



Introducing the New PIBT Freedom Plans

Brought to you by:

Printing Industries Benefit Trust

GPA • ELAP

PIBT Freedom Plans

- Go to virtually any doctor or facility
- Benefits mirror PPO in-network
- Nurse Navigator personal health concierge service
- Lowers your out-of-pocket costs (e.g., co-pay and deductibles)
- Controls claims costs to control future rate increases
- Facility bills are reviewed to catch overcharging

PIBT is self-funding these plans which means we balance premium payments, claims and administrative costs

Why did PIBT make this change?



COST

- Blue Shield rates were set to increase 20% – 25% *

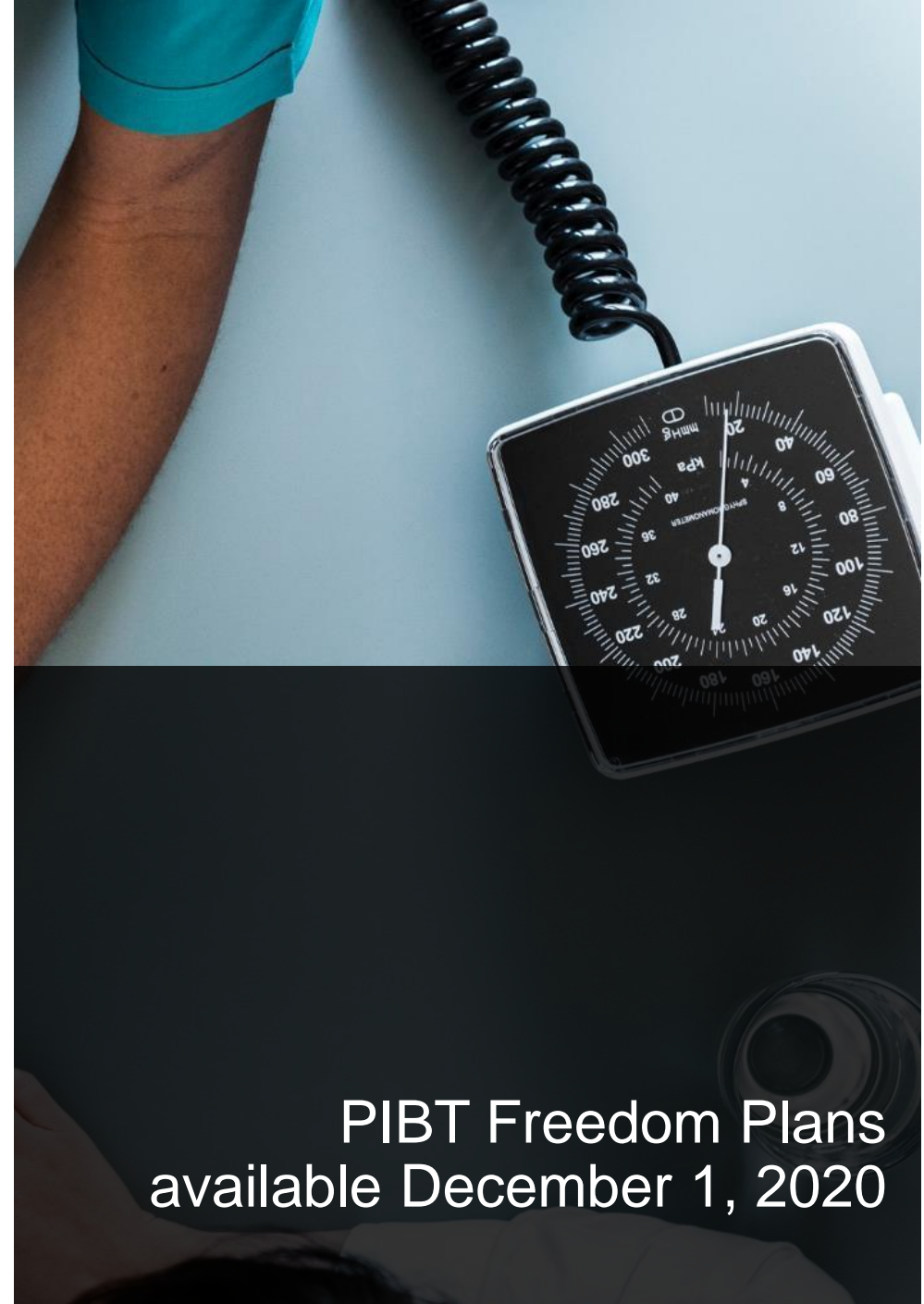
* *Lowers out-of-pocket costs for members*



FLEXIBILITY & SUPPORT

- Universal Provider Access
- Personal support via Nurse Navigator

The new Freedom Plans control costs with same or better benefits and work to control future rate increases.



PIBT Freedom Plans
available December 1, 2020



PIBT has hired GPA

GPA is a national health plan administrator that will be administering claims for the new PIBT Freedom Plans

- Headquartered in Dallas, TX
- 400+ Employees
- 350,000 lives under management
- Provide bi-lingual support to:
 - Pay claims timely
 - Answer benefit and claim questions
 - Advocate for any issues that may arise
- Facilitate claim cost control

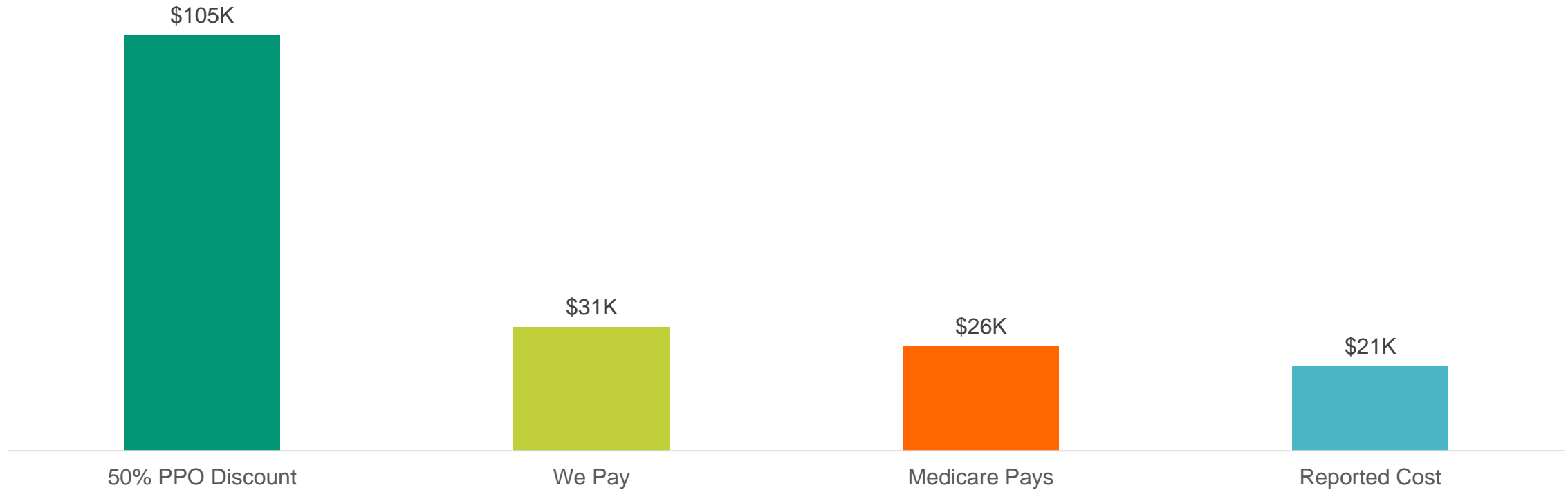


Since their founding 50 years ago, GPA has grown to be the largest independently owned third-party administrator in the Southwest

Cost Savings Example

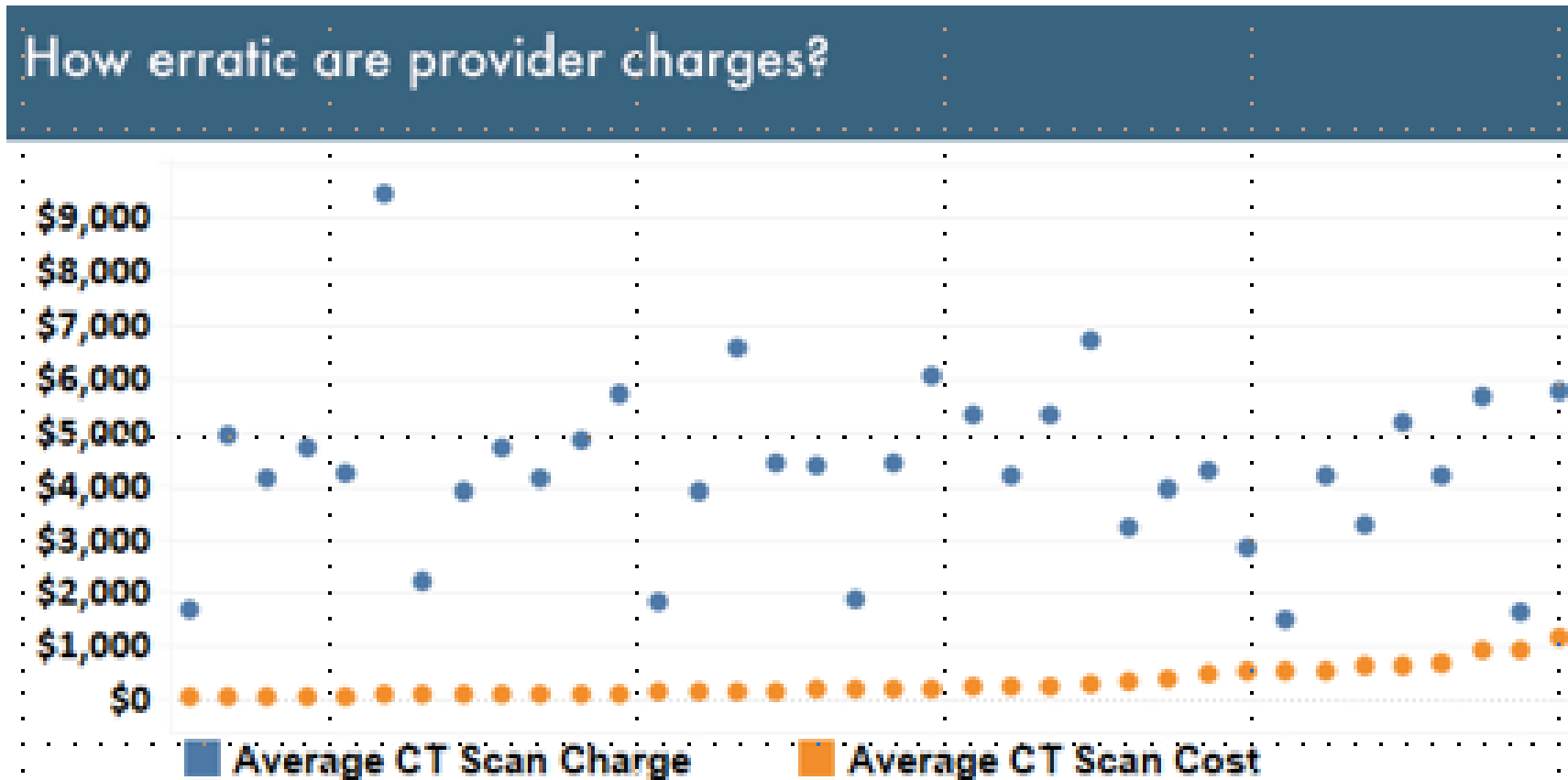
Major Hip and Knee Joint Replacement (DRG470)

Hospital Billed charges of \$209k



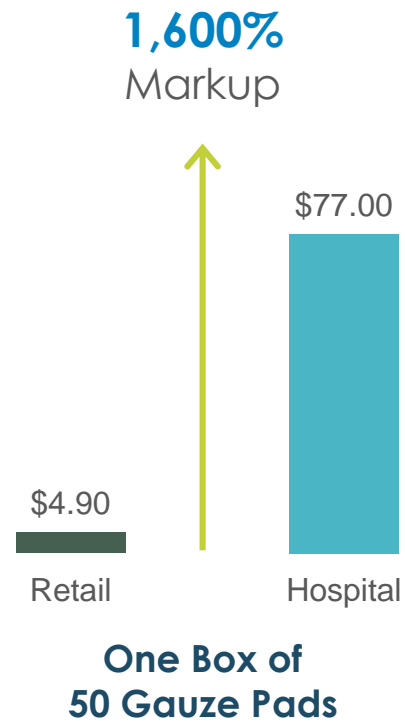
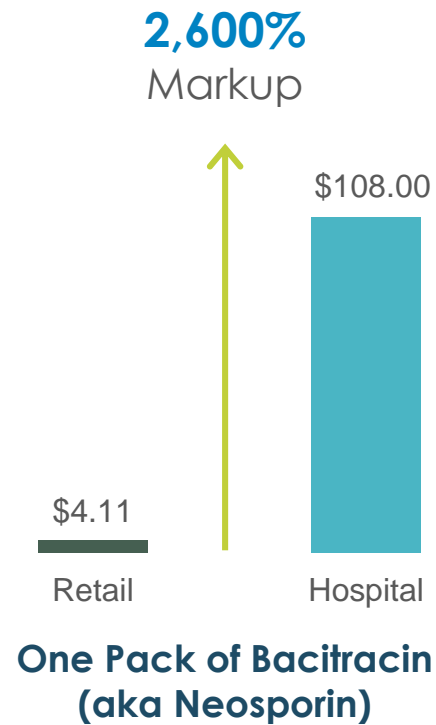
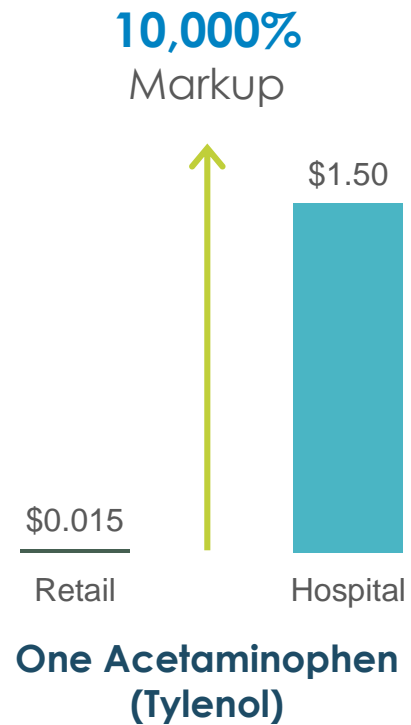
Source: American Hospital Directory

CT Scan Charges Across Bay Area Facilities



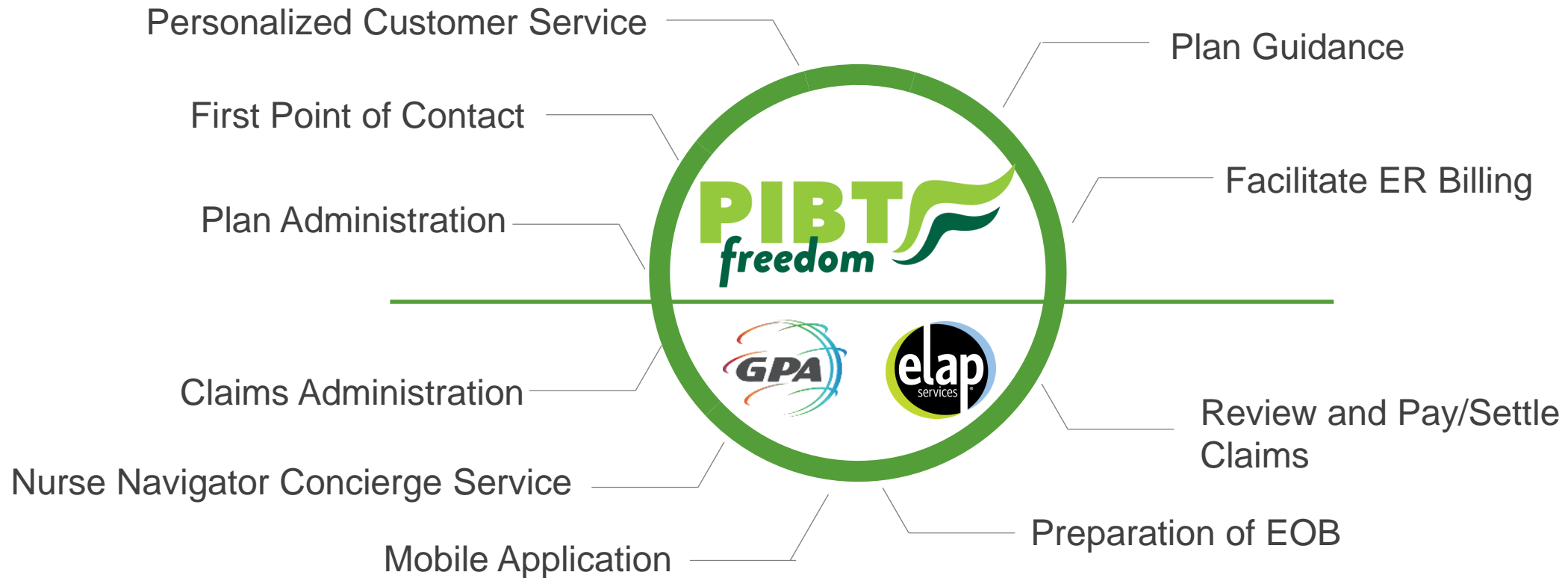
Example of Out of Control Markups

PRICE COMPARISON



PIBT Freedom Service Flow

Partnering with GPA and ELAP





Nurse Navigator


Your Personal Healthcare Concierge that will:

- Assist with transition
- Locate provider options for medical services
- Schedule appointments
- Obtain medical records for appointments
- Provide guidance & education
- Assist with plan benefits and more!



What Doctors & Facilities Can You Visit?

- **Universal Provider Access** - Virtually all healthcare providers accept this plan
 - Plans offer the **PHCS PPO Practitioner & Ancillary network for doctor visits**
 - You are **not restricted** to this network
- **If you are looking for a new doctor**
 - Check the PHCS PPO network and select a doctor
- **If your preferred doctor is out-of-network**
 - Bring your ID card and the “*Practitioner Guidance Flyer*” with you
- **There is no Facility network**
 - You may go to virtually any facility you choose
 - They may need to contact GPA to confirm your coverage.



PIBT Relationship Keepers & Nurse Navigators are always available to help you!

PIBT Freedom Plan Pharmacy Benefits

PIBT Freedom Plan prescription drug benefits are administered by Magellan Rx Management.

- For subscribers currently in the PIBT Blue Shield Plans, most will not have to go through pre-authorization or step-therapy again.
- Allows 90-day prescriptions for maintenance Medications to be filled at local pharmacies
- Simply present your medical ID card when picking up prescriptions.
- If you have questions about your prescription drug coverage, contact PIBT/GPA.



MagellanRx
MANAGEMENTSM

PIBT

Will New ID Cards Be Issued?

Yes!

ID card(s) will be mailed to employees' home. Prior to receiving the card or if card is misplaced, please contact your PIBT Relationship Keeper.



Member
PIBT Printing Industry Benefit Trust
Group #: H880207
Member: **JOHN SAMPLE**
Member ID: **SMPL0001**
Plan:

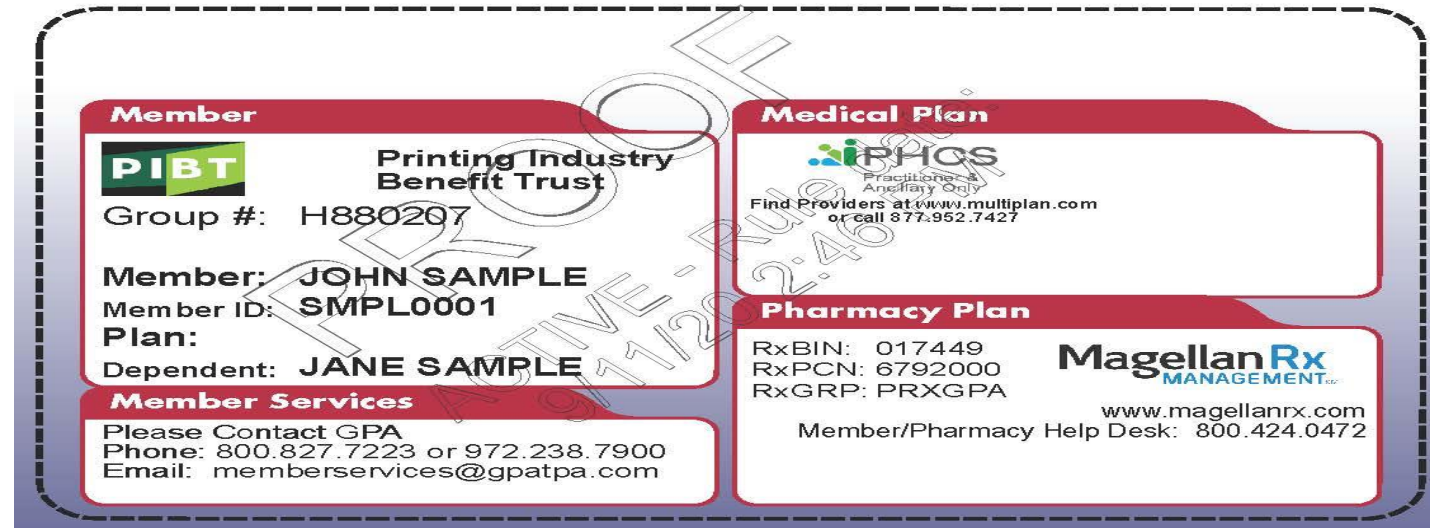
Member Services
Please Contact GPA
Phone: 800.827.7223 or 972.238.7900
Email: memberservices@gpatpa.com

Medical Plan
PHCS Practitioners & Ancillary Only
Find Providers at www.multiplan.com or call 877.952.7427

Pharmacy Plan
RxBIN: 017449
RxPCN: 6792000
RxGRP: PRXGPA
MagellanRx MANAGEMENT
www.magellanrx.com
Member/Pharmacy Help Desk: 800.424.0472

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Member
PIBT Printing Industry Benefit Trust
Group #: H880207
Member: **JOHN SAMPLE**
Member ID: **SMPL0001**
Plan:
Dependent: **JANE SAMPLE**


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Accessing Care after December 1st

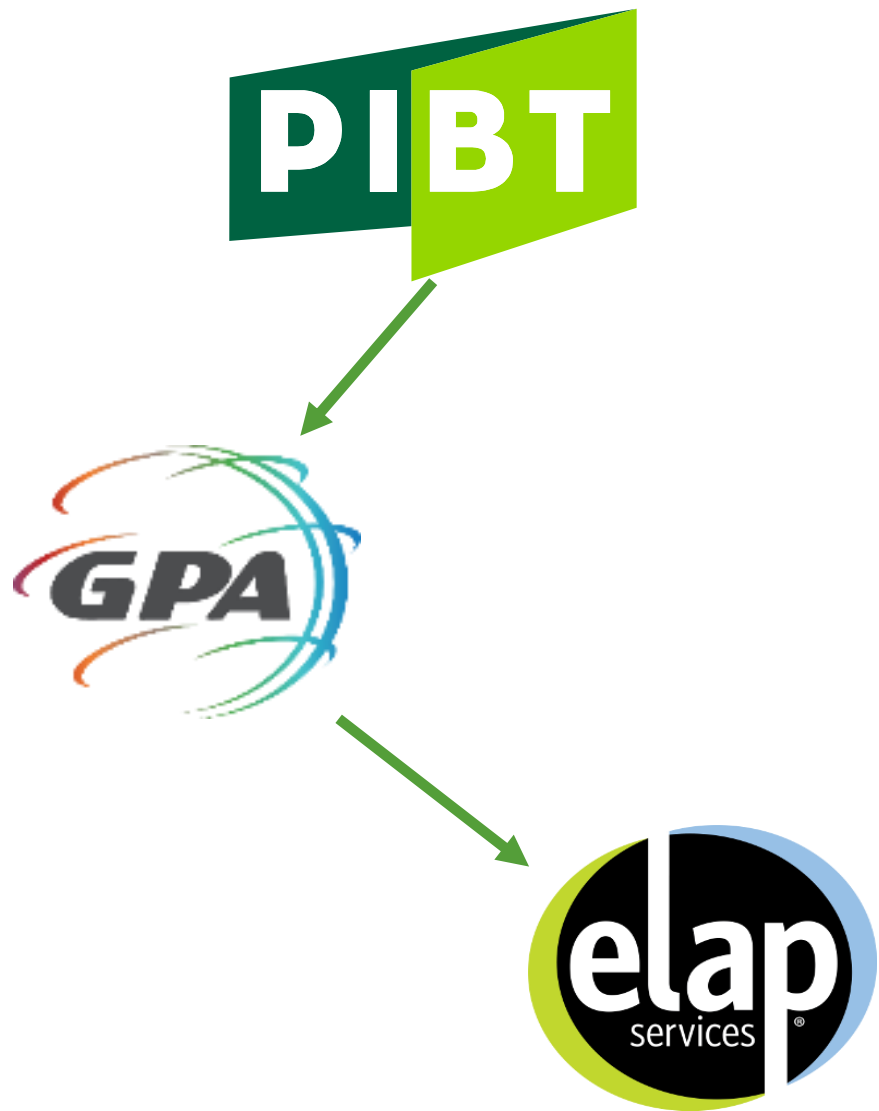


Question	Answer
What should I communicate to my doctor, and/or pharmacy?	Let the doctor's office know that your insurance has changed. Provide your new ID card and the Practitioner Guidance Flyer.
What if I haven't received my ID card by December 1 st ?	You can still visit the doctor/pharmacy and they will verify eligibility by calling GPA. You can also provide the temporary member ID letter, print out an ID card on www.gpatpa.com or access a virtual ID card on the GPA Mobile app.
Do I need to request a new prescription if I have remaining refills?	Generally no. Give your pharmacy your new ID card.
How do I transfer my mail order prescriptions?	Call PIBT or visit the PIBT Portal after December 1 st and we will walk you through your options including what forms you will need to fill out. You will need a new prescription from your doctor.
What if I have ongoing treatment, or have a procedure scheduled for December?	Call PIBT and ask for a Transition of Care form. Your Relationship Keeper will guide you on the next steps.

Sample Scenarios Q&A



Scenario	Answer
I am currently in my 3 rd trimester of pregnancy. How will this affect me?	It should not. Contact PIBT Relationship Keeper. They will ask you to fill out a Transfer of Care form and will get you in touch with the Nurse Navigator.
I went to my doctor and they did not recognize the healthcare provider through my ID card. What should I do?	Provide your ID card and the Practitioner Guidance Flyer.
I went to my specialist and they do not deal with insurance and told me that I have to pay and file a claim on my own.	In this case, contact your PIBT Relationship Keeper who can help connect you with Nurse Navigator. Nurse Navigator will reach out to the physician's office to explain how the plan works and will facilitate the best possible solution.
I am currently in remission from cancer. What do I need to do to continue at my currently medical care facility?	Contact your PIBT Relationship Keeper who will assist with transition of care and get you in touch with Nurse Navigator
My son broke his arm. I am at ER. The hospital does not recognize my ID card.	Ask the hospital's intake person or whoever you are talking to, to call the GPA number on the back of the ID Card.



PIBT Freedom Plans
Apply Cost
Containment
Practices to Control
Future Rate
Increases

PIBT has hired ELAP Services

ELAP Services works with health plans just like ours across the country to ensure we pay a fair price for healthcare.

ELAP Expertise:



Claim Review
and Audit



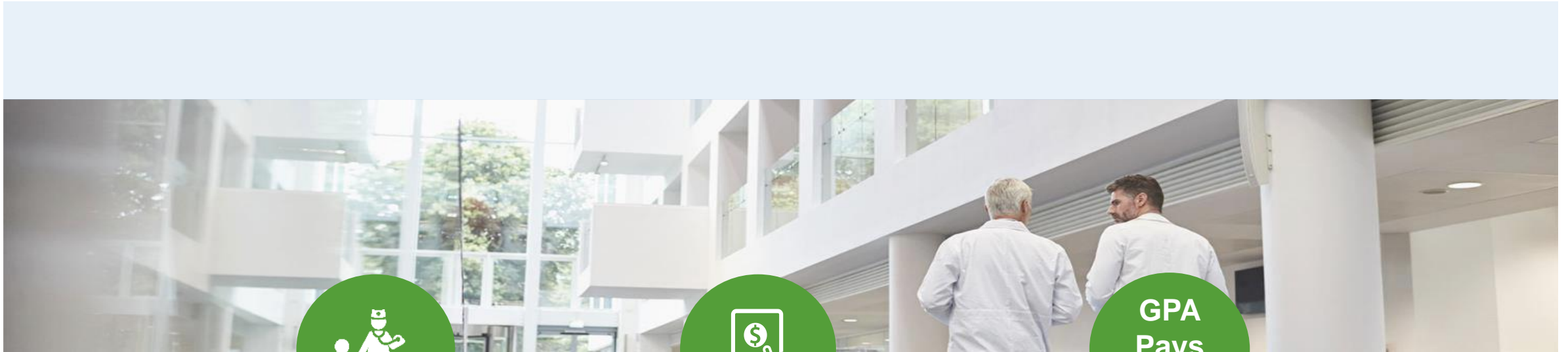
Member Support
and Advocacy



Expert Legal
Services



How it works



Member receives care.
Provider/Facility sends claim to GPA.



GPA sends ELAP large claims to review for errors & incorrect charges.



GPA sends adjusted payment to provider.

What Happens Next?

After the provider receives an adjusted payment, **they have two options:**

A Provider **accepts payment**
99% of the time

B Provider **does not accept payment**
and they appeal to PIBT or “Balance
Bill” the member

What is a Balance Bill?

A facility may not accept PIBT’s payment for services and they elect to send a bill to you for the remaining balance



How to Identify a Balance Bill

Make sure your EXPLANATION
OF BENEFITS (EOB)...

...Matches your BILL



From PIBT (*this is not a bill*)



From the Provider

A member's financial responsibility is **ONLY**
the amount shown on the EXPLANATION OF
BENEFITS

What the PIBT/ELAP team does!

When you send a balance bill to the team, they get to work.

- 1** A dedicated Member Services Advocate from ELAP will contact you and serve as your main contact.
- 2** An expert legal representative will work on your behalf to resolve the Balance Bill.
- 3** Continue to send any balance bills or communications you receive regarding this amount to PIBT/ELAP who will advocate on your behalf until the bill is resolved.

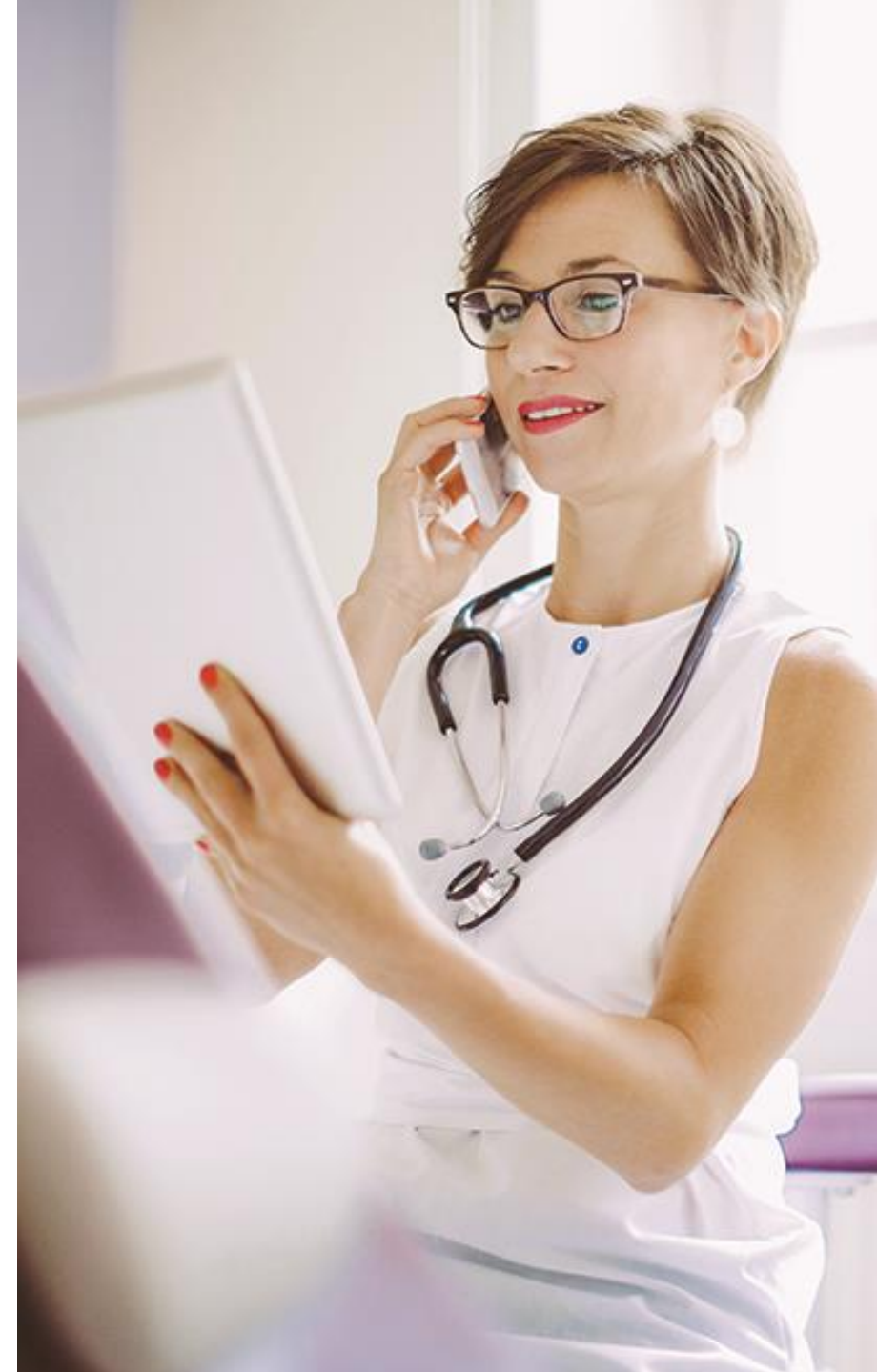




TelaDoc

Enhances your Primary Care Experience:

- Anytime, anywhere non-emergent medical care
- Average response time is within 30 minutes –if you're not contacted in 3 hours, your consult is free
- Qualified HSA and FSA expense
- Phone only - No internet access required
- 1-800-TELADOC

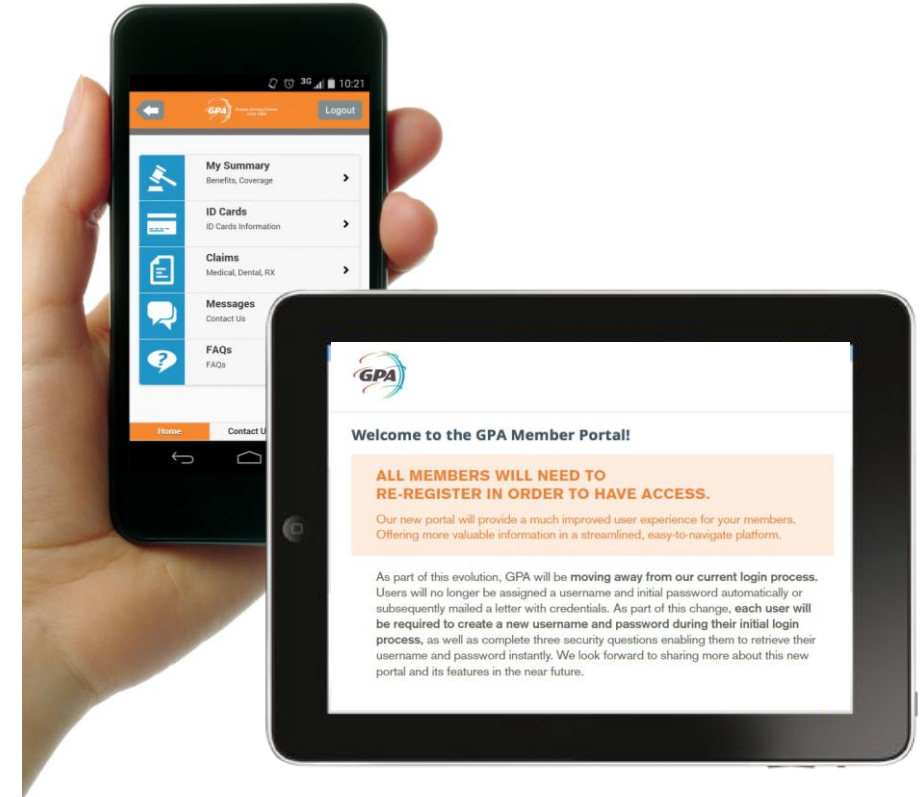




GPA Portal & Mobile App

Catalog of resources available via the GPA member portal and mobile app, including:

- Ability to access ID Card
- Ability to track message responses and check claims status
- Integrated messaging directly with ELAP
- Balance bill forms and reminders
- Helpful hints and support videos for balance bills






Communications

(800) 449-8298 | OnlineHelpDesk@pibt.org

PIBT

MENU



**Exercise your Health
Insure your Life.**

Portal Login/Registration

Get A Quote

Click here to learn more about Presley the platypus

WHAT PIBT OFFERS

PIBT
PRINTING INDUSTRIES BENEFIT TRUST
Your Printing Industries Benefit Trust guide to good health and safety

Life Lines

October 2020 | Fall

Have a Fun Halloween at Home

THIS YEAR, if the COVID-19 pandemic makes Halloween Trick-or-Treating unwise, don't worry—you can still make Halloween fun and special for your kids at home. Here are some ideas for what you can do:

Build a Cardboard Haunted House

- Save empty cereal boxes, delivery boxes, paper towel tubes and toilet paper tubes. Have the kids glue or tape these together to make a big "haunted house," and then use paint, construction paper and other arts and crafts supplies to decorate it.

Paint Zombie, Ghost or Jack-O-Lantern Rocks

- Go on a walk through the neighborhood or yard to collect some smooth rocks. Paint some bright green, some white and some orange, and then add in scary and silly faces to complete the transformation.

Carve Jack-O-Lanterns

- Pumpkin carving is a perennial Halloween favorite. Just remember that in hot climates, carved pumpkins will only last a few days (at most).

Play Mini Pumpkin Tic-Tac-Toe

- Buy 10 little miniature pumpkins. Use paint or a permanent marker to mark X's on five of these mini-pumpkins and O's on the other five. Use paint-



er's tape to create a large tic-tac-toe board on the floor and have fun.

Make Halloween Slime

- Combine 5 ounces clear glue, 1 tablespoon baking soda and orange glitter paint in a bowl; stir. Mix in 3 tablespoons of saline solution, and then roll the slime in your hands for about 5 minutes, until it no longer sticks. If necessary, add more saline solution. Play!

Make "Eyeball" Drinks

- Buy a can of lychees and a package of fresh blackberries. Drain the lychees and then carefully stuff one blackberry into each lychee, so that

it looks like an eyeball; chill. Float the stuffed lychees in punch or your favorite beverage.

Set a Spooky Dinner Table

- First, turn leaves into ghosts. Gather up fallen leaves, paint them white, then once they dry add two dots for eyes. Then cover the table with a black plastic tablecloth and scatter the "ghosts" all over the table. If desired, dine by candlelight.

Read Halloween Books

- Check out Halloween-themed books from your local library or purchase some age-appropriate books at your favorite bookstore.

Watch Family-Friendly Halloween Movies

- Google "Halloween movies for kids" for some ideas.

PIBT PRINTING INDUSTRIES BENEFIT TRUST
Printing Industries Benefit Trust
5800 S. Eastern Avenue, Suite 400
Los Angeles, CA 90040
Telephone: 323-728-9500
Toll free outside Southern California: 800-449-4188

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IMPORTANT REMINDER TO ALL (NAME OF GROUP) PLAN MEMBERS

PLEASE OPEN your mail.

Your claim may have been sent to ELAP to be audited.

If you receive a balance bill from a hospital/facility, it is VERY important that you notify ELAP immediately.

CONTACT ELAP SERVICES
Customer Service Phone: Toll Free 800.977.7381*
*Leave a message for a call back
Fax: 1.888.560.2447
E-Mail: balancebills@elapservices.com
Web: www.elapservices.com



GPA HEALTHWATCH NURSE NAVIGATOR

LET US HELP YOU

Calls Answered by a Highly Qualified Nurse for Guidance and Education

Obtain Medical Records for Appointments for Providers Located by Nurse Navigator

Locate for M

Sched for P by M

HOW DOES ELAP PUT MONEY BACK IN YOUR POCKET?

Did you know inflated medical bills can cost you thousands of dollars each year? ELAP Services saves you money by working with your employer to rewrite your benefits plan and ensure hospital or facility claims are based on the actual cost to deliver the service, not inflated billed charges.

ELAP's Cost Savings Power in Action:

Let's say you have an accident or come down with an illness that requires visiting a medical facility. With your previous PPO network your medical bill comes out to \$2,800 after the PPO discount. If your deductible is \$3,000 you're stuck with a hefty payment.

But, with ELAP that same service is examined by our team of experts and priced based on the actual cost of the service, which is \$600. In moments you've saved \$2,200.

Your claims cost with additional PPO: **\$2,800**

VS.

Your claims cost with ELAP: **\$600**

With ELAP you save **\$2,200** on your medical bill!


We're here to help.
balance bill, send it to ELAP immediately at balancebills@elapservices.com. If you as to the status of your claim, you may contact the Balance Bill Response Team Monday 9am-7pm at 1-800-977-7381. Remember, it is important to send every bill you receive to ELAP!

www.elapservices.com | gpata.com






Thank You

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www.pibt.org 

PIBT Freedom Plans available December 1, 2020

