

# Frequently Asked Questions

## 1. Who is my health insurance with and when is open enrollment?

Sentara Health Plans is the health insurance administrator for VCU Health System (VCUHS). Open enrollment takes place in November of each year with new plan year benefits effective January 1 of the following year.

## 2. When will I get a new member ID card?

Each plan year, Sentara Health Plans will issue new ID cards after receiving the open enrollment information from VCUHS. You can expect to receive new ID cards for all covered family members during the month of December.

## 3. What is the plan through Sentara Health Plans?

With the plan you are not required to select a primary care physician (PCP) and you are not required to obtain referrals to seek specialist care. You may find it helpful to have a PCP who can provide routine medical assistance and guidance when seeking care within the Sentara Health Plans network. If you need to see a specialist, your PCP may coordinate your care, or you can make your own appointment.

All of the major health systems in Virginia are considered in-network. The plan will also include national coverage through the Sentara Health Plans national network partner PHCS/Multiplan.

## 4. What is the difference between the levels of coverage?

The VCUHS plan has three benefit levels. When seeking care with VCUHS providers, your cost share will be lowest. You can also seek

care at other Sentara Health Plans in-network providers and your cost share will be as noted in the schedule of benefits. If your provider is out of the Sentara Health Plans PPO network, you will still have coverage, but your cost share will be higher as reflected in the benefit schedule.

VCUHS network providers include:

- Children's Hospital of Richmond at VCU - Brook Road Pavilion
- CMH Physician Services, LLC
- Community Memorial Hospital
- MCV Associated Physicians
- VCU Health Tappahannock Hospital
- VCU Medical Center Ambulatory Care Center
- VCU Health System Authority

Visit [sentarahealthplans.com/VCUHS](https://sentarahealthplans.com/VCUHS) to view a detailed list of VCUHS network providers.

## 5. How do I know if my current doctor is in the Sentara Health Plans network?

To search for doctors:

- visit [sentarahealthplans.com/VCUHS](https://sentarahealthplans.com/VCUHS) and select *Find Doctors, Drugs and Facilities*
- select the *Find Doctors and Facilities* button
- choose a location and enter the address, city, or zip code for the desired area
- select *PPO* as the plan name

Then, you can filter your search by provider type and your zip code. If your doctor practices in

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multiple locations, you may wish to filter your search within a large radius, such as 30 miles. The Sentara Health Plans database may list a different address for your doctor than the location you normally visit.

If you do not find your doctor on the website, you may call your doctor's office to inquire whether they participate with Sentara Health Plans. Participating providers who are not accepting new patients may not appear on the website, but if you are an existing patient with your doctor, they will continue to see you.

If you find that your doctor is out-of-network, you may utilize your out-of-network benefits or you may also recommend that your provider join the Sentara Health Plans network by calling the Sentara Health Plans member services line. The provider must meet Sentara Health Plans credentialing requirements in order to be eligible for contracting.

When you see an in-network provider, they will file your claims on your behalf with Sentara Health Plans. You will be responsible for your applicable cost share, which is detailed in your plan.

## 6. Will Sentara Health Plans cover pre-existing conditions?

Yes. The plan through Sentara Health Plans offered through VCUHS covers pre-existing conditions.

## 7. What should I do if I'm new to the plan and in the middle of receiving care for a medical condition or have a procedure scheduled?

Sentara Health Plans will work with you and your doctor to make sure your transition process is as smooth as possible. You will have access to Sentara Health Plans resources to help navigate your specific situation. We recommend that you call your doctor's or specialist's office and tell them your coverage is changing to Sentara Health Plans.

Your doctor's office can work with the Sentara Health Plans clinical care services team to provide clinical notes and update any authorizations, if necessary.

If you have specific questions about your condition or ongoing course of care, you can call or email Sentara Health Plans directly to discuss your situation. Please identify yourself as a VCU Health System team member. You can email **CBCM\_COMM@sentara.com** or call **1-866-503-2730**.

## 8. How do I know if my medication is in the Sentara Health Plans drug formulary? What about authorizations and refills?

Your prescription drug benefit will have four tiers. You can fill most of your prescription medications through VCU Health System's pharmacy for the lowest cost share. You may also use one of the many pharmacies in the Sentara Health Plans network including most major chains such as CVS, Walgreens, Walmart, Costco, Sam's Club, as well as other local pharmacies.

The Sentara Health Plans formulary groups drugs into tiers based on standard categories. Sentara Health Plans has a Pharmacy and Therapeutics Committee, which is composed of doctors and pharmacists. The committee reviews all drugs, including generics, for efficacy, safety, overall disease factors, and lastly, cost. Drugs are placed in tiers based on their review and recommendation. The tier of your medication determines your cost share. You can find information about what you pay by drug tier in the Sentara Health Plans Benefit Summary.

The following are the four drug tier levels:

- **Tier 1 (Generic)** - Commonly prescribed generic drugs

- **Tier 2 (Preferred Brands)** - Brand name drugs with higher costs than tier 1 generics, that are considered by the plan to be standard therapy
- **Tier 3 (Non-Preferred Brands)** - Drugs that are not included by the plan on tier 1 or tier 2. These may include single source brand name drugs that do not have a generic or therapeutic equivalent. Drugs on this tier may be higher in cost than equivalent drugs or drugs determined to be no more effective than equivalent drugs on lower tiers. Covered compound prescription medications are also included in this tier.
- **Tier 4 (Specialty Drugs)** - Drugs classified by the plan as specialty drugs. Specialty drugs have unique uses and are generally prescribed for people with complex or ongoing medical conditions. Specialty drugs typically require special dosing, administration, and additional education and support from a healthcare professional.

Here are some important things to remember:

- You can find the formulary tier for your drug at [sentarahealthplans.com/VCUHS](https://sentarahealthplans.com/VCUHS). The VCUHS pharmacy formulary list is posted on the tab titled *Find Doctors, Drugs and Facilities*.
- The tier your drug is placed in will determine your cost share. If the cost of the drug is less than the flat copayment, you will only pay the cost of the drug.
- Some drugs require prior authorization by Sentara Health Plans in order to be covered. Your prescribing provider is responsible for initiating prior authorization. In order to ease your transition to the new plan, Sentara Health Plans has agreed to temporarily waive prior authorization requirements for members taking drugs that would usually require prior authorization. Your prescription must be filled within 60 days after your new plan becomes effective at a retail pharmacy (or 120

days after the effective date if filling through mail order). There are some exceptions to this, and Sentara Health Plans representatives can help you with your transition. If, after the plan effective date, you begin taking a new medication for which prior authorization applies then you will need to work with your doctor and pharmacist for approvals.

## 9. What if I'm taking a specialty prescription drug? How do I verify if this prescription drug is on the Sentara Health Plans Specialty Drug List?

Many specialty drugs (Tier 4) are available through VCU Health System's pharmacy. If VCU Health System pharmacy stocks your specialty drug, it must be filled at VCU Health System's pharmacy. You will have a lower cost share for your specialty drug through VCU Health System's pharmacy.

If your drug is not available at VCU Health System's pharmacy, it may be filled at Proprium Pharmacy. You can check the Sentara Health Plans website for a listing of specialty medications.

## 10. Do I have coverage while traveling outside of Virginia or the United States?

The VCUHS plan is based on the Sentara Health Plans PPO network. Locally, members may receive services with any participating provider in the Sentara Health Plans PPO network. The PPO network spans throughout Virginia and into northeastern North Carolina. If you are outside of this area, you may receive services through our national network partner PHCS/MultiPlan. The PHCS logo will be on your member ID card.

All plans through Sentara Health Plans cover emergency services no matter where you are. In any life-threatening emergency situation, always go to the closest emergency room or call 911. Your plan also includes free emergency travel assistance whenever you are traveling 100 miles or more away

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from your permanent residence, or to another country. This benefit can help you and any dependents on your plan through Sentara Health Plans handle and resolve medical and travel emergencies. Treatment and services, other than emergency services, received while traveling outside of the U.S. are not covered.

## **11. My child is going to college outside Virginia. How do they access care while they are away from home?**

The Sentara Health Plans network has providers throughout the Commonwealth of Virginia and northeastern North Carolina. For dependent children outside of the direct Sentara Health Plans network, the plan includes in-network coverage

through the PHCS/MultiPlan network. When your enrolled dependent children access care through a PHCS/MultiPlan provider, they can receive covered services at the in-network benefit level. Prior authorization still applies when necessary.

## **12. How can I find more information?**

Visit the dedicated website at [sentarahealthplans.com/VCUHS](https://sentarahealthplans.com/VCUHS) to learn more about the new plan. More information will be available by calling Sentara Health Plans member services at **757-552-7110** or **1-800-229-1199** from 8 a.m.–6 p.m., Monday through Friday, or by emailing [members@sentara.com](mailto:members@sentara.com). If you are new to the plan, please identify yourself as an incoming VCUHS plan member.