

Thank You

Coventry Health Care is more than a health plan. We're a partner in your health care. We appreciate the opportunity to serve you and look forward to helping you maximize your health care benefits.

Wishing you well,



Roman T. Kulich
President, Coventry Health Care of Missouri, Inc.



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St. Louis, MO 63141

www.chcmmissouri.com

Member Services

8:00 a.m. – 6:00 p.m. (CST), Monday through Friday

Please call the toll-free number listed on your ID card for more information.

PPO plans are underwritten by Coventry Health and Life Insurance Company and administered by Coventry Health Care of Missouri, Inc. HMO plans are underwritten by Coventry Health Care of Missouri, Inc. Coventry Health Care of Missouri, Inc. is the underwriter for POS in-network plans, except MO OA POS CHL 2003 products.

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your health plan
IT'S ALL ABOUT YOU



Take control of your health care



A Healthy Partnership

You made the right choice in choosing Coventry Health Care of Missouri, Inc. (“Coventry Health Care”). Through our partnership, you’ll be able to better navigate the health care system, understand how to use your benefits most wisely and take greater control of your health care needs.

By empowering you through education, we help you become better equipped to obtain the most satisfaction and value from your benefits. As an active partner, we ask that you put this information to work to enhance your health care experience. We also ask that you share your positive experiences to help us better serve you.

If you see an opportunity for our improvement, please share your feedback with Member Services at the phone number on your member ID card.

Be sure to refer to your Certificate of Coverage or Schedule of Benefits on My Online ServicesSM at www.chcmisouri.com for a complete list of your specific benefits.

QUESTIONS? VISIT WWW.CHCMISSOURI.COM OR CALL MEMBER SERVICES AT THE NUMBER ON YOUR MEMBER ID CARD.




Know Your Pharmacy Benefits

Many Coventry Health Care members have a pharmacy benefit that allows you to fill your prescription(s) for a copay amount. Coventry Health Care’s pharmacy benefit covers a wide variety of safe and effective medications, including some over-the-counter (“OTC”) medications.

To maximize your pharmacy benefits, be aware of the following:

- Member Services can answer all of your pharmacy-related questions or you may visit www.chcmisouri.com for our FAQ’s.
- Check the formulary for your medications. Coventry Health Care enhances your care through educated drug selection and use management as outlined in our drug formulary. It currently contains over 4,000 drugs covered under your pharmacy benefit. You can find a copy of the formulary at www.chcmisouri.com by selecting *Members*, then *Prescription Formulary* on the right.
- Generic medications keep health care more affordable for you. Generic drugs are less expensive versions of brand-name products. Discuss generic medications with your doctor to help you save money on prescription drug costs.
- To help control your health care costs, Coventry Health Care may require that your doctor obtain prior authorization (approval) for certain drugs under your pharmacy benefit. These drugs include those that:
 - 1) are not suggested for initial therapy,
 - 2) may require special tests before starting them or
 - 3) are approved for very limited use.If your doctor prescribes a drug requiring a prior authorization, he or she should contact Pharmacy Services by calling the number listed on your member ID card.
- To have your prescription covered, use a network pharmacy. To find a network pharmacy, you can visit www.chcmisouri.com and select *Members*, then *Locate a Pharmacy* on the right, call Member Services at the number on your member ID card or inquire with the pharmacy.

 Your Health Plan is  **Here for You**

 The health care system can be difficult to navigate. Coventry Health Care’s member services representatives are specially trained to assist you by providing fast and accurate answers to complex issues.

In order to have your questions answered in a timely manner, please have your Coventry Health Care member ID available so you can provide your member and group information. For claims payment issues, have your Explanation of Benefits available. If you do not have that information available, please know the date of service in question.

To reach Member Services, please call the number on your member ID card.

Make the Most of Your Doctor Visits

To best manage your health care, you and your doctor must work collaboratively. Research shows that patients who have strong relationships with their doctors tend to be more satisfied with their care and also tend to have better results, according to the Agency for Healthcare Research and Quality. To strengthen your partnership with your doctor, follow these steps:

Be Prepared

- Write down your questions from most important to least before your visit.
- Take notes during your visit.
- Ask questions if you don't understand, and bring someone along to help you ask questions if you think it will help.
- Let your doctor know if you need more time. If there is not time that day, perhaps you can speak to a nurse or physician assistant, or call later to speak with a member of the office staff.

Offer Information

- Tell your doctor what he or she needs to know about your symptoms and your health history – even if it makes you feel embarrassed or uncomfortable.
- Bring a “health history” list with you and keep it up-to-date. Make a version for each member of your family.
- Bring any medications you are taking, or a list of those medications (include when and how often you take them as well as the strength of each medication). Talk with your doctor about your medication allergies or reactions.
- Tell your doctor about any herbal products you take or alternative medicines or treatments you receive.
- Bring other medical information, such as x-ray films, test results and medical records.

Take Information Home with You

- Ask for written instructions or brochures, audio tapes or videotapes to help you better understand your state of health.

Once You Leave the Office, Follow Up

- Call if you have additional questions, your symptoms get worse or you have problems with your medication(s).
- Call for your test results if do not hear from your doctor.
- Make an appointment at the lab or other office(s) to get any tests performed.
- Make an appointment with a specialist if recommended by your doctor.

Source: Agency for Healthcare Research and Quality

FOR MORE QUESTIONS TO ASK WHILE TALKING WITH YOUR DOCTOR, VISIT WWW.AHRQ.GOV FOR AN INTERACTIVE “QUESTION BUILDER.”

Personalize Your Health Care

Coventry Health Care encourages you to take control of your health. That's why we offer you a unique online tool to help manage your health and benefits: My Online Services.

This tool can help you customize your health care experience, better manage your health information and get more value from your health plan.

Visit www.chcmisouri.com and log on to My Online Services to:

- Manage your claims
- Track your medications
- Utilize wellness tools (e.g., health risk assessment and personalized digital coaching)
- Schedule and track doctors' appointments
- Obtain a copy of your member ID card
- Update your personal health record
- Locate a provider who meets your needs

Log on to My Online Services to discover how easy it is to take control of your health.

Find the Right Care For You Locate a Provider You Can Trust

Coventry Health Care has an extensive network of physicians to care for you and your family at an in-network benefit level. To help you find one that best meets your needs, utilize our online provider search tool that helps you narrow your search by location, type of provider and specialty.

1. Go to www.chcmisouri.com and select *Locate a Provider* at the top of the page to find an in-network provider or a list of in-network providers in your area.
2. Select your network as listed in the upper right corner of your member ID card.
3. Enter zip code.
 - Narrow your search by distance, type of provider or specialty.
4. Or, search by name, facility, specialty or condition.
 - Narrow your search by distance, type of provider or specialty.

If you need help locating a provider, please contact Member Services at the number on your member ID card.





Staying In-Network Can Save You Money

As a Coventry Health Care member, you receive the highest level of coverage when you receive care from contracted (or in-network) providers. Members of plans that offer out-of-network benefits will pay for a greater portion of their expenses with out-of-network providers. HMO members do not have out-of-network benefits, unless it's for emergency care.

When getting care out-of-network, it is important to consider the following:

- You are responsible for knowing what services must be prior authorized, not the out-of-network provider. If you receive services without prior authorization, you will be charged in full.
- You will have more out-of-pocket expenses, including your deductible and copays.

Getting the Right Care at the Right Place

To help guide you to the best care for your needs, use the chart on the following page to determine the best course of action.

Remember to seek care at an emergency department *only for true emergencies*, and be sure to know the difference between a true medical emergency and a situation that is best suited for urgent or convenience care.

Primary Care Physician

If you become ill with a cough, sore throat, rash, sinus congestion, etc., you should call your primary health care provider to schedule an office visit.

Convenience Care Clinic

Go to a convenience care clinic when you cannot get in to see your doctor for an illness. These clinics are not meant to replace your doctor, but to offer care when your doctor is not immediately available.

Urgent Care Clinic

Urgent care clinics are best suited for unexpected illnesses or injuries that are not life-threatening but require prompt medical attention.

Emergency Room

Visit the emergency room for medical emergencies. A medical emergency is defined as a serious medical condition that arises suddenly and unexpectedly. It requires immediate treatment to avoid threatening your life or health.

Symptom	Primary Care Physician ("PCP") (\$)	Convenience Care Clinic (\$\$)	Urgent Care Clinic (\$\$\$)	Emergency Room (\$\$\$\$)
Sore Throat	•	•		
Sinus Congestion	•	•		
Rash	•	•		
Cough	•	•		
Earache	•	•		
Sprains			•	
Cuts			•	
Chest Pain				•
Poisoning				•
Severe Pain/Bleeding				•
Suspected Fracture				•

