

# Medical Benefits

Laramie County Government offers medical benefits through Blue Cross Blue Shield. This medical plan balances affordability with the freedom to go outside the network. You may choose a participating or a non-participating provider. Participating providers have agreed to provide services at a discounted fee. For out-of-network care, you are responsible for charges above the in-network allowance for the same services, in addition to the deductible and coinsurance. To find a participating provider, visit [www.yourwyoblu.com](http://www.yourwyoblu.com).

BENEFIT	IN-NETWORK	OUT-OF-NETWORK Benefits will be paid up to the Allowed Amount
Deductible	\$1,000/single \$3,000/family	\$2,500/single \$5,000/family
Out-of-Pocket Max (Includes deductible and copays)	\$3,500/single \$7,000/family	\$9,000/single \$18,000/family
Accident Benefit	100% Deductible and Coinsurance Waived up to \$1,500 per Year	100% Deductible and Coinsurance Waived up to \$1,500 per Year
Preventive Care	100% Deductible Waived	Not Covered
Office Visit (PCP)	\$20 copay	40% After Deductible
Specialist Office Visit	\$30 copay	40% After Deductible
Urgent Care	\$20 copay	40% After Deductible
Diagnostic Lab/X-ray	20% After Deductible	40% After Deductible
Imaging (CT/PET scans: MRI's)	20% After Deductible	40% After Deductible
Inpatient & Outpatient Hospital	20% After Deductible	40% After Deductible
Maternity <ul style="list-style-type: none"> <li>• Prenatal</li> <li>• Delivery and All Inpatient Services</li> </ul>	0% (Deductible Waived) 20% After Deductible	40% After Deductible 40% After Deductible
Mental Health/Substance Abuse Inpatient	20% After Deductible	40% After Deductible
Mental Health/Substance Abuse Outpatient	\$20 copay for a PCP \$30 copay for a Specialist	40% After Deductible
Emergency Room – True Emergency	\$250 copay for ER Visit / 20% all other services	
Emergency Room – NON-Emergency	\$250 Copay for ER Visit and Physician, all other services 20%	40% After Deductible
Emergency Transport/Ambulance	20% After Deductible	20% After Deductible
Outpatient Surgery	20% After Deductible	40% After Deductible
Physical Therapy <ul style="list-style-type: none"> <li>• Combined 40 visit maximum per year</li> </ul>	\$30 copay	40% After Deductible
Chiropractic / Spinal Manipulation <ul style="list-style-type: none"> <li>• 15 visit maximum per year</li> </ul>	\$30 copay	40% After Deductible

# Medical Benefits (Continued)

BENEFIT	MEDICAL PLAN (CON'T)	
	IN-NETWORK	OUT-OF-NETWORK
Prescriptions		
Retail – 30 day supply		
Generic	\$10 copay Ded Waived	Not covered
Preferred	\$35 copay Ded Waived	Not covered
Non-Preferred	\$60 copay Ded Waived	Not covered
Specialty	\$100 copay Ded Waived	Not Covered
Retail and Mail Order – 90		
day supply Generic	2 times retail Ded Waived	Not covered
Preferred	2 times retail Ded Waived	Not covered
Non-Preferred	2 times retail Ded Waived	Not covered
Specialty	Not Available	Not Covered

## What you pay and what the plan pays

The above Summary of Benefits shows how much you pay for care, and how much the plan pays. It's a brief listing of what is included in your benefits plan. For more detailed information, see your summary plan description.

*NOTE: Family deductible and out-of-pocket amounts are embedded. This means an individual would not pay more than the individual deductible/out-of-pocket amounts.*

*In-Network and Out-of-Network deductible and out-of-pocket amounts do not cross accumulate. This means the amount applied for In-network only applies toward your In-Network deductible and out-of-pocket and the amount applied for out-of-network providers only applies toward your Out-of-Network deductible and out-of-pocket.*

# Select Drugs and Products™ Program

The Plan's Select Drugs and Products™ Program allows you to take an active role in helping the Plan reduce your costs, while allowing the Plan to continue to offer generous healthcare benefits to all Participants. The Plan is sponsoring this program at no cost to you. If you are prescribed a drug included on the Paydhealth Select Drugs and Products™ List, you must enroll in the Program to comply with benefit requirements.

## Plan Members Taking Specialty Drugs – 1 – 2 – 3

1

Paydhealth will initiate outreach to you by text message or phone call.

2

Complete the digital enrollment application which will allow Paydhealth to match you to alternate funding programs.

Note: you may be asked to provide household size and income information.

3

Your Paydhealth Case Coordinator will coordinate with the you and the pharmacy to ensure you are able to get your medication in a timely manner.

**A Case Coordinator is available (8:00 am to 8:00 pm CST) to guide you through the enrollment process and the program. Please respond to calls from your Case Coordinator in a timely manner.**

This program keeps your application confidential and will not share your information with any 3rd party solicitors. If you would like to complete your application over the phone or speak with a Paydhealth Case Coordinator, please call (877) 869-7772. Common questions and answers about your Plan's Select Drugs and Products™ Program on the other side of this

### There are two reasons why you are receiving this important message:



Your Plan has added an important program that includes the Paydhealth Select Drugs and Products™ List\*.



Your Plan is continuing to offer generous specialty drug benefits while attempting to reduce your costs and the Plan's.

\*The Paydhealth Select Drugs and Products™ List includes drugs typically prescribed by a specialist for multiple sclerosis, hepatitis C, Crohn's disease, hemophilia, cancer, psoriasis, rheumatoid arthritis, transplants, HIV/AIDS, and other complex conditions.

## How It Works

### **What is the Select Drugs and Product™ Program?**

The Select Drugs and Products™ Program provides advocacy services to assist you by identifying and facilitating your enrollment in programs that may reduce or eliminate your out-of-pocket costs for eligible specialty drugs, products, and services. A Case Coordinator will contact you to guide you through the program. The Plan continues to offer generous healthcare benefits but needs your help to continue to meet this goal. Your active role in helping the Plan reduce its costs and yours is important. The Plan is sponsoring this program at no cost to you. However, you may be required to pay a portion of the cost to acquire your specialty drug, product or service depending on specific situations.

### **What is the Enrollment Requirement for the Select Drugs and Products™ Program?**

The Plan requires you to enroll in the Select Drugs and Products™ Program by following the three-step process outlined above, that starts with a response to texts or calls from the Paydhealth Case Coordinator in a timely

### **What happens after I enroll in the Select Drugs and Products™ Program?**

After enrolling in the Select Drugs and Products™ Program, you will be asked to complete certain documentation related to the alternate funding programs identified by your Case Coordinator. This will include providing required documents and information to the alternate funding program from you and may require your prescriber's participation as well. Your timely responses will help you avoid any delays in processing your documentation.

Your Case Coordinator will help you obtain your eligible specialty drugs, products or services and reduce your out-of-pocket costs by coordinating alternative forms of funding. After your acceptance into an alternate funding program, your Case Coordinator will contact you before and after each refill to ensure there is no disruption in your treatment and the funding.

**Need a doctor?  
No long wait.  
No big bill.  
Always open.**

**With MDLIVE, you can visit with a doctor  
24/7 from your home, office or on-the-go.**



**Welcome to MDLIVE!  
Your anytime, anywhere  
doctor's office.**

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.



**U.S. board-certified doctors with an  
average of 15 years of experience.**



**Consultations are convenient,  
private and secure.**



**Prescriptions can be sent to  
your nearest pharmacy,  
if medically necessary.**

**Your COPAY is just**

**\$20 Per visit**

**We treat over 50 routine  
medical conditions including:**

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And More



**Download the app.**

Join for free. Visit a doctor.

**MDLIVE.com/ingoodhealth**

**888-995-9630**

# MDLIVE BEHAVIORAL HEALTH ADVANTAGES

- 1** MDLIVE Behavioral Health is more like in-office, face-to-face visits than other teletherapy providers leading to more substantial interactions between patient and provider. In fact, 78% of patients suffering from anxiety or depression felt better after three sessions with an MDLIVE therapist.<sup>1</sup>
- 2** Appointments with MDLIVE board-certified psychiatrists and licensed therapists happen quicker than traditional office visits. Patients can be seen in as little as five days or less versus the national average of three weeks. Evening and weekend appointments increase access and improve patient satisfaction.
- 3** MDLIVE teletherapy offers privacy and the convenience of sessions in a patient's own home — these virtual appointments close gaps in care for those who don't have easy access to in-person therapy.
- 4** Our provider network is comprised of over 900 board-certified psychiatrists and licensed therapists available in all 50 states and Puerto Rico. Our providers have an average of 10 years of clinical experience and receive additional specialized, ongoing training in telehealth modalities. We adhere to all NCQA standards and guidelines.
- 5** MDLIVE solutions meet the highest standards of data and privacy protection. Our secure platform is HiTrust certified, and all our telehealth services are HIPAA compliant.

MDLIVE believes in the power of providing impactful and innovative health care to improve lives. Let's work together to deliver on that promise to your members.

## MDLIVE PROVIDES CARE FOR HUNDREDS OF BEHAVIORAL HEALTH NEEDS, INCLUDING:

- Addictions
- Anxiety
- Bipolar
- Depression
- LGBTQ+ Support
- Stress Management
- Trauma & PTSD

## PSYCHIATRY SERVICES

- ePrescribing
- Ongoing Medication Management
- Care Coordination
- Employee Assistance Program Integration

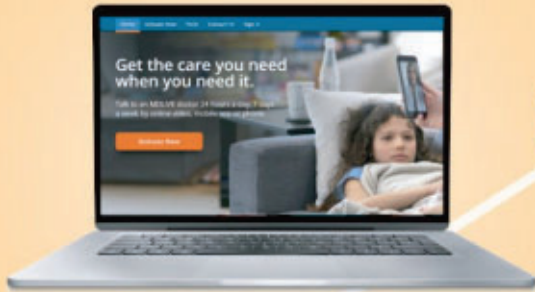
## PSYCHOLOGY AND COUNSELOR SERVICES

- Initial Assessment
- Ongoing Counseling
- Care Coordination
- Diagnostic Assessment

Create an account for fast, hassle-free health care. Anytime. Anywhere.

MDLIVE offers reliable 24/7 health care by phone or video for hundreds of medical and mental health needs.

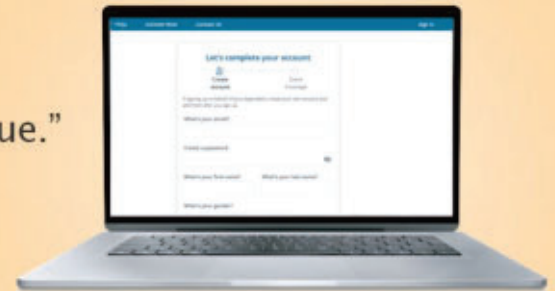
## HOW TO CREATE AN ACCOUNT THROUGH THE MDLIVE WEBSITE

**1**

Visit **mdlive.com/bcbswyo** or scan the QR code below and click "Activate Now."

**2**

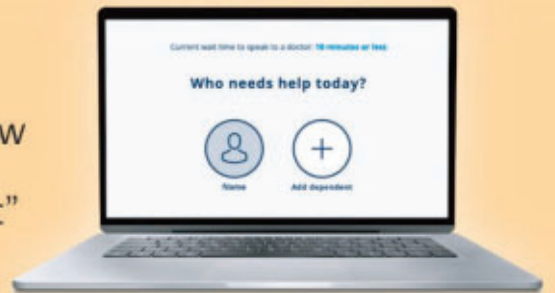
Create your account. Click "Continue."

**3**

Add insurance information. Click "Submit."

**4**

Your secure MDLIVE account is now created. We'll send you an email; just click "Sign In To Your Account" to load your MDLIVE dashboard.



Meet Sophie, your MDLIVE personal assistant. Sophie can guide you in creating your account. Text BCBSWYO to 635483

Create your account today.  
[mdlive.com/bcbswyo](https://mdlive.com/bcbswyo) | 888.990.9378





# BlueDistinction<sup>®</sup> Specialty Care

## For Laramie County Employees

### TRAVEL MEDICAL BENEFIT

A “travel medical benefit” is available when Laramie County Employee Members travel for medical care to a Blue Distinction Center in Colorado, Utah, or Montana, or for cancer treatment at either the University of Texas MD Anderson Center, the Johns Hopkins Kimmel Cancer Center in Maryland, or the Taussig Cancer Institute at the Cleveland Clinic in Ohio.

#### Travel Benefit Steps

1. Members should inform the Human Resources office that they are using the TRAVEL MEDICAL BENEFIT.
2. Members should confirm their eligibility by calling Blue Cross Blue Shield of Wyoming.
3. Members can find a Blue Distinction Center at [bcbs.com/why-bcbs/blue-distinction](http://bcbs.com/why-bcbs/blue-distinction).

#### Centers of Excellence for Cancer Treatment

1. University of Texas MD Anderson Center  
[www.mdanderson.org](http://www.mdanderson.org)
2. Johns Hopkins Kimmel Cancer Center in Maryland  
[www.hopkinsmedicine.org](http://www.hopkinsmedicine.org)
3. Taussig Cancer Institute at the Cleveland Clinic in Ohio  
[my.clevelandclinic.org](http://my.clevelandclinic.org)

Eligible Members may receive up to \$150 per day for: food, lodging, and travel (limited to \$2500 per benefit year per Member). Expense receipts must be submitted for reimbursement.

*Some services may not be available, please refer to your benefit booklet to verify and see reimbursement process.*



# WYOMING