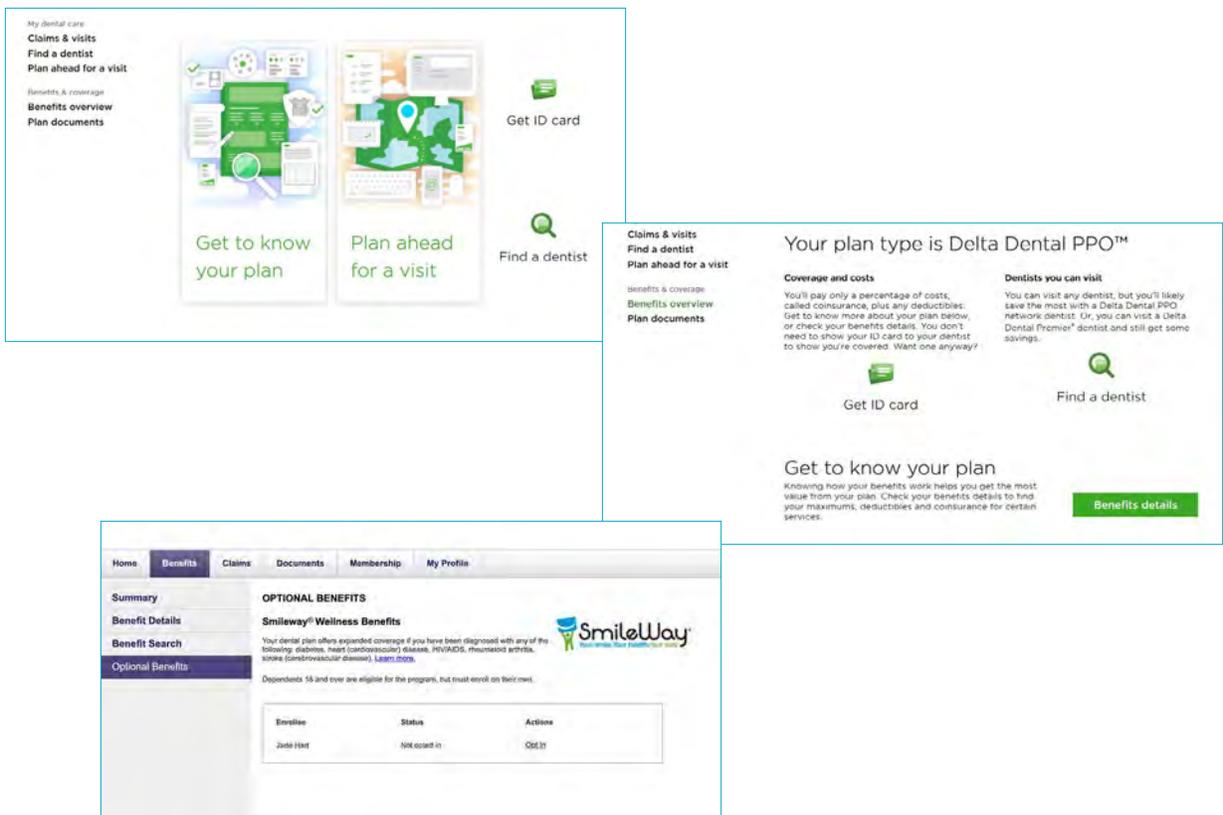
100% coverage	one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) per calendar or contract year ²
Four of the following (any combination) per calendar or contract year²:	
100% coverage	prophylaxis (teeth cleaning) (D1110 or D1120)
	periodontal maintenance procedure (D4910)
	scaling in presence of moderate or severe gingival inflammation (D4346)

¹ Known as SmileWay Enhanced Benefits in Texas.

² SmileWay Wellness Benefits are subject to the annual maximum and to the terms and conditions outlined in the Evidence of Coverage. Please review your plan booklet for specific details about your coverage.

SIGN UP ONLINE

1. Go to deltadentalins.com.
2. Log in to your online account. (If you don't have one, click [Register.](#))
3. Click on [Get to know your plan.](#)
4. Click on the [Benefits details](#) button.
5. Click on [Optional Benefits](#) in the left column.
6. Click on [Opt In](#) next to the name of the person you want to enroll. You can enroll yourself or a dependent child. Delta Dental values your privacy; all of your information is kept confidential.
7. Complete and submit the form.



SIGN UP BY PHONE

Speak to a Customer Service representative Monday through Friday.

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

A LOOK AT YOUR VSP VISION COVERAGE

SEE HEALTHY AND LIVE HAPPY WITH HELP FROM COUNTY OF SANTA BARBARA AND VSP.



Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.

It's easy to find a nearby in-network doctor. Maximize your coverage with bonus offers and savings that are exclusive to Premier Program locations—including thousands of private practice doctors and over 700 Visionworks retail locations nationwide.



Visionworks

USING YOUR BENEFIT IS EASY!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

GET YOUR PERFECT PAIR

EXTRA \$20 +

TO SPEND ON
FEATURED FRAME BRANDS*

bebe CALVIN KLEIN COLE HAAN FLEXON
LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).

UP
TO **40%**
SAVINGS ON LENS
ENHANCEMENTS



Enroll today.

Contact us: **800.877.7195** or vsp.com

YOUR VSP VISION BENEFITS SUMMARY

COUNTY OF SANTA BARBARA and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2022



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10 for exam and glasses	Every 12 months
PRESCRIPTION GLASSES			
FRAME	<ul style="list-style-type: none"> \$150 frame brands allowance \$170 featured frame allowance 20% savings on the amount over your allowance \$80 Costco® frame allowance 	Combined with exam	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Combined with exam	Every 24 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 24 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 24 months
DIABETIC EYECARE PLUS PROGRAMSM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	As needed
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Exam	up to \$51	Lined Bifocal Lenses	up to \$63	Progressive Lenses	up to \$75
Frame	up to \$70	Lined Trifocal Lenses	up to \$82	Contacts	up to \$105
Single Vision Lenses	up to \$41				

Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

Log in to vsp.com to find an in-network provider based on your plan type.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

Classification: Restricted

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VSP, VSP Vision Care for life, Eyeconic, and WellVision Exam are registered trademarks, VSP Diabetic Eyecare Plus Program is servicemark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners.

Free Generic Maintenance Medication, Insulin, and Diabetic Monitors / Testing Strips through Rx 'n Go!

To Early Retirees on the (non-Kaiser) County of Santa Barbara Medical Plan:

As part of your benefits, you have the option to receive up to a 90-day supply of generic maintenance medication by mail at no cost to you (\$0 copay, \$0 shipping) through a convenient program called, Rx 'n Go.

- ~1,300 generic medications covered on the PPO/EPO Plan – for FREE
- ~800 preventive, generic medications covered on the HDHP/HSA Plan - for FREE
- Insulin products, needles, and syringes are all available - for FREE
- Prodigy® diabetic monitor and test strips available – for FREE
- County of Santa Barbara pays 100% of the cost

New to Rx 'n Go?



Check that your medication is covered at rxngo.com by your employer & health plan - search by therapeutic category or by medication name



Register an Online Profile at rxngo.com using group to sign up and manage prescriptions⁽¹⁾ or provide details to customer service at **888.697.9646**



Have your doctor submit the prescription to the Rx 'n Go pharmacy, **GoGoMeds**:

- **E-Scribe:** GoGoMeds
- **Phone:** 888.697.9646 (must come from a physician's office)
- **Fax:** 888.697.0646 (must come from a physician's office)
- **Mail:** Rx 'n Go c/o GoGoMeds
525 Alexandria Pike, Ste 100
Southgate, KY 41071

After registering your profile and prescription, your medication(s) will arrive in the mail in 7 business days. It's that easy!

(1) If you would like Rx 'n Go to transfer an existing prescription with refills, please include that detail in the checkout cart on the self-service portal. Otherwise, the pharmacy, GoGoMeds, can reach out to your doctor to request a new prescription.

**QUESTIONS? CONTACT CUSTOMER SUPPORT AT
pharmacy@gogomeds.com or **888.697.9646****

Examples of Top Medications Available to You!

Product Name & Strength	Brand Name	Preventative?	Therapeutic Class	Copay
ALENDRONATE	Fosamax	◆	Women's Health	\$0
ALLOPURINOL	Zyloprim	◆	Gout	\$0
AMLODIPINE	Lotrel	◆	Blood Pressure	\$0
ATENOLOL	Tenormin	◆	Blood Pressure	\$0
ATORVASTATIN	Lipitor	◆	Cholesterol	\$0
BUPROPION	Wellbutrin	◆	Antidepressant	\$0
CARVEDILOL	Coreg	◆	Cardiac	\$0
CELECOXIB	Celebrex	◆	Arthritis	\$0
CITALOPRAM	Celexa	◆	Antidepressant	\$0
CLOPIDOGREL	Plavix	◆	Cardiac	\$0
CYCLOBENZAPRINE	Flexeril	◆	Back Pain	\$0
DULOXETINE	Cymbalta	◆	Antidepressant	\$0
ESCITALOPRAM	Lexapro	◆	Antidepressant	\$0
EPINEPHRINE AUTO-INJECTOR	EpiPen	◆	Allergy	\$0
FENOFIBRATE	Tricor	◆	Cholesterol	\$0
FLUOXETINE	Prozac	◆	Antidepressant	\$0
FLUTICASONE	Flonase	◆	Allergy	\$0
FLUTICASONE-SALMETEROL / WIXELA NEW!	Advair Diskus	◆	Allergy	\$0
FOLIC ACID	n/a	◆	Vitamin	\$0
FUROSEMIDE	Lasix	◆	Blood Pressure	\$0
GABAPENTIN	Neurontin	◆	Anti-seizure	\$0
GLIMEPIRIDE	Amaryl	◆	Diabetes	\$0
HYDROCHLOROTHIAZIDE	Hydrodiuril, Microzide	◆	Blood Pressure	\$0
HYDROXYCHLOROQUINE SULFATE	Plaquenil	◆	Anti-malarial	\$0
IBUPROFEN	Motrin	◆	Pain Management	\$0
LANSOPRAZOLE	Prevacid	◆	Gastrointestinal	\$0
LEVOCETIRIZINE DIHYDROCHLOIDE	Xyzal	◆	Allergy	\$0
LEVOTHYROXINE SODIUM	Synthroid	◆	Thyroid	\$0
LISINAPRIL	Zestril, Prinivil	◆	Blood Pressure	\$0
LISINAPRIL/HYDROCHLOROTHIAZIDE	Zestoretic, Prinzide	◆	Blood Pressure	\$0
LOSARTAN	Cozaar	◆	Blood Pressure	\$0
LOSARTAN POTASSIUM/HYDROCHLOROTHIAZID	Hyzaar	◆	Blood Pressure	\$0
MELOXICAM	Mobic	◆	Pain Management	\$0
METFORMIN	Glucophage	◆	Diabetes	\$0
METOPROLOL SUCCINATE	Toprol XL	◆	Blood Pressure	\$0
METOPROLOL TARTRATE	Lopressor	◆	Blood Pressure	\$0
MONTELUKAST SODIUM	Singulair	◆	Asthma	\$0
NAPROXEN	EC-Naprosyn	◆	Pain Management	\$0
OMEPRAZOLE	PriLosec	◆	Gastrointestinal	\$0
PANTOPRAZOLE	Protonix	◆	Gastrointestinal	\$0
POTASSIUM CHLORIDE ER TBCR	Klor-Con	◆	Nutritional	\$0
PRAVASTATIN SODIUM	Pravachol	◆	Cholesterol	\$0
PREGABALIN NEW!	Lyrica	◆	Anti-seizure	\$0
PRODIGY BLOOD GLUCOSE TEST STRIPS	Prodigy	◆	Diabetes	\$0
PRODIGY BLOOD GLUCOSE METER KIT	Prodigy	◆	Diabetes	\$0
RANITIDINE HCL	Zantac	◆	Gastrointestinal	\$0
ROSUVASTATIN CALCIUM	Crestor	◆	Cholesterol	\$0
SERTRALINE	Zoloft	◆	Antidepressant	\$0
SIMVASTATIN	Zocor	◆	Cholesterol	\$0
SUMATRIPTAN SUCCINATE	Imitrex	◆	Migraine	\$0
TAMSULOSIN	Flomax	◆	Prostate	\$0
TRAMADOL	Ultram	◆	Pain Management	\$0
TRAZODONE	Desyrel	◆	Antidepressant	\$0
TRIAMTERENE/HYDROCHLOROTHIAZIDE	Maxzide	◆	Blood Pressure	\$0
VALACYCLOVIR	Valtrex	◆	Herpes	\$0
VENLAFAXINE	Effexor XR	◆	Antidepressant	\$0
VENTOLIN INHALER	Ventolin	◆	Asthma	\$0
VITAMIN D CAPS 50,000	Drisdol	◆	Vitamin	\$0
ZOLPIDEM TARTRATE	Ambien	◆	Sedative/Hypnotic	\$0

TAKE THE OPPORTUNITY TO TAKE CONTROL OF YOUR PRESCRIPTION PLAN



TAKE THINGS ONLINE

Create an account on [express-scripts.com](https://www.express-scripts.com) or the Express Scripts® mobile app.

Manage your prescription plan anytime and anywhere with an online account. It's simple and easy to get started.

1. Visit [express-scripts.com](https://www.express-scripts.com) and select Register OR download the Express Scripts mobile app for free from your phone's app store and select Register
2. Enter the requested information, including your member ID or Social Security number, and create your user name and password
3. Click or tap Register Now

Once your account is created, you can:



Check your order status



Refill and renew prescriptions



Find your nearest preferred pharmacy



View and print member ID cards



Enroll eligible prescriptions in automatic refill



Set reminders to take your medication



Enroll in home delivery



TAKE A SHORTER TRIP TO GET YOUR MEDS

Enroll in home delivery to get your 90-day prescriptions shipped right to your door.

Requesting to get your medications delivered to your home from Express Scripts® Pharmacy is simple and convenient. First, log in to [express-scripts.com](https://www.express-scripts.com) (if you haven't already registered, make sure to have your member ID or SSN).

If you are enrolling a new prescription...



Contact your doctor and ask them to e-prescribe a 90-day prescription directly to Express Scripts



OR send a request by selecting "Forms" or "Forms & Cards" from the "Benefits" menu, print a mail order form and follow the mailing instructions



OR call us at the Member Services number on your card and we'll contact your doctor for you

If you are enrolling a current prescription...

Transfer retail prescriptions to home delivery by clicking "Add to Cart" for eligible prescriptions and check out. You can also **refill and renew** prescriptions. We'll contact your doctor and take care of the rest.

Check **Order Status** to track the shipping of your prescriptions. After we receive your prescription from your doctor, you will receive your medication within 7 days.¹



TAKE A BREAK FROM BRAND NAMES

Ask about switching to a generic medication to save money on your prescriptions.

By not looking for the best deal on your prescription drugs, you may end up paying more than you should for your medications.

The easiest—and safest—way to save money on prescriptions is to ask for a generic, which typically costs less because the manufacturer did not have to conduct the initial research or studies that the branded drug did.

Generics fall into two categories:

Direct chemical equivalent – a drug that has the same active ingredient as its brand-name counterpart

Therapeutic alternative – a drug that may not be chemically equivalent to the brand, but has the same therapeutic or treatment effect

Direct chemical equivalents are practically identical to the branded drug, while therapeutic alternatives are part of the same family.

Is there a generic for your medication? You can ask...



Your health care provider. Check with your doctor or nurse if there's a generic for any medication you're prescribed.



Your pharmacist. Before getting a prescription filled, refilled or renewed, ask your pharmacist if there's a generic alternative.



Express Scripts. You can review your prescriptions and specific generics savings opportunities at [express-scripts.com](https://www.express-scripts.com).



All generics must adhere to strict guidelines before the FDA will approve their use and are the same as a brand-name medication in dosage, safety, effectiveness, strength, stability and quality.



Watch to learn more about managing your prescription plan online.



Watch to learn just what's so great about home delivery.

For additional information on how to take control of your prescription plan or any other questions about your account or coverage, visit [express-scripts.com](https://www.express-scripts.com), download the **Express Scripts mobile app** or call the **Member Services number** on the back of your member ID card.



EXPRESS SCRIPTS®

1 Over 85% of members receive their medications within 7 days. Longer delivery times may be due to additional correspondence needed with prescribers, medication availability and/or delivery times from the shipping vendor.

PAY \$0 FOR SELECT SPECIALTY MEDICATIONS

Participate in the SaveOnSP program offered by your Employer



Specialty medications can cost a lot of money. That's why your plan offers a program called SaveOnSP, to lower your out-of-pocket costs to \$0.

Participate in SaveOnSP and save.

Over 250 specialty medications are eligible for the SaveOnSP program.¹ If you're filling an eligible medication, a representative from SaveOnSP will contact you to discuss the program.

You'll pay \$0 for your medication when you participate in SaveOnSP. If you choose not to participate, you'll pay a higher copay when you fill your medication.

Conditions covered by SaveOnSP include, but are not limited to:

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Cancer



Here's an example of how it works.²

John's taking a specialty medication that's eligible for the SaveOnSP program. His copay is currently \$70.

- **When he participates in SaveOnSP, he won't pay anything (\$0) out-of-pocket.** He will work with SaveonSP to enroll with the applicable manufacturer copay assistance program.
- **If he decides not to participate in SaveOnSP, he can continue to pay his \$70 copay.**

If John decides not to participate, his copay will no longer count toward his deductible or out-of-pocket maximum.

1. The drug classes, medications and associated copays included in this program are subject to change. Check your plan materials to see which medications are eligible for the SaveOnSP program.

2. For illustrative purposes only. Plans may vary.

A surgery benefit that's hard to believe



When it comes to surgery or major medical treatment, you need to know you're getting the best care. That's why your employer sponsors Carrum Health as a benefit. We make it easier, more enjoyable, and less expensive to get high-quality healthcare.

Covered surgeries include: knee, hip, elbow, neck, back, shoulder and heart surgeries



The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.



A seamless experience

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.



Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.*

Get started:
Visit my.carrumhealth.com

Questions? Activate your account and securely message one of our patient care specialists or call 888-855-7806.

Members on a high-deductible plan must first meet their deductible, but copays and coinsurance are waived.

*Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.



HRA THE EASY WAY

Take advantage of your employer-funded Health Reimbursement Arrangement (HRA)



FREE MONEY? YES, PLEASE

HRAs require no payroll deductions and you don't need to contribute any money. Your organization will fund the entire account. Plus, all reimbursements for qualified medical expenses are tax-free too.



BRIDGE THE GAP ON ELIGIBLE HEALTHCARE EXPENSES

Your organization sets your annual healthcare reimbursement limit and determines which expenses are eligible. Although it varies by plan design, common eligible expenses include deductibles, coinsurance and copays.

Ask your benefits team for a full list of your eligible expenses.



SAY GOODBYE TO HASSLE

Log in and manage everything via our intuitive mobile app.¹ Check your balance, review claims status, and manage payments. Want to initiate a claim? Easy. Just snap a photo of the receipt and you're on your way.

Enroll today. Talk to your benefits team.

866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)