



Pennsbury School District
Frequently Asked Questions
April 2022

1. Q: What is DVHT?

A: The Delaware Valley Health Trust (DVHT) is a non-profit health pool serving 160 public entities and over 22,000 members throughout the Commonwealth of Pennsylvania and the state of Delaware.

Established in 1999, the DVHT model is based on providing sustainable health care premiums and superior service. We do this by eliminating unnecessary costs built into commercial health insurance premiums and allocating more of every premium dollar for claims, wellness, and a robust member services platform.

2. Q: What is the difference between DVHT and Aetna?

A: Aetna provides certain contracted administrative services for DVHT including claims administration and network access. Members will receive an Aetna ID card which are recognized by hospitals, providers, and pharmacies nationwide.

3. Q: Will my coverage remain the same?

A: Yes, DVHT will be matching the current plans currently offered by Pennsbury School District (PSD). Benefit summaries for each of the plans will be posted to the District's benefits page. There will also be information which will include benefit summaries and other plan information as part of Open Enrollment.

The plan names will change slightly:

<u>Current Plan Name</u>	<u>DVHT Plan Name</u>
Personal Choice 20/40/70	PPO 20/40
Personal Choice 10/20/70	PPO 10/20
Personal Choice 20 <i>(Certified Staff, Administrator's + First level Supervisor's only)</i>	PPO 20/20
Keystone POS 30/40	QPOS 30/40
Prescription Drug 15/30/50	Rx 15/30/50



4. Q: Will I receive credit for any portion of out of network deductibles and out of pocket maximums satisfied between 1/1/22-6/30/22?

A: Yes. Aetna will receive files from the current carrier in June for claims processed before June 1st and a second file in September for claims processed after June 1. This information will be used to provide credits toward any out of network deductible or the out-of-pocket maximums (in-network and out of network).

5. Q: Does the plan include telehealth visits?

A: Yes, all DVHT plans include Teladoc, providing phone/video visits for routine health care (sinus infection, pink eye, etc.) as well as mental health and dermatology. Consult the brochure on the District's benefit page for more information including the copay cost for Teladoc visits.

6. Q: How do I determine if my doctor is in the network?

A: Use the instructions below to search for your doctor.

Members would choose "**Open Choice PPO**" for any of the three PPO plans or "**QPOS**" for employees enrolled in the QPOS \$30/\$40 plan.

Here's how it works:

1. Visit "Find a doctor" on Aetna.com and under "Guests," choose "Plan from an employer."
2. Enter your home location (ZIP, city, county, or state) to access providers specific to plan benefits.
3. Set range of miles around home location (up to 100-mile radius).
4. You can enter the name of the plan and search, or you can scroll and pick the plan. Make sure your employer's plan name matches the Aetna plan name. If you do not know your potential plan offering, select "Skip Plan Selection."
5. Search by provider name or provider type. You will also have the option to search by category: *Medical Doctors & Specialists, Hospitals & Facilities, Urgent Care, Walk-in Clinics, Pharmacies, Behavioral Health, Dental Care, Vision, Labs & Testing, Alternative Medicine, Durable Medical Equipment, Common Procedures & Conditions, Institutes of Quality/Institutes of Excellence.*



6. Explore providers in list view or map view. If you cannot find your provider, please call Member Services for assistance.

- **Multiple ways to search:**

You can search using a doctor or facility's name, or by:

1. City, state, ZIP code
2. Specialty
3. Common procedure types, such as flu/vaccine shots or back care
4. You can even search for doctors who treat specific conditions.

- If you cannot locate your provider, contact Cathy Savitsky at DVHT

7. **Q: Are there any pre-existing condition exclusions?**

A: No, anyone covered under the PSD plan on 7/1/2022 will be eligible for coverage with DVHT, which does not include any pre-existing condition exclusions.

8. **Q: Are referrals required?**

A: Referrals are required for members enrolled in the DVHT Quality Point of Service (QPOS) 30/40 plan (currently Keystone POS \$30/\$40). All other plans are open access PPO plans and do not require referrals from your Primary Care Physician.

9. **Q: Am I required to designate a PCP (Primary Care Physician)?**





A: While we encourage all members to have a PCP to help you manage your healthcare needs, only the DVHT QPOS \$30/\$40 plan requires the designation of a PCP.

10. **Q: How do I find the PCP office number (for members enrolling in the QPOS \$30/\$40 plan)?**

A. Here is how members can check the PCP Office Numbers:

1. Click on: <https://www.aetna.com/individuals-families/find-a-doctor.html>.
2. On the Guest side, click on Plan from an employer.
3. Enter your zip code and choose the search radius.
4. Select QPOS plan from the list of Aetna Standard Plans.
5. Enter the name of your doctor in the search bar or click on providers category to view the list of all in-network providers.

6. Find Primary Care ID under the Doctor's name as shown on the example below:

Provider/Facility Information	Distance	Plan
<p>Pak-Lee, Susan E., DO »</p> <p> In Network</p> <p>Primary Care ID: 001259</p> <p> 1665 Bustleton Pike Feasterville, PA 19053</p> <p> (215) 355-9770</p> <p>Specialties: Family Practice</p> <p>Accepts your insurance through :</p> <p>Feasterville Family Health Care Center</p> <p> In Network</p> <p>Specialties: Family Practice</p> <p>Report Incorrect Information »</p>	1.8 miles	See

In case you do not see your current provider in Aetna's DocFind, please contact Amberlyn Seals at aseals@pennsburysd.org. Sometimes, in-network providers ask not to include them into the directory because they do not accept new patients. We would be able to verify your providers' Aetna network status and their PCP office number directly with Aetna.

11. **Q: How do I check the formulary status of my prescription drug?**

A: Members can look up their medications on the enclosed link - [Prescription Drug List \(Formulary\), Coverage & Costs - Aetna | Find a Medication](#)

Once you click that link, members will need to choose a plan year, which would be **2022** and then choose a plan, which would be **Standard Opt Out Plans – Aetna**.

12. **Q: Does the plan offer mail order prescriptions?**

A: Yes. Members can get a 3-month supply of maintenance medications for two retail copays: \$30 generic/\$60 preferred brand/ \$100 non-preferred brand. (The third month is free).

13. Q: How do I start a new mail order prescription?

A: How to get started



1. Call us or go online.

Call us at **1-888-792-3862 (TTY: 711)**. Or go to **Aetna.com** to log in to your member website, or download the Aetna Health app.



2. Request mail service.

By phone or online — you can also print out an order form and send it to us.



3. Get refills your way.

It's easy to reorder online, by phone or by mail.

Need help?

Call us toll-free, 24/7, at **1-888-792-3862 (TTY: 711)**.

What will I pay?

Depending on your plan, you may pay less for medicine you get through home delivery than at a retail pharmacy. To know for sure, just check your plan details.

Know the cost of your medicine ahead of time

How? Go to **Aetna.com** to log in to your member website and go to the "Pharmacy" section or use the Aetna Health app to search costs. Get cost estimates for generic or brand name drugs — and how to get the most value from your plan.

You can also do a lot more on your member website, like find a pharmacy near you. You'll also see detailed information on drugs, including any potential interactions or possible side effects.

Quick. Without the hassle.
Get your regular medicines through CVS Caremark Mail Service Pharmacy.

14. Q: What information is available via the Aetna Member Website?

A: Stay on top of your health care, when and where it works for you.



Understand and manage your benefits

- Review benefits and coverage details specific to your plan.
- See what your health care costs, how much is covered by your plan and where you are with your deductible and out-of-pocket maximum.
- View and pay claims for your whole family.
- Access your ID card whenever you need it.



Connect to care and stay healthy

- Find in-network providers, including those offering telemedicine services, as well as walk-in clinics and urgent cares near you.
- Get cost estimates before you get care.
- View ratings and reviews of providers.
- Talk with a doctor anytime by phone or video chat.
- Receive personalized reminders to help you improve your health.

Register now to get started



Visit **myaetnawebsite.com** to register for your member website.



Get the **Aetna Health™ app** by texting **"AETNA"** to **90156** to receive a download link. Message and data rates may apply.*



15. Q: What is transition of care?

A: Transition of Care (TOC) is a process of extra hand holding to ensure a smooth transition to the DVHT plan. TOC applies to anyone impacted by the following circumstances at the time of the transition (July 1, 2022):

1. Surgery scheduled for early July
2. Third trimester pregnancy
3. A provider that does not accept the Aetna insurance
4. A member with complex health needs
5. A member prescribed a specialty drug requiring special handling

If any of these circumstances apply to you or a covered dependent, we would ask you to contact DVHT so we can initiate the Transition of Care process.

16. Q: Is Lower Bucks Hospital in the network?

A: Yes. While Lower Bucks Hospital is not in the standard Aetna provider network, DVHT and Aetna are making a special accommodation for Pennsbury School District members to treat this facility and providers as “participating.”

Unlike truly in-network providers, claims for Lower Bucks Hospital will be treated a little differently as described below. If you have any questions or you are having a procedure at this facility, we encourage you to contact your DVHT Health Claims Specialist:

Cathy Savitsky

Health Claims Specialist

719 Dresher Road | Horsham, PA | 19044-2205

Phone: (267)803-5724 | Fax: (267)803-5774

csavitsky@dvtrusts.com

A. Member Experience and Process

1. When you or an eligible member of your family seek care at Lower Bucks Hospital for eligible allowed services, Aetna will process Lower Bucks Hospital facility claims at the in-network benefit level for all Pennsbury School District members.

2. When you seek care at Lower Bucks Hospital, you will have services rendered by specific providers during your visit. Aetna may not receive claims from these providers or the facility because they may not bill your insurance on your behalf. To ensure that Aetna is able to process your claims from Lower Bucks Hospital at the in-network benefit level, please submit the following information to the DVHT Claims Team.

The DVHT Claims Team will supply Aetna with this information for claim processing.

- a. **Aetna Medical Benefits Claim Form**
- b. **Provider Bill or Itemized Bill**
 - If you are unable to have the physician fill out the information on the **Aetna Medical Benefits Claim Form** in “**To Be Completed by Physician or Supplier**” section, an itemized bill is required. If the provider is able to complete that section, please provide the bill you have received without itemization.
 - An **Itemized Bill** must include the following information
 - Patient’s Full Name
 - Date(s) of Service(s)
 - Condition Being Treated (Diagnosis Codes Required)
 - Relationship to Employee
 - Type of Service(s) Rendered (CPT Codes Required)

If possible, please send the bill for the eligible allowed services to the DVHT Claims Team prior to making payment so it can be submitted for processing according to your benefit. You will receive an Explanation of Benefits electronically through the Aetna Health website once the claims have been processed.

3. You will need to request precertification for eligible services rendered at Lower Bucks Hospital if your provider does not.

To precertify services at Lower Bucks Hospital specifically, please email the DVHT Claims Team the following information:

- a. Full Member Name
- b. Member ID Number
- c. Date of Birth
- d. Provider Name
- e. Provider Phone Number
- f. Provider Address
- g. Type of procedure you will be receiving



Upon receipt of the above information, DVHT will transfer this information to Aetna, where their Client Advocates will work with Aetna's precertification team to begin the process. Please note all submissions should be sent to DVHT 20-30 days in advance to service being rendered to allow ample time to precertify and work with your physician. Please note precertification's for all other providers and facilities should follow Aetna's standard process.

4. For more information regarding your benefits, please reference your Summary Program Description (SPD) Booklets and your secure member Aetna Health portal at www.aetna.com.

B. Aetna Precertification Lists (External)

1. **Aetna Precertification Lists** – Pennsbury School District members can locate the most current precertification lists on the Aetna.com website.
 - <https://www.aetna.com/health-care-professionals/precertification/precertification-lists.html>

17. Q: When is Open Enrollment?

A: May 2- May 13.

18. Q: When is the plan effective with DVHT?

A: July 1, 2022

19. Q: Will DVHT be conducting information sessions?

A: Yes, the schedule of live zoom presentations is below. In addition, recorded versions of the presentations will be available and posted to the District's Benefit page.

The schedule of presentations and the zoom address is attached to this FAQ.

20. Q: What coverage enhancements are included with the DVHT plan?

A: All DVHT plans include a number of plan enhancements which are described in detail in the Wellness Program brochure included as part of the Open Enrollment information posted to the District's website. Some of the more popular enhancements include:



Cash incentives for several routine health screenings (annual biometric screening, woman's health screening and colonoscopy).

Cash reimbursement for a variety of health and wellness activities including gym reimbursement.

Incentive payments for selecting "fair priced" providers through Healthcare Bluebook

21. Q: Who do I call when I have a question?

A: During the transition to DVHT, members can contact the PSD's dedicated Health Claims Specialist Cathy Savitsky:

Cathy Savitsky

Health Claims Specialist

719 Dresher Road | Horsham, PA | 19044-2205

Phone: (267)803-5724 | Fax: (267)803-5774

csavitsky@dvtrusts.com

After the July 1 plan effective date, members can still call the DVHT Health Claims Specialist for support on a wide range of issues including questions regarding Transition of Care, provider searches, claim and benefit inquiries.

After July 1, 2022, members can also contact Aetna member services directly:

1. PPO plan inquiries: 1-888-502-3862
2. QPOS plan inquiries: 1-800-308-7344
3. Prescription Drug inquiries: 1-800-227-5720

22. Q: Who do I contact if I have a question about the DVHT Wellness Programs and incentive payments or reimbursements?

A: Email: wellness@dvtrusts.com
Phone: 267-803-5721
Fax: 267-803-5796



Delaware Valley Health Trust – Orientation Meeting Schedule and Zoom Links for Pennsbury School District

Certified Staff / Administrators + First Level Supervisors (At 20 Plan) – 11 Sessions

Wednesday, April 20:

- ❖ 2:30 – 3:30

Join Meeting:

<https://us06web.zoom.us/j/86136922540?pwd=ZWRNMjl3ZnRaNjNydFRsU3VVKdkFMQT09>

- ❖ 4:00 – 5:00

Join Meeting:

<https://us06web.zoom.us/j/88479274512?pwd=WUZPeldOM0t0cXVwRVJGTi9ZeG9Rdz09>

Thursday, April 21:

- ❖ 3:00 – 4:00

Join Meeting:

<https://us06web.zoom.us/j/85625285503?pwd=b0ZnUWF0cGhST0pFZjIjDTUwrdEFRQT09>

Monday, April 25:

- ❖ 3:15 – 4:15

Join Meeting:

<https://us06web.zoom.us/j/87622912349?pwd=OU1yRDd0eXZyNGhSWGwxTTlxaVQ4Zz09>

- ❖ 6:00 – 7:00

Join Meeting:

<https://us06web.zoom.us/j/81499098582?pwd=SFNibnY5NDhhQU5sTmlGWfJrWVl4UT09>

Wednesday, April 27:

- ❖ 3:15 – 4:15

Join Meeting:

<https://us06web.zoom.us/j/81659084207?pwd=ZXA3cXJpa213VzdER3I4d0xTUkFPQT09>

- ❖ 6:00 – 7:00

Join Meeting:

<https://us06web.zoom.us/j/81575528756?pwd=SUhqMkZ2bWdJeVQ0UnpHUlIPUnlBdz09>

Thursday, April 28:

- ❖ 3:00 – 4:00

Join Meeting:

<https://us06web.zoom.us/j/82446023298?pwd=dIZXU3c0cEJtUHhpYUFESepdGxKQT09>

Tuesday, May 3:

- ❖ 3:00 – 4:00

Join Meeting:

<https://us06web.zoom.us/j/84656157469?pwd=SkVoZFRnSIZZQiswWVRVYmRGS29Fdz09>

- ❖ 6:00 – 7:00

Join Meeting:

<https://us06web.zoom.us/j/84143149026?pwd=RUZmUGUzcHlvQVZ4QTBNQTFBOXFiUT09>

Thursday, May 5

- ❖ 3:00 – 4:00

Join Meeting:

<https://us06web.zoom.us/j/83483733623?pwd=OUd6Y3hnZ1lpZTRVNxVtNUR4SkM1Zz09>

Support Staff (21 + 26 days) / Confidential Exempt (No AT 20 Plan) – 5 Sessions

Tuesday, April 19:

- ❖ 3:15 – 4:15

Join Meeting:

<https://us06web.zoom.us/j/89872448559?pwd=Tmc2bG02UXVTQk9ESVpETDBRdHdwZz09>

Tuesday, April 26:

- ❖ 2:30 – 3:30

Join Meeting:

<https://us06web.zoom.us/j/84877837809?pwd=T3BTcjICUUJPRDRkaUFjZUxDTVEVEUT09>

- ❖ 4:00 – 5:00

Join Meeting:

<https://us06web.zoom.us/j/83080484205?pwd=TkpFS1c4djQwOWJwSWpXUzZibkg5UT09>

Wednesday, May 4:

- ❖ 3:15 – 4:15

Join Meeting:

<https://us06web.zoom.us/j/84349047386?pwd=MVE2VEJPOWp4R0xwS0VRVVRVZC9rZz09>

- ❖ 5:00 – 6:00

Join Meeting:

<https://us06web.zoom.us/j/89124185124?pwd=TIBoVmpYcld4OTJMUGdKL3JpNlpiZz09>

Cobra/Retiree – 2 Sessions

Thursday, April 28:

- ❖ 4:30 – 5:30

Join Meeting:

<https://us06web.zoom.us/j/82543798830?pwd=R2xmVTdLOWxvaVd5cjVYNGJkK1duUT09>

Thursday, May 5:

- ❖ 4:30 – 5:30

Join Meeting:

<https://us06web.zoom.us/j/86424921333?pwd=SUhLdkQ0YkNZYXlkMGp2MnlBSGhrZz09>