

# Medical Plan Special Features

The Medical Plan offered through the Board of Pensions includes special features and programs to help you maintain and improve your health and well-being, in addition to providing benefits when you're sick or injured.

Your coverage also includes personalized support through care navigation. Care navigation helps you and your covered family members navigate today's complex healthcare system — and get the most from your medical benefits.

## PREVENTIVE CARE

Preventive care helps you stay well and detect problems early, when they are easy to treat.

When using a network provider, you pay nothing for the services listed on the plan's Preventive Schedule, which can be viewed at [pensions.org/medical](https://pensions.org/medical). The guidelines on the schedule are based on your age, gender, health, and family history and include:

- annual wellness exams for adults and children
- health screenings
- immunizations
- women's preventive health

You can also save money on select prescription drugs that are highly effective in preventing or managing chronic health conditions. To learn more, visit [pensions.org/medical](https://pensions.org/medical) and click **Prescription drug benefits** in the See Also box.

## TELEMEDICINE BENEFITS THROUGH TELADOC

Teladoc is a convenient, affordable option when a trip to your doctor's office isn't practical — for example, when you are traveling or in the middle of the night.

Teladoc doctors are available 24/7 by phone, video, or mobile app to diagnose and treat — as well as prescribe medication for, when appropriate — many acute medical conditions, like

- sinus problems
- ear infections
- allergies
- cold and flu symptoms
- respiratory infections

If you are enrolled in the PPO or EPO, you pay just a \$10 copay for each Teladoc consult.

## CARE NAVIGATION

Care navigation, offered in partnership with Quantum Health, brings added value to your medical coverage by helping you and your covered family members navigate today's complicated healthcare system.

Quantum Health is your primary point of contact when you have questions about your medical or prescription drug benefits or need help understanding how to use them. As your dedicated team of nurses, benefits experts, and claims specialists, Quantum Health's Care Coordinators can assist with anything to help make the healthcare process easier, including

- verifying covered services;
- finding network providers;
- answering questions about claims or provider bills;

- ordering replacement ID cards;
- helping you manage a health condition; and
- serving as your advocate within the healthcare system.

You can reach out to your Care Coordinator three convenient ways:

1. Call 855-497-1237 Monday through Friday, 8:30 a.m. to 10 p.m. ET.
2. Log on to [myqhealthpcusa.org](https://myqhealthpcusa.org) (registration required).
3. Use the MyQHealth - Care Coordinators mobile app.

For more details and instructions on how to register, visit [pensions.org/care-navigation](https://pensions.org/care-navigation).

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If you are enrolled in the HDHP, your cost for a Teladoc consult is \$45 until you meet your annual deductible. (Once you've met your deductible, the plan pays 80 percent and you pay 20 percent until you reach the annual out-of-pocket maximum amount.)

Before using Teladoc for the first time, you need to set up an account. Visit [pensions.org/medical](https://pensions.org/medical) for details and instructions.

## CALL TO HEALTH

Call to Health, the Board's well-being initiative, helps you be your best through the four dimensions of wholeness: spiritual, health, financial, and vocational.

To answer the Call to Health, you complete activities — some required and others you select — to earn points and achieve levels.

When you complete specified levels, you can reduce your medical deductibles for next year by as much as one-third and earn gift cards.

If you are married, your covered spouse can also participate and earn a gift card.

Visit [pensions.org/calltohealth](https://pensions.org/calltohealth) for complete details, then register at [calltohealth.org](https://calltohealth.org).

## EMPLOYEE ASSISTANCE PLAN (EAP)

The Employee Assistance Plan (EAP), administered by Cigna, is a free, confidential service that's available to you, your family, and anyone who lives with you.

When you need help with life's challenges, EAP advocates are available by phone 24/7 to help guide you to a solution. Contact them for help with issues such as

- stress, anxiety, depression, or substance abuse;
- relationship or family concerns;
- workplace conflicts; or
- dealing with a crisis.

You can get up to six free face-to-face or video-based counseling sessions with an EAP network provider per issue per year, as well as free legal and financial consultations, referrals for child care and elder care, and more.

You have the option to use a therapist in the Talkspace network for your six free sessions. Talkspace is another choice for virtual care that allows you to receive support day and night from the convenience of your device. Depending on where you live, additional options for virtual care may be available.

To use the EAP, call 866-640-2772 to speak with an EAP advocate. Or, visit [mycigna.com](https://mycigna.com) > Coverage > Employee Assistance Program (EAP) to live chat with an advocate, get an EAP code for face-to-face visits, and locate work-life balance resources. (A one-time registration is required; visit [pensions.org/eap](https://pensions.org/eap) for step-by-step instructions.)

## VISION EXAM BENEFIT

You and your covered family members will be automatically enrolled in the VSP vision exam benefit, which covers annual routine eye exams, as well as follow-up exams and screenings related to certain health conditions.

When you use a VSP network provider, you pay a set copay (with no deductible) for covered services:

- \$25 copay for an annual routine eye exam
- \$20 copay for a follow-up exam related to diabetic eye disease, glaucoma, or age-related macular degeneration (AMD)
- \$20 copay for retinal screening if you are living with diabetes

You don't need an ID card to use this benefit. Simply tell your VSP network provider you have coverage for an annual vision exam through VSP and provide the last four digits of your Social Security number.

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You'll also receive discounts of 15 to 20 percent from network providers on

- eyeglass lenses and frames;
- contact lens exams (but not contact lenses);
- lens options (such as progressives and antireflective coatings); and
- laser vision correction.

Visit [vsp.com](http://vsp.com) or call VSP at 800-877-7195 to find VSP network providers.

You can maximize your benefits when using VSP Premier Edge locations, which include private practice doctors and Visionworks retail stores.

If you use an out-of-network provider, you pay the full cost of your routine annual eye exam up front. You can then submit a claim to VSP and you'll be reimbursed up to \$45 after your copay is deducted.

## CENTERS OF EXCELLENCE

Centers of Excellence could improve your outcome and lower your cost if you have a serious surgery coming up. Centers of Excellence are designated hospitals that meet high quality and cost standards for certain services.

When you have certain procedures in the following four categories performed at a Center of Excellence, the plan will pay 100 percent of allowable facility charges after you meet the annual deductible:

- bariatric surgery
- transplants
- knee and hip replacements
- spinal surgery

Plus, if you have to travel more than 100 miles to a Center of Excellence, you are eligible for a travel benefit of up to \$10,000 to cover expenses for yourself and a companion.

For details, visit [pensions.org/medical](http://pensions.org/medical). To locate Centers of Excellence, call Quantum Health at 855-497-1237 or log on to [myqhealthpcusa.org](http://myqhealthpcusa.org).

## LIVONGO FOR DIABETES PROGRAM

The Livongo for Diabetes Program combines the latest technology with expert coaching to help those living with diabetes manage their condition.

When you register for Livongo, you'll receive all of the following — at no cost to you:

- blood glucose meter and charger
- lancing device
- unlimited lancets and test strips

Additional benefits from Livongo include

- access to 24/7 diabetes coaching by phone, email, text, or mobile app;
- personalized tips with each blood glucose reading;
- real-time support if a reading is out of range;
- the ability to send data from your meter directly to your doctor; and
- optional family alerts.

To register, visit [join.livongo.com/bop/register](http://join.livongo.com/bop/register), or call Livongo Member Support at 800-945-4355 and mention code BOP.

## INTERNATIONAL MEDICAL CARE

### BCBS Global

You and your covered family members may use BCBS Global if you need medical care during an international trip. This program includes access to

- inpatient hospital care (precertification required);
- outpatient hospital care and physician services; and
- assistance locating recommended hospitals and physicians.

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To use BCBS Global, log in to [bcbsglobalcore.com](http://bcbsglobalcore.com), download the Blue Cross Blue Shield Global Core mobile app, or call the BCBS Global Service Center collect at 804-673-1177.

## **International SOS**

When traveling abroad, you and your covered family members are eligible for assistance from International SOS (ISOS).

Assistance from ISOS includes the following:

- 24-hour access to ISOS physicians for emergency and routine medical advice
- 24-hour access to International Alarm Centers for medical information, referrals, and emergency assistance
- access to multilingual specialists, who can assist you in communicating with healthcare providers
- medical and dental referrals
- help with emergency medical evacuation

To take advantage of these services, call the nearest ISOS assistance center and provide the membership number 11BCMA000136, or simply say that you have medical coverage through the Board of Pensions. Visit [pensions.org/medical](http://pensions.org/medical) for a listing of assistance centers and phone numbers and to download a reference card with contact information.

There's also a convenient mobile app, that provides medical and security information by country. To download the app, open the Apple App Store or Google Play Store and search for the International SOS Assistance app.

## **LEARN MORE**

For more information, log on to [myqhealthpcusa.org](http://myqhealthpcusa.org) or visit [pensions.org/medical](http://pensions.org/medical). If you have questions, call Quantum Health at 855-497-1237 or the Board at 800-773-7752 (800-PRESPLAN) (TTY: 711).



### **A sense of wholeness**

Special features of medical coverage can make a difference in your overall health and well-being.



### **Added value**

These benefits are automatically included with medical coverage. There's no additional cost to participate.



### **Family friendly care**

Your spouse and children who are enrolled in medical coverage can also take advantage of these features.

*This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit [pensions.org](http://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) (TTY: 711) for a copy of the plan document.*



**THE BOARD OF PENSIONS**  
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