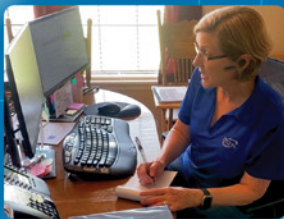
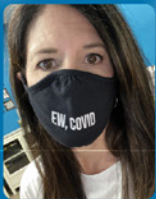
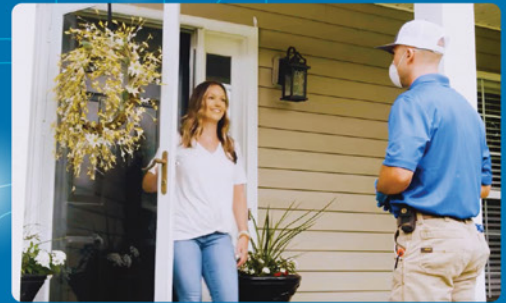


NTCA GROUP HEALTH PROGRAM

Discover Your Health Benefits



Look Inside ...

for important information about COVID-19 vaccine coverage and other GHP resources.



Precertification for inpatient hospital admissions and certain outpatient procedures helps ensure you get the right care at the right time. The Group Health Program (GHP) uses its service partners United Clinical Services (UCS) and eviCore healthcare (eviCore) to determine if your health care services are medically appropriate and meet the standards for high quality, safe and cost-effective care.



What action do you take?

Show your health care providers your current GHP ID card at every visit. Your card includes contact information for UCS and eviCore so your provider can get the precertification process started for these services as soon as possible.

UNITED CLINICAL SERVICES (UCS)

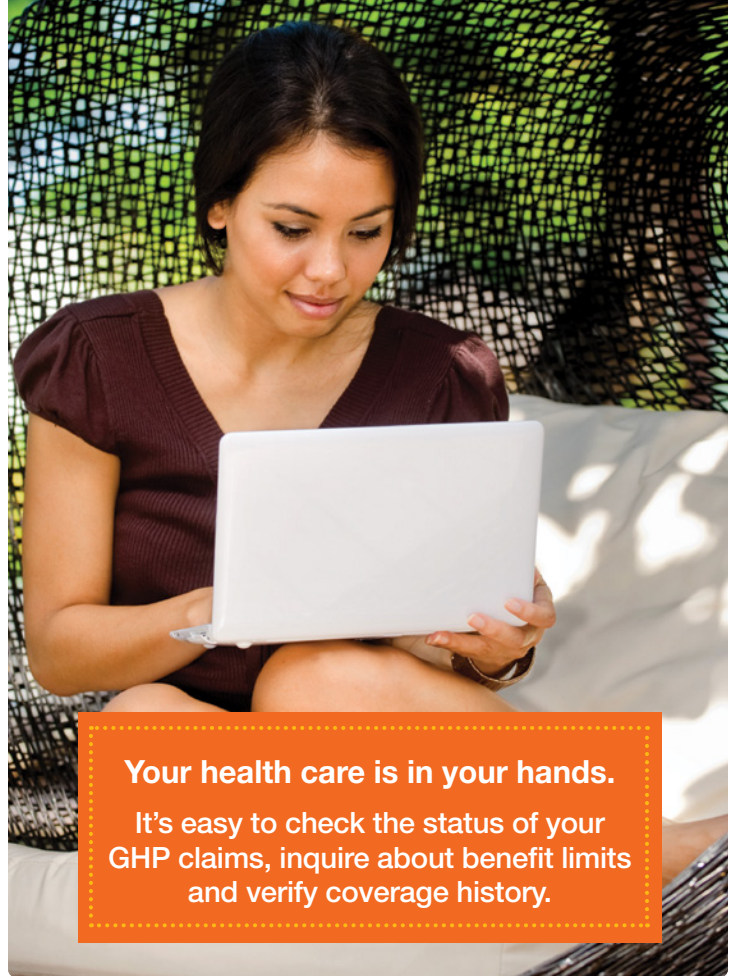
- Inpatient hospital admissions*
**Emergency hospitalizations require approvals within 48 hours.*
- Hysterectomy
- Laminectomy (back surgery)
- Physical, occupational and speech therapy
- Applied Behavioral Analysis (ABA) therapy
- Certain cancer treatments
- Durable medical equipment costing more than \$1,000

This is not an all-inclusive list. Other unique services or procedures may also require precertification. Your health care provider should contact UCS for verification.

EVICORE

- Advanced radiological services
MRI, CT and PET scans

Visit www.ntca.org/GHPprecertification for more information.



Your health care is in your hands.

It's easy to check the status of your GHP claims, inquire about benefit limits and verify coverage history.

Take Charge of Your Health Information

Access your GHP medical and/or dental information using the online GHP Claims Inquiry site. You will find:

- Medical and dental claims status.
- Your explanation of benefits (EOB).
- Specific information on your plan deductible, limits, coinsurance and co-pays.
- Online authorization from participants and dependents age 18 and older for GHP to release protected health information (PHI) to designated family members. This online authorization process eliminates completion of a Health Insurance Portability and Accountability Act (HIPAA) authorization form.
- Easy access to VSP, Express Scripts, Teladoc and UnitedHealthcare websites.

Get Started Using GHP Claims Inquiry

- Go to www.ntca.org/benefits.
- Click on "Health Claims Inquiry" from the top navigation menu.
- Register using the link "New Member Registration" for your username and password.

Need more help? Refer to the "Quick Reference Guide" available on the GHP Claims Inquiry site after you have registered.

Health Benefit Highlights for Retirees

Hearing Loss and Aging

Age-related hearing loss occurs gradually, usually in both ears and is common in older individuals. In the United States, approximately one in three people between the ages of 65 and 74 and nearly half of those older than 75 have difficulty hearing. The rate of hearing decline is based on both genetic factors and on long-term noise exposure.

Have you had your hearing checked recently?

The American Speech-Language-Hearing Association (ASHA) recommends

that adults be screened at 3-year intervals after age 50. Good news – GHP medical plan participants have benefits for hearing exams. Through an exam, your audiologist will determine the type and degree of your hearing loss and the best management tools for your treatment. Options may include hearing aids or cochlear implants, and GHP medical coverage includes payment for these options based on your specific elected plan.

UnitedHealthcare hearing and network providers can help. GHP medical plan participants can find a local provider in UnitedHealthcare provider networks by searching “Audiologist” at www.ntca.org/UnitedHealthcare. You can also **access UnitedHealthcare Hearing’s participating physicians and audiologists directly** for testing, services and discounts on hearing aids. Call (855) 523-9355, TTY 711, or visit www.uhchearing.com to find convenient care options from the comfort of your home. Be sure to check out the UnitedHealthcare Hearing Health Learning Center by selecting the Resources tab at www.uhchearing.com to discover more about hearing loss, hearing aid tips and everything you need to know about hearing tests.



Save Time Using the Express Scripts App!

GHP participants can manage prescriptions anytime, anywhere using the Express Scripts mobile app. The app provides many features including:

- **Pharmacy Locator** – Find pharmacies in your area.
- **Price a Medication** – Compare drug pricing for home delivery and multiple local retail pharmacies.
- **Medication History** – View your past prescription activity and payment details.
- **Refills and Renewals** – Get easy access to refills and renew home delivery prescriptions.
- **Transfer to Home Delivery** – Save time and money by switching to home delivery services.
- **Order Status** – Check your order status to confirm it has been processed and shipped.
- **Pharmacy Care Alerts** – Set personalized alerts for your specific treatment plan.



EXPRESS SCRIPTS®

The Inside Story: **BENEFIT QUICK TIPS**

This section includes a summary of responses to frequently asked GHP participant questions.

● **Teladoc: The Right Care When You Need It Most**

Teladoc provides 24/7/365 phone, video or mobile app visits to U.S. board-certified doctors. GHP medical plan participants call (800) 835-2362 or go to www.teladoc.com for lower-cost options for non-urgent general medical, dermatological and behavioral health services.

● **UnitedHealthcare Substance Use Treatment Helpline Provides Help Today**

Call (855) 780-5955 to access this no-cost program for GHP medical plan participants. The helpline is an anonymous channel that provides a direct 24/7 link to licensed care advocates to listen and provide information and decision support. Visit www.liveandworkwell.com/recovery to find other care options and resources.

● **Remember Your NTCA GHP ID Card**

It's important to provide your most current GHP ID card to your health care and dental providers at every visit. Remind your provider to submit your claims using the EDI numbers and mailing addresses found on the back of your card. Additional or replacement cards can be requested by contacting NTCA benefits resource specialists.

● **GHP Wellness Connections Plan Participants Earn Rewards for Healthy Actions**

If you work for a company that offers the GHP Wellness Connections plan, you can earn rewards for taking actions to improve your well-being. Receive \$75 in rewards when get an annual preventive exam with a biometric screening and earn \$75 when you complete either three Rally Missions or a personal/online coaching program. An at-home biometric screening kit is an alternative to the in-person biometric screening for participants to earn the \$75 reward in 2021. Both biometric screening options are accessible on the Rally portal at health.werally.com. Go to the Rewards tab and select "Access Biometric Screening Form."

NEW

Rally Portal Support Number

Participants in the GHP Wellness Connections plan now have a dedicated Rally portal support phone line at **(877) 484-7013** to assist with password resets, portal information or rewards questions.

FRONT COVER PHOTOS

NTCA member company employees have cared for each other, supported your communities, and helped rural America stay connected to family, friends, jobs and education over the past year. GHP thanks you for caring and for your new and innovative ways to stay healthy and safe.



For more information about NTCA Group Health Program resources and services, contact our benefits resource specialists at benefitsresource@ntca.org or (828) 281-9000. Our team is available Monday through Friday from 9 a.m. until 8 p.m. ET.

Group Health Program (GHP) and COVID-19 Resources

NTCA and the Group Health Program are committed to provide excellent health care benefits to help keep you and your family safe and healthy. This includes many services and resources that provide support for COVID-19 related issues.



COVID-19 Testing

Your GHP medical plan covers COVID-19 testing at no cost to you and your covered dependents even when the test is part of an office visit, telehealth visit, urgent care or emergency room visit. Testing costs are not covered for return to work or school requirements.

COVID-19 Vaccinations

Vaccines are 100% paid by GHP like other preventive care benefits. During the public health emergency, the administration of your COVID-19 vaccine is paid entirely by GHP even if the shot is given by an out-of-network provider.

According to the Centers for Disease Control and Prevention (CDC), vaccines are one of the most effective ways to protect your health and prevent disease. The COVID-19 vaccine is a prevention tool we can all use to fight this pandemic.

NTCA GHP understands that getting the COVID-19 vaccine is a personal decision. We encourage you learn about vaccine safety and effectiveness from expert sources like the CDC. Visit www.cdc.gov/coronavirus/vaccines for more information.



Toney Prather, chair of the NTCA Group Health Program Trust Committee and president of Totalcom Communications, an NTCA member located in De Leon, Texas, has completed his research.

"I've got my vaccine. It was easy and now I've done my part to help protect my friends and neighbors from this disease."



Support for Children During COVID-19

Children and young people have been especially vulnerable during this difficult period, experiencing direct and indirect effects from the coronavirus disease. Delays in getting preventive care as well as social, emotional and mental well-being issues are some of the impacts. GHP provides resources so parents can help their family get additional support and services.

- **Teladoc®**, www.teladoc.com, (800) 835-2362

Virtual care is recommended by the CDC to get healthcare and avoid exposure and spread of contagious viruses.

- **myNurseLine**, (855) 688-9773

Trained healthcare professionals provide support 24/7 to help with health-related questions. GHP provides this service at no additional cost.

- **UnitedHealthcare/Optum Public Crisis Support Health Line**, (866) 342-6892

This toll-free emotional support health line is available 24/7, providing easy, no-cost access to caring professionals that will connect you to vital resources.

