



424 West O'Brien Drive
Julale Center, Suite #200
Hagatna, Guam 96910
Telephone: 671-472-3610
Facsimile: 671-472-3615

MEMORANDUM

January 22, 2009

To: NETCARE PARTICIPATING PROVIDERS
From: NETCARE PROVIDER RELATIONS DEPARTMENT
Re: 2009 BENEFIT SHEETS, 2009 BENEFIT CHANGES AND NETCARE UPDATES

2009 Benefit Sheets

In order to help the environment, NetCare is going GREEN! You may send a request for an electronic copy of the 2009 Benefit Sheets to providers@netcarelifeandhealth.com. For those who do not have internet access, the **2009 Benefit Sheets** are available and can be picked up at the NetCare Cashier Booth in the Julale Center, First Floor, Room 102.

2009 Benefit Changes

Changes for 2009 apply only to NEW & RENEWING groups effective December 1, 2008. Benefit changes may not include groups who have modified benefits. **Please note that these benefit changes will be effective December 1, 2008 depending on the renewal date of the group. PLEASE CONTACT NetCare Customer Service to verify eligibility and benefits.**

Medical Benefit Changes

1. Prescription Co-Pay - Co-payment change at \$0/15/30 Par Retail, \$0/30/60 Mail Order, 15% for Injectables, 50% of AWP coverage at non-par. [generic/brand/non-formulary]
2. Routine Immunization - Follow CDC guidelines
3. Acupuncture - If provided as a benefit, limited to \$1,000 per contract period / \$0 co-pay
4. Physical Therapy - If provided as a benefit, limited to \$1,500 per contract period / \$25 co-pay
5. Speech Therapy - If provided as a benefit, \$25 co-pay, limit varies per plan
6. Genetic Testing - Coverage included in laboratory services
7. Sleep Medicine - 80/20 coverage to include evaluation, diagnosis, treatment & equipment. Limited to \$5,000 per contract period.
8. Pre-Natal & Post-Natal Care - 100% coverage to include routine ultrasound; \$0 Rx co-pay (to include OTC vitamins). Subsequent ultrasounds require PA and NetCare approval for medical necessity, when approved, coverage is at 100%.
9. Fitness Reward - Limited to NetCare contracted fitness centers, Up to \$100 Cash Rebate
10. Wellness Benefits - Coverage at 80% of covered charges.

Vision Plan Rider

In addition to the \$50.00 Medical Plan Benefit for a Refraction Eye Exam, the Vision Plan Rider is an additional \$100.00 benefit maximum per member per contract period. This Vision Plan Rider only applies to certain groups. Please verify eligibility with NetCare Customer Service Department.

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2009 NetCare News & Updates

Save Paper, Save Gas, Save Time ... Participating Providers: visit our website www.netcarelifeandhealth.com to register for our MEDIWEB program where you can submit claims electronically via our secured website. Log on to the website to view eligibility status, paid claims, provider listings, health news, etc. Should you need assistance or require additional information, you may send an email to providers@netcarelifeandhealth.com or call our Provider Relations Department at 472-3610 x 309 or 216.

The following items are included in this email:

- A. NetCare Prior Authorization/ Pre-Certification Form effective 01/05/09
- B. NetCare Pre-Certification Form for Services Outside Guam effective 01/05/09
- C. NetCare PCP Referral Authorization Form (Required for HMO Plans only) effective 01/05/09
- D. Innoviant Preferred Products List effective 01/01/09 (also available on www.innoviant.com)

The following 2009 Benefit sheets are available:

- 1. Standard Plan
- 2. Prime Plan
- 3. Access Plan
- 4. Advantage Plan HMO
- 5. Advantage Plan POS
- 6. Advantage Plan – DFS
- 7. MIU Advantage Plan HMO
- 8. Kmart
- 9. Standard Plan – Nissan
- 10. Standard Plan – G.A.R.
- 11. DCK Standard Modified Plan
- 12. SmartChoice HSA Plan 1500
- 13. SmartChoice HSA Plan 2500
- 14. Continental PPO 4000
- 15. Continental PPO 4001
- 16. Continental PPO 4002
- 17. Continental HMO 4215, 4216, 4217

Please KEEP all 2008 NetCare Benefit Sheets. Our groups have different policy years, for example: Group A became effective 03/01/08, therefore their 2008 Benefit Sheet is effective through 02/28/09. This means, 2009 Benefit Sheets are not effective until group renews in 2009. Please contact NetCare Customer Service for verification of eligibility and benefits.

For Claim Status inquiries: Contact NetCare Customer Service at (671) 472-3610, option 2, Item 1 or fax inquiries to: 477-5672.

The information contained in this packet will be available on our website shortly. Please logon to www.netcarelifeandhealth.com.

Have a Safe and Prosperous New Year!