Q: I went to the Eye Dr. and they showed that I had two insurance companies. My insurance is only through WKU.

A: Vision is now through Avesis, and not Anthem (Eye Med). Your vision provider should file under Avesis.

Q: I have one WageWorks card--and just put a drug for my husband on that card. Is this going to go toward his deductible? Or do I have to have a card in his name for it to apply toward his deductible?

A: Yes, that will be applied toward his individual deductible and out-of-pocket maximum for the year. The WageWorks card has no bearing on how the medical claim is processed; it simply holds the funds to pay your out-of-pocket expenses. However, you can order an additional card at no cost from WageWorks for your spouse to use to access the funds in your account. Visit www.wageworks.com to request additional cards for spouse/dependents.

Q: Doctors don't necessarily know what the costs are--they don't have all the different insurance-negotiated costs, and there are tons of different types of blood tests. Doctors do not know these.

A: Doctors may not know these costs off hand; however, the provider’s office staff should be able to assist patients with determining allowed amounts for various services upon request.

Q: Are the costs Anthem negotiated for 2015 the same as the costs in 2014, if I'm using my EOB to judge costs, what if those fees have changed?

A: The provider’s contracted rates for services with Anthem are negotiated periodically (annually or even less often) so they may change from time to time. However, all providers do not renegotiate each plan year, so it is unlikely than many contracted rates changed on 1/1/15.

Q: Greenview Hospital gives a 20% discount for paying in full, in advance. Will Anthem still discount those charges?

A: The discount you are referring to is sometimes called a “prompt pay” discount. That is typically applied to the Anthem discounted rate you are responsible for and generally applies most frequently to hospital related charges.

Q: If one uses the Wageworks card (at a place like CVS), do we have to provide a copy of the receipt to Wageworks?

A: It is recommended that you keep all receipts for any purchases using tax-advantaged accounts, such HSA, HRA, Health Care FSA or Dependent Care FSA. WageWorks may ask you to substantiate a claim periodically to confirm the purchase was for an eligible expense. However, more importantly, if you are ever audited by the IRS, you will need to have records of your purchases as well. It is suggested as a
best practice that you keep an envelope for each plan year and maintain a copy of all of your receipts throughout the calendar year.

Q: Which website do I see for the lists of preventative drugs? Can I have a web address?

A: The list can be found within our benefits portal under “Forms and Resources”
www.wku.edu/benefits/bf

Q: If preventative drugs "bypass" the deductible, does that mean the money I pay for them does not count toward the deductible?

A: This is correct. Copayments do not count toward the annual deductible, but they do count toward the annual out-of-pocket (OOP) maximum. Coinsurance amounts apply to both the deductible and the OOP max. Therefore, copays for Tier 1 & 2 preventive medications will not count toward the deductible but will count toward the OOP max. Coinsurance payments for Tier 3 preventive medications will count toward both the deductible and the OOP max.

Q: I'm confused. The Express Scripts info. mailed to me said drugs started at $10. Where do I find these tier lists?

A: You will find the list of preventive medications that bypass the deductible within our benefits portal at www.wku.edu/benefits/bf. You will find the formulary status of medications on the Express Scripts website at www.express-scripts.com.

If you have questions you can contact a member of the Benefits Team at 270-745-5360 or email benefits@wku.edu

You will also find additional information online at www.wku.edu/benefits/bf