



Welcome to Meritain Health

Community Newspapers

Group # 15001

Find your healthy balance with Meritain Health

Beginning May 1, 2015, your employee health plan benefits will be administered by Meritain Health. We are an subsidiary of Aetna, one of the nation's largest administrators of health benefits. And our job is simple: to help take care of you.

It's important for you to understand how your benefits work. As your healthcare benefits administrator, our goal is to provide you with the information, tools and services you need to choose the best healthcare options for yourself and your family, and information about how to use your benefits.

Why do we feel this is important? Because, let's face it, living today can be larger than life. Getting through the day at top speed is a sign of our hurry-up, drive-through times. Many people put themselves at the bottom of their "to-do" lists, giving everything else the best of their energy.

In this way, life gets out of balance. Most of us can keep juggling it all until one day health and well-being begin to pay the price.

Take a deep breath, step back and see the big picture. Help yourself. When you receive information from Meritain Health regarding your healthcare benefits, put that life on "pause" for a few minutes. Take the time to review this important information. You'll see that your employer provides tools, resources and benefits to help you regain your best life and make smart healthcare decisions.

We want to help you get the most from your benefits—so you can live a life that's balanced and informed.

HSA transition

As the transition is made to Meritain Health:

1. You'll get a new debit card mailed to your home. The Benny Card (MasterCard®) is anticipated to arrive approximately April 30, 2015. If you have an existing Mellon Bank account, you may use the Benny Card when you receive it.
2. Remember to *Activate* your new Benny Card prior to your first transaction.
3. Starting April 11, 2015 your BenefitWallet HSA debit card will no longer be active. Prior to receiving your new card, you can continue to use your HSA dollars by using your online access at BenefitWallet or with a previously issued checkbook, if applicable.
4. Current features available through Mellon Bank/BenefitWallet will be available to you through this transition without interruption (bank account lookup features, investment options as applicable, etc.)

Please note: if you have an HSA account not associated with Mellon Bank, please see your office staff for help.

Important contact information

Group number:
15001

Pharmacy benefits manager—Scrip World powered by CVS/caremark:
1.866.475.7589

Meritain Health customer service:
1.800.925.2272

Provider network—Aetna Choice® POS II:
1.800.343.3140

<http://www.aetna.com/docfind/custom/mymeritain/>

Online tools and information:
www.myMERITAIN.com

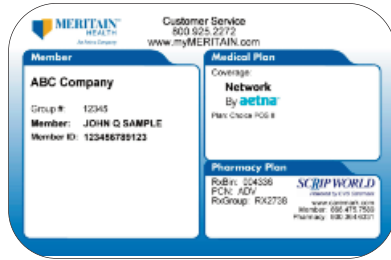


An Aetna Company

www.myMERITAIN.com

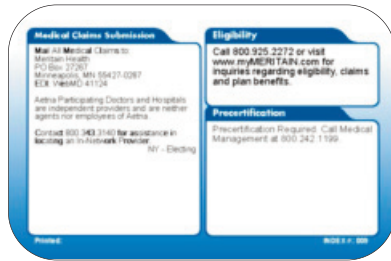
Your Meritain Health ID Card will be on its way to you soon. The card shows Meritain Health as your health plan administrator. Keep it in your wallet and carry it with you.

Sample ID Card



Card front

- Your healthcare plan includes a network of providers you can visit for healthcare services. When you visit providers in this network, you will receive the best service rate. Call the provider information number for participating providers.
- Your name, identification number, medical group number and your group name, are used to identify you and your covered dependents' benefits.
- Your medical copays are listed for you and your providers.
- Your pharmacy coverage information is listed on the front of your card, and includes the Scrip World customer service number and prescription copays.



Card back

- Please ensure that you precertify with medical management, if required.
- All claims should be submitted to Meritain Health at the address listed on the back of your card.
- You or your provider can call Meritain Health to verify eligibility of benefits or check on your claims status.
- You can call for information on a doctor or specialist who is close to you and serves your specific needs.

Visit your personalized member website, myMERITAIN, to find the benefits information you need

Once enrolled as a Meritain Health member, you'll have access to myMERITAIN. When you log in, you'll find everything you need to know about your benefits—from eligibility, to enrollment, to what's covered. It's another way you can get the most from your benefits.

Registration is easy!

If you're already registered to access your online account, simply enter www.myMERITAIN.com into your browser and log in from the homepage. If you're not yet registered, it's OK. Registration is an easy 4-step process.

1. Go to www.myMERITAIN.com.
2. Click on *Create a new user account* and follow the instructions. You'll need to fill in your:
 - Group ID (you can find this on your ID Card).
 - Member ID (you can find this on your ID Card, as well. Enter with no spaces or dashes).
 - Date of birth.
 - Name.
 - Zip code.
 - Email address.
3. The system will display your username, which is your member ID. You'll be asked to change your password. Enter and re-enter your new password, which you will need to create.
4. You'll automatically be logged into your myMERITAIN account. The next time you log in, use the same username and password from Step 3.



Introducing Meritain Health Member Statements

Simplicity. Convenience. Value.

If you've ever felt mystified trying to decipher the confusing codes and terminology of Explanations of Benefits (EOBs), you'll welcome the new Meritain Health Member Statements.

Simplicity.

Member Statements replace EOBs with user-friendly, easy-to-understand wording. The layout is similar to a bank statement—something that is recognizable and simple to quickly review.

Convenience.

Your Member Statements will be mailed the second week of each month. At a glance, you will see all claims processed in the preceding month. EOBs are always available on line and will continue to be sent only in cases of coverage denials. These EOBs will contain instructions for filing appeals.

Value.

Member Statements contain valuable information to help you gain the maximum advantage from your health benefits. They also contain advice to help you get and stay healthy.


Along with healthcare claims, Member Statements track your deductible and HRA balances. This information will help you manage your benefits, including your healthcare dollars.

Member Statement information.

- Claim number
- Date of service
- Amount of covered services
- Provider
- Billed amount
- Covered amount
- Amount applied to deductible
- Amount of member responsibility

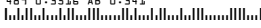
Questions? You may contact Meritain Health using the phone number printed on your member ID Card.

Remember, you also can view your member statement online, 24 hours a day, 7 days a week!



PO Box 27267
Minneapolis, MN 55426

Return Service Requested


489 0-3516 AB 0-343


JOHN A SMITH
123 MAIN ST
ANYTOWN, NY 01234-9999

Statement Period

05/01/2007 - 05/31/2007

Did You Know?



Generic drugs are tested and approved in the same manner as brand-name drugs. The next time you need a prescription filled, ask your doctor to mark the prescription to allow for generic substitution.

Health Statement Summary

For specific information regarding your benefit plan coverage, please refer to your Member Handbook or contact Customer Service at the phone number on the back of your Member ID card.

Account Summary	Plan Year Deductibles	In Network	Out of Network
HRA Rollover	\$0.00		
HRA Employer Contribution	\$1000.00		
		Beginning	\$2000.00
		Remaining	\$1898.00
		Beginning	\$4000.00
		Remaining	\$3898.00
FSA Current Year Election	\$2000.00		
Account Balances		Beginning	\$2000.00
HRA Current Balance	\$1883.71	Remaining	\$4000.00
			\$917.35
			\$2917.35
FSA Current Year Balance	\$917.35		
		Summary of Claims Paid	
		05/01/2007 - 05/31/2007	
		Paid by Health Coverage	\$149.12
		Paid by HRA	\$0.00
		Paid by FSA	\$314.03
		Patient Responsibility	\$0.00

Monthly Claim Detail

THIS IS NOT A BILL. For an Explanation of Benefits, and additional health and cost savings information, logon to www.mymeritain.com or contact Customer Service at the phone number on the back of your Member ID card.

Patient Name	Claim Number	Date of Service	Provider Name	Service Type	Billed Amount	Covered Amount	Applied to Deductible	Paid by Health Coverage	Paid by HRA	Paid by FSA	Patient Responsibility
Kara	20771560400	04/24/07	SOUTH PROVIDER	Medical	203.00	106.52	106.52	.00	.00	106.52	.00
Holly	20779349100	04/24/07	Protected	Protected	546.00	207.51	207.51	.00	.00	207.51	.00
Kyle	20781372900	05/07/07	SOUTH PROVIDER	Medical	206.00	149.12	.00	149.12	.00	.00	.00