

# Things to remember for your college-aged children



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**A**s we move into the fall, many young men and women have left to head off to college. We understand that for you as parents, your children's health coverage is the last thing you want to worry about during this time, so we are here to help. To prepare you, we've compiled a list of things to remember regarding dependents on your plan up to age 26.

First, you should make sure that your children have several items with respect to their health insurance coverage with them at their college. These include:

- **The NALC Health Benefit Plan (HBP) identification card**—If you would like to request additional identification cards, call us and we will forward them to you. You can reach us at 888-636-NALC (6252).
- **A listing of PPO hospitals and providers nearest the college or university**—You also might remind your child of CIGNA's provider locator number, 877-220-NALC (6252), and website, [nalc.org/depart/hbp](http://nalc.org/depart/hbp).
- **The phone number to the closest NALC CareSelect Retail Pharmacy**—We have a broad network of more than 67,000 participating pharmacies.
- **The address/location of the closest CVS Caremark MinuteClinic**—CVS Caremark's MinuteClinics, the walk-in medical clinic inside select CVS pharmacies, is the largest provider of retail health care in the U.S.

**Staffed by masters-prepared nurse practitioners and physician assistants, providers at CVS Caremark's MinuteClinics have the licenses, certifications and clinical experience needed to ensure effective treatment. Both nurse practitioners and physician assistants are qualified to:**

- Diagnose and treat common illnesses and injuries.
- Administer vaccinations, screenings and physicals.
- Prescribe medications.
- Obtain medical histories.
- Perform physical assessments and examinations.
- Perform and interpret diagnostic and laboratory studies.
- Counsel and teach health and nutrition.
- Screen and refer patients to specialists and other health care providers.
- Provide education and recommendations.

MinuteClinics are participating providers in our medical PPO network. What does this mean to members of the NALC HBP? Our Plan members can visit any one of these

clinics for fairly common illnesses—such as colds, flu, strep throat, minor infections, and infections of the eye, ear, nose and throat—and receive our PPO benefit paying the Plan's low office visit copayment.

**Other important things you should keep in mind:**

**PPO/non PPO**—When you or a family member uses a PPO hospital or a PPO physician, some of the professionals who provide related services may not be preferred providers. If they are not, they will be paid as non-PPO providers. However, we will process charges for radiology, pathology, the administration of anesthesia and emergency room visits billed by non-PPO providers at the PPO benefit level, based on Plan allowance, if the services are rendered at a PPO hospital or PPO ambulatory surgical center.

**Accidental injury**—If you receive care within 72 hours for an accidental injury, we cover: related nonsurgical treatment, including office or outpatient services and supplies, related surgical treatment, limited to simple repair of a laceration (stitching of a superficial wound) and immobilization by casting, splinting or strapping of a strain, sprain or fracture. Also included in the accidental injury benefit, we cover local professional ambulance service to an outpatient hospital when medically necessary. **Your Liability: PPO**—nothing (no deductible). **Non-PPO**—nothing and the difference, if any, between the Plan allowance and the billed amount (no deductible).

**HIPAA**—Members with adult children (a person generally is considered an adult at age 18) on their policy also should be reminded that under the Privacy Rule, the Plan can disclose protected health information (PHI) only to the dependant/patient receiving care. For a parent/guardian to access detailed PHI, such as diagnosis and treatment, the child must complete a Personal Representative Authorization form naming that individual as their personal representative.

**If you have any other questions, please don't hesitate to call us at 888-636-NALC (6252). We are always happy to assist you.**

**Notes:**

- \*If services are received for an accidental injury after 72 hours, non-accidental benefits will apply.
- \*Any surgical procedure (except what is listed above under accidental) will fall under the surgical service section in 5(b) of the official 2014 brochure.
- \*For inpatient hospital benefits related to an accidental injury, please see section 5 (c) of the official 2014 brochure.
- \*For all accidental dental benefits, please see section 5(g) of the official 2014 brochure.
- \*Please remember that all benefits are subject to the definitions, limitations and exclusions in the official brochure and are only payable when the Plan determines they are medically necessary.