

WHOI Consumerism Card Frequently Asked Questions

- Q: At the point of service (i.e. – Walmart/CVS) what is the recommended process for using the Consumerism Card? Should the consumerism card be used simultaneously with other medical insurance cards?**
- A: WHOI employees should present both cards at the point of service. Just like your insurance card, the Consumerism Card has a BIN# and PCN so the pharmacist/provider can check both networks. Each card will present its own discount and employees can elect to use whichever discount preferred. The consumerism card should be utilized through this process at the pharmacy, when receiving dental and vision services. Each service provides access to two additional networks to help employees with out-of-pocket expenses so you can save on non-covered procedures and after you have reached your plan maximum.
- Q: Can I use the Consumerism Card for discounts for my family and dependents?**
- A: Yes! The Consumerism card is meant for use for all members of your family.
- Q: Is there a limit on the number of times the benefit can be used?**
- A: There is no limit on the number of times you or your family can take advantage of the savings

Teladoc

- Q: Do I speak with real doctors?**
- A: Yes. You will speak with doctors who are U.S. board-certified internists, state-licensed family practitioners, and pediatricians licensed to practice medicine in the U.S. and living in the U.S. When you request a consult, Teladoc will connect you with a doctor licensed in your state.
- Q: What are some of the common conditions Teladoc treats?**
- A: Common conditions include sinus problems, respiratory infections, allergies, urinary tract infections, cold and flu symptoms and many other non-emergency illnesses.
- Q: Can Teladoc handle my emergency situations?**
- A: Teladoc is designed to handle non-emergent medical problems. You should not use it if you are experiencing a medical emergency.
- Q: Can I request a particular doctor?**
- A: No. Teladoc is designed to support your relationship with your existing doctor. It is not a means of establishing an exclusive relationship with a Teladoc doctor. Please know that all Teladoc doctors are highly qualified and go through rigorous training and credentialing.
- Q: Can I obtain a prescription through Teladoc?**
- A: Teladoc does not guarantee prescriptions. It is up to the doctor to recommend the best treatment. Teladoc doctors do not issue prescriptions for substances controlled by the DEA, non-therapeutic and/or certain other drugs which may be harmful because of their potential for abuse. These include, but are not limited to, antidepressant drugs such as Cymbalta, Prozac and Zoloft. Based on treatment protocols, doctors may not prescribe an antibiotic for viral illnesses such as most colds, sore throats, coughs, sinus infections and the flu. Doctors may suggest alternative treatment options such as a prescription for symptom relief or over-the-counter medication. Also, non-therapeutic drugs such as Viagra and Cialis are not prescribed by Teladoc.
- Q: How are prescriptions sent to the pharmacy?**
- A: Teladoc does not dispense prescription drugs. If the doctor prescribes medication, it is submitted electronically or by phone to your pharmacy.

Health Advocate: Medical Health Advisor & Bill Saver

Q: What are the typical issues that Medical Health Advisor handles?

A: Medical Health Advisor representatives can address many medical questions and issues; including finding primary care and specialist physicians and medical institutions, and resolving claims, billing and related administrative problems. Medical Health Advisor also helps you access community resources, including senior care services that fall outside traditional healthcare coverage.

Q: How do I use this benefit?

A: Health Advisor: Whether you're confused by your health insurance, need help finding a specialist or transferring your medical records, Medical Health Advisor cuts through the red tape. Call the number on the back of your membership card to speak with a representative.

Bill Saver: Once you receive a medical or dental bill with a remaining balance over \$400 which is not covered by your insurance plan, call the number on the back of your membership card. The Medical Bill Saver negotiating team will contact the medical provider and attempt to have your bill reduced.

Q: Who will I speak with when I call?

A: Medical Health Advisor and Bill Saver representatives are trained professionals and typically registered nurses supported by medical directors and benefits and claims specialists, who have a number of years of experience working in healthcare-related jobs. They are screened to make certain that they have both excellent personal communication skills and the necessary professional credentials.

Q: How does this benefit save me money?

A: Medical Bill Saver can identify billing and claims processing errors, which could reduce your out-of-pocket expenses. Representatives can also help negotiate provider charges, which can be another source of savings.

Vision

**Important Reminder – Refer to the Coast to Coast Vision Network*

Q: Is the vision benefit insurance?

A: No. This is a discount eyewear and eye care program. You will pay the discounted price at the time of the purchase. There are no reimbursements or paperwork to file.

Q: Can I use this benefit if I already have vision insurance?

A: Depending on the type of insurance, the benefit may be utilized to reduce out of pocket expenses. For example, once the insurance benefit has been exhausted, you may use your discount to buy additional pairs of glasses or contacts

Q: What do I do when I get to the location to get my discount?

A: Be sure to show the participating provider your consumerism card at the time of purchase.

Q: What if the store is running a sale?

A: The discount cannot be combined with any other discounts or special offers.

Q: How can I be guaranteed the greatest savings on contact lenses?

A: The greatest savings and selection for contact lenses is offered through the mail order program.

Pharmacy

Q: Will I always get a discount when I use my membership card?

A: Not necessarily. Each pharmacy determines their own retail pricing. To determine the discount pricing by location, visit RxPriceQuotes.com.

Q: Why didn't I get a discount at the participating pharmacy?

A: Many pharmacies price some prescriptions at or below cost in order to draw customers to their store. If you present your discount card and the price is higher than the pharmacy's retail rate or sale price, you will always pay the lowest price available.

Q: What if the pharmacy doesn't recognize the card's name?

A: Always make inquiries in person and be sure to bring your card with you. If the pharmacy still has questions, have them call the Pharmacist Help Desk number on the back of your membership card.

Q: Is this a co-pay insurance card?

A: No. This membership is a discount card offering reduced prices. You are responsible to pay the pharmacy 100% of the discounted price.

Vitamins

Q: Can I use this benefit at any retail location?

A: Unfortunately, the benefit for reduced pricing on vitamins is only available online or by phone.

Q: What are the advantages as opposed to shopping for vitamins at my local retailer?

A: In addition to receiving an additional 10% off already everyday low prices and low flat rate shipping, you can choose from top name brands and over 12,000 products from the convenience of your home or office.

Q: Aside from vitamins, what other products are discounted?

A: In addition to vitamins, you will find discounts on weight loss products, fish oils, digestive aids, antioxidants, sports nutrition and more.

Dental

**Important Reminder – Refer to the Aetna Dental Access Network*

Q: How does the Dental benefit work?

A: Locate a participating provider by calling the number located in your membership booklet. When scheduling an appointment identify yourself as an Aetna Dental Access® member. Show your membership card at the front desk and pay the discounted total at the time of service. As a reminder WHOI additionally offers members dental coverage through the Delta Dental of Massachusetts network. When visiting a provider, be sure to provide both cards to see which networks provides the deepest discount and if one of the cards can be used for any gaps in coverage.

Q: Can this discount be combined with dental insurance?

A: If your insurance company allows you to submit claims after service, submit the bill and claim to the insurance company for reimbursement as defined in your insurance plan. If your insurance company does not allow you to submit claims, the Dental benefit can only be used for services not covered by your insurance such as adult orthodontia, teeth whitening, cosmetic dentistry or services after your annual maximum has been met.

Medical Travel Assistance

Q: How do I access the Medical Travel Assistance Service?

A: Call the toll-free number on the back of your membership card. If the toll-free number is not accessible from the country you're traveling in, call Medical Travel Assistance collect.

Q: Are there any times Medical Travel Assistance cannot help?

A: Medical Travel Assistance cannot help you if you're traveling against the advice of a physician, need assistance related to a natural disaster or traveling to a country that is not deemed safe for travel.

Q: How does Medical Travel Assistance help find medical care?

A: Medical Travel Assistance has a global network of over 50,000 providers. The network contains hospitals, clinics and doctors, as well as other providers in the travel insurance industry, such as air ambulances, house call doctors and medical escorts. Medical Travel Assistance members are referred based on the medical specialty needed, location, language, office hours, training, etc.

Q: Does Medical Travel Assistance require that I go to certain hospitals, doctors or clinics?

A: You should contact Medical Travel Assistance before choosing a hospital so that we can refer you to facilities that we have previously worked with. If you go to other providers, we cannot be certain of the level of treatment. However, Medical Travel Assistance will provide the same services regardless of where you are treated.

Q: What happens in the event I am hospitalized?

A: Notify Medical Travel Assistance as soon as possible. They will then monitor your care and work through the details of foreign hospitalizations. They will promptly speak with the treating doctor to assess your condition, treatment plans and whether or not an evacuation is necessary. Medical Travel Assistance will update your family, employer and personal doctor as needed. Also, they will coordinate all insurance verifications and admission details.

Q: How does Medical Travel Assistance facilitate hospital admissions?

A: Medical Travel Assistance coordinates all billing and insurance verifications, including settling any guarantees of payment. This ensures that there is no delay or denial of medical treatment because you cannot make the up-front payment or your insurance is not recognized.

Q: What if the local facilities are not able to provide treatment?

A: If facilities are inadequate, the Medical Travel Assistance Regional Medical Advisor will report on the safety of an evacuation, any medical needs you may require en route and evacuation plan details. Medical Travel Assistance will consult with all parties involved and fully manage the evacuation.

Q: Once I am released from the hospital, do the services end?

A: Medical Travel Assistance helps you until you have returned home or have received final treatment.