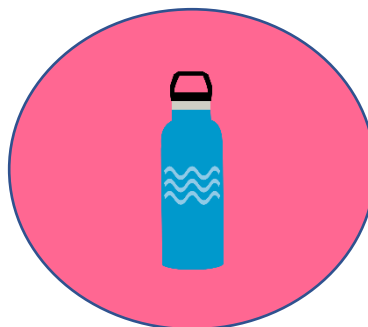
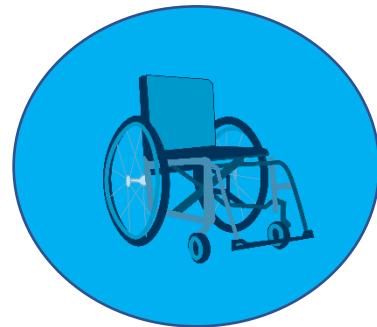
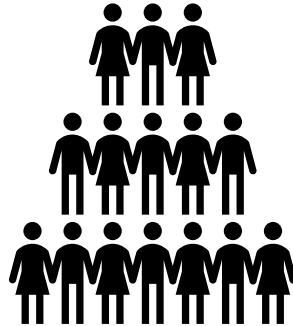
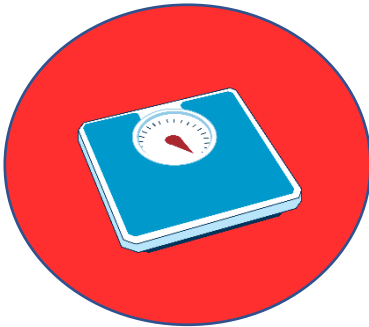
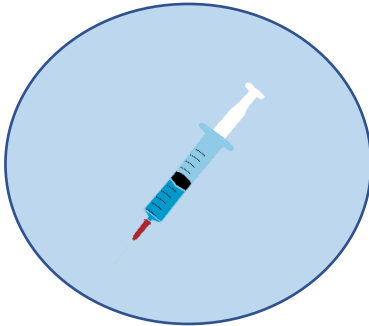




Welcome Kit Sample



👉 Welcome member

Take a few minutes to get to know your health plan

With benefits through Talking Folio, you'll find that it's good to be covered. You have access to top-quality care from the largest provider network in the nation.

Your Talking Folio membership comes with excellent resources to help you understand your health plan and how to make the most of it. Throughout this guide, these symbols will indicate where you can go to access tools and information for a specific topic:



Visit our main website at talkingfolio.com



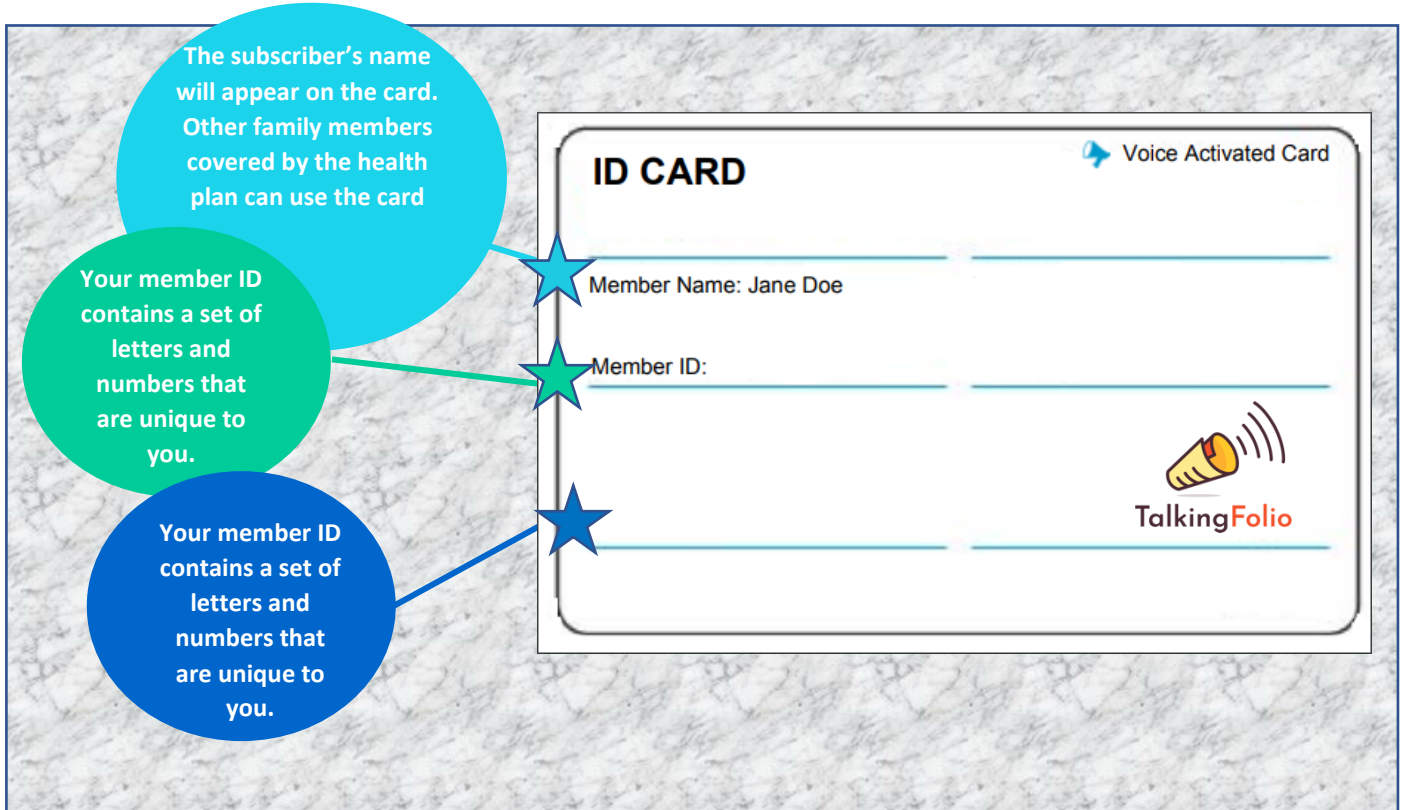
Members, go to our main website and log in to your Talking Folio account.



Call the number on the back of your membership card to speak to a **customer service advocate**.

📣 Membership card

Get to know your card. Your Talking Folio membership card contains important information. Keep it with you at all times and show it to your health care provider at the beginning of your visit.



A convenient new option: Your digital ID card

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- You'll soon have access to a digital ID card from Talking Folio.
 - You can email or print your card from your computer or mobile device. This way, your card is always with you.
- Log in to talkingfolio.com from your mobile device.
 - Select **Insurance Card** from the main menu.
-

📣 My Health Toolkit



My Health Toolkit is the one-stop shop for answers about your health care—customized just for you! It has everything you need to understand your health plan coverage and manage your benefits. All members ages 16 and older, including spouses and dependents, should sign up for an account. It's easy to register and it's free.

Register in just a few clicks

- Go to talkingfolio.com or your single sign-on at Talking Folio.
- Click the **Register Now** button on the right-hand side of the page.
- Enter the **Member ID** located on your membership card.
- Follow the instructions to **Create Your Profile**.



What if you don't know your Member ID?

- No problem. After you select **Register Now**, select **Haven't received your membership card?** Enter the subscriber's Social Security number and *your* date of birth, then follow the instructions to **Create Your Profile**.

Inside your Toolkit

- My Health Toolkit is filled with resources that are customized to you and your health benefits. Look for this icon throughout the guide to learn more about what's inside.

Find the right doctor

It's a big decision. Who will you turn to when you have a nagging health problem, a sick child or symptoms that might be serious—or might not? The online Doctor and Hospital Finder makes the decision a lot easier.



How to use the Doctor and Hospital Finder

- Log in to **My Health**
- Select the **Resources** tab
- Click **Find a Doctor or Hospital**

You can search by city or ZIP code for doctors near your home or work. Or narrow your search to find specialists, such as pediatricians or allergists. If you already have a doctor's name, you can see whether he or she is in your network. You can even do an advanced search for doctors who match your gender or language preferences.

What do other patients think?

See how other members rated the doctor you are considering. During your search, you can:

- See the percentage of members who recommend the provider or facility
- Use the star ratings to gauge other members' experiences at-a-glance.
- Check out the member comments, pros and cons.

Rate your own doctor

After you see a doctor, share your experiences to help others make the right decision. After the claim is processed for the visit:

- Log in to **My Health**
- Select the **Resources** tab
- Click **Rate Your Visit**

👉 Know before you go with the Treatment Cost Estimator



Lots of people like surprises—but not when it comes to your medical bill. Our online Treatment Cost Estimator can help you avoid that type of surprise. Using this tool beforehand can help you make better decisions about many common medical tests and procedures.

-
- You've probably heard there can be huge differences in the prices different health care providers charge for the same test or surgery. It's hard to sort these things out. The Treatment Cost Estimator gathers claims data from around the country. Then it shows you details on cost, quality and location. It estimates your costs based on your benefits plan, deductible and out-of-pocket status.
 - For example, say you need arthroscopic surgery and cartilage repair on your knee. This tool will show you data on certain hospitals, including how far away they are, how many members have gone there for this knee surgery, the estimated total cost and the estimated amount you would pay

Are you scheduling one of these procedures?

- Bariatric Surgery
- Cardiac Care
- Knee and Hip Replacement
- Spine Surgery
- Transplants
- Maternity Care

If so, look for Talking Folio Centers. The hospitals recognized by the Talking Folio program have proven to deliver better results—including fewer complications and readmissions—than those without these designations.

When using the Treatment Cost Estimator, your search results will indicate any hospital recognized with the Talking Folio designation.

Save Money by Choosing Talking Folio Doctors

Need to see a doctor? Choose family physicians, internal medicine physicians or pediatricians with a Talking Folio designation and your copayment will be \$0. This is an enhanced benefit for members of Talking Folio.

What is a Talking Folio designation?

- Doctors with this recognition are dedicated to improving the quality of care for their patients. They also specialize in care for people with chronic conditions—such as diabetes, asthma, COPD, and heart problems—to ensure each person receives preventive screenings and follow up care. Talking Folio designation does not necessarily mean they provide a higher standard of care than other doctors. It means these doctors take part in a quality improvement program recognized by Talking Folio.
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How do I find a Talking Folio doctor?

Use the online "Doctor and Hospital Finder to locate doctors with a Talking Folio designation.

Step 1: Log in to My Health

- Go to talkingfolio.com and log in to your member account

Step 2: Open the Doctor and Hospital Finder

- Under the Resources tab, select Find a Doctor or Hospital

Step 3: Add search criteria

- Choose your location
 - Enter fol as the first three letters of your member ID.
 - Select a category from the drop-down menu
 - Enter your search term and select the search button
 - Select Talking Folio from Refine Tool on the left side of the page
-

Which doctor is right for me?

Your search results will include all Talking Folio doctors in your area. Select the name of any doctor to see detailed information such as education, hospital affiliations, certifications and reviews from other patients.

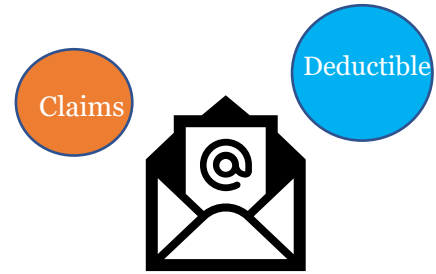
When you find a doctor, who might be right for you, select **Save and Compare**. To view your saved selections, select the drop-down arrow at the top right. You can select specific doctors in your list for a side-by-side comparison.

Take advantage of the detailed information available in the *Doctor and Hospital Finder* to decide which doctor is right for you!

📌 Explanation of Benefits

Be a smart health care consumer

Don't let that bill from your doctor frighten you. As our member, you have the upper hand when it comes to managing health care costs. Before you pay a bill, take a quick look at your Explanation of Benefits, or EOB.



What's an EOB?

- This is a report that's created whenever your health insurance processes a claim. An EOB shows you:
 - How much your doctor charged for services
 - How much your health plan paid
 - The amount applied toward your deductible
 - The amount you owe out of pocket

Why is it important to check your EOB?

- The amount you pay your doctor depends on your particular health plan. But checking your EOB can help you be sure you pay the right amount. The amount your doctor or hospital is billing you should match the amount on your EOB, as long as you do not have a previous balance. Are they billing you for more than what is reflected on your EOB? If they do, review the EOB with your provider to make sure you do not pay more than you should.

View your summary EOB

- Log in to My Health
- Select the Benefits tab
- Click Claims Status
- Click "View Your Summary of Explanation of Benefits"

View an individual EOB for a specific service

- Log in to **My Health**
- Select the **Benefits** tab
- Click **Claims Status**
- Search by date of service, date range or claim number
- Or select a claim from the Claims Status List

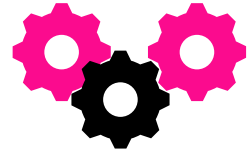
We encourage you to go paperless!

Choose paperless notifications and we'll email you whenever a new EOB is ready to view:

- Log in to **My Health**
- Select the **Profile** tab
- Select **Change Notifications**
- Check **Online** as your preference

Details, details

Information to make sure you’re covered



Coordination of benefits

Coordination of benefits—COB, for short—affects your benefits when you or a family member also are covered under another health insurance plan. COB makes sure the right plan processes your claims first. It prevents overpayments and duplication of services. And that helps keep costs down for everyone.

What you need to do: Be sure we have up-to-date information about your other insurance. That way we can process your claims correctly and promptly.

- If you receive another Health Insurance Questionnaire in the mail, fill it out and return it right away. Even if you do not have coverage with another health plan, we need to know that, too.
- You also can give us this information by logging in to **My Health**. Select the **Benefits** tab, then **Other Health Insurance**.
- Or call the number on the back of your membership card and provide the information to a customer service advocate.

We appreciate your help with this.

Special enrollment rights

Special enrollment rights may apply to you, your spouse or other dependents even after you have declined coverage.

- For example, you might have declined coverage because other health insurance or another group health plan was in effect. Later, you may want to seek coverage with this plan if you or your dependents became ineligible for the other coverage or the employer stops contributing to the other coverage. You must request our coverage within 30 days after this other coverage ends OR after the employer contribution stops.
- You also may be able to get coverage if you have a new dependent because of marriage, birth, adoption or placement for adoption. Again, you must request enrollment within 30 days of the event.

Please note that you may have been required to provide a written statement when you decline enrollment with us. If you did not provide this written statement, this health plan is not required to grant special enrollment rights to you or your dependents.

