

EAST END HEALTH PLAN BULLETIN

August 2002

EAST END HEALTH PLAN SETS NEW REDUCED PREMIUMS EFFECTIVE JULY 2002

The East End Health Plan is very pleased to announce that effective July 1, 2002 there will be new premium rates in place. These rates, which will remain in place until June 2003, are as follows:

	Monthly 2002/03 Premium Rates
Individual	\$319
Family	\$724

The Ind. Rate remains the same as it has for the past two years. The Family Rate is 2.75% lower than the previous rate which had been unchanged for the past two years.

These rates compare very favorably to the Empire Plan. The current rates for the Empire Plan are \$345 for individual coverage and \$724 for family coverage.

When compared to the Empire Plan, the East End Health Plan offers competitive rates and enhanced benefits such as:

- % A comprehensive Vision Plan at no extra costs to the enrollees.
- % Paid-in-full laboratory services for its in-network facilities.
- % Lower co-payments for some key benefits such as outpatient services at hospitals and ambulatory surgical centers.
- % Lower deductibles and out-of-pocket expenses for out-of-network services.

In addition to better benefits, the East End Health Plan has a provider network that is significantly larger than Empire Plan, particularly in Eastern Suffolk County. The East End Health Plan has also made a commitment to keeping the provider network as comprehensive as possible.

THE EAST END HEALTH PLAN PROVIDER NETWORK IS ONE OF THE MOST COMPREHENSIVE IN SUFFOLK COUNTY

The East End Health Plan provider network, as maintained by Vytra Health Plans, continues to be one of the most comprehensive provider networks in Suffolk County. The network includes over 4,300 providers in Suffolk County.

Since the transition to Vytra Health Plans as the administrator of the East End Health Plan, they have added over 709 new providers to their network. Of that number, there are 103 new providers located in Eastern Suffolk County (East of Riverhead).

In addition to the providers that are part of the network, Vytra Health Plans has solidified their relationship with the hospitals located in the East End. This includes a resolution of the contract issues with the Peconic Health System. They now have a three year contract in place with them.

Overall, the East End Health Plan has 83% of the primary care physicians and 78% of the specialists in Nassau & Suffolk County participating. The network is also very stable. On an annual basis less than 1% of the providers leave the network.

Even with the strength of the network, the East End Health Plan is committed to trying to recruit new providers. If you know of a provider that is not currently in the network, please give the name and address of the provider to your District's Health Plan Coordinator. They will forward that information to Vytra Health Plans who will make every effort to recruit that provider into the network.

UPDATE ON THE PSYCHIATRIC BENEFIT

Please keep in mind that the outpatient psychiatric benefits are subject to the Plan's managed care program. Should an enrollee need to see a psychiatric provider, before the sixth visit, the enrollee or the therapist must contact Vytra Health Plans to obtain a pre-certification for the remainder of the treatment plan.

Without this review, the psychiatric visits after the sixth visit may not be covered by the Plan. If the enrollee, or their therapist, have any questions regarding this benefit, please contact the Vytra Health Plans Member Services Department at (800) 877-9370.

THE EAST END HEALTH PLAN ACUPUNCTURE BENEFIT

A benefit that has been covered by the East End Health Plan in the past, but has not been listed in the Plan Document is acupuncture services. Acupuncture services are covered by the plan for certain types of medical conditions that have been approved by the Plan.

The services need to be prescribed by a physician and performed by a licensed acupuncturist. Prior to the provision of the services, they must be reviewed and approved by Vytra Health Plans Care Management Department.

Should you have any questions regarding this benefit, please contact the Vytra Health Plans Member Services Department at (800) 877-9370.

THE NEW PLAN DOCUMENT FOR THE EAST END HEALTH PLAN

The new Plan Document for the East End Health Plan is now available for all the enrollees of the Plan. Over the past six months, the Plan Document has been reviewed, revised and updated so that it properly reflects all of the changes that have taken place in the last few years. In addition, all of the benefits that are available to you have been updated and are included in the new document.

The Plan Document will be available to all plan enrollees through the East End Health Plan website (www.eehp.org). You can view the document at the website, or download it. Details as to how to access it are available via the link listed on the primary page of website. This website will be updated within the next few weeks.

If you do not have access to the website, the Plan Document will also be available through your District=s Health Plan Coordinator. If you would like a copy of it, please contact your Health Plan Coordinator and request a copy.

THE EAST END HEALTH PLAN HEALTH INSURANCE SURVEY

The results of the Health Insurance Survey that the East End Health Plan conducted earlier this year are in. The response to the survey was excellent. It was very apparent that many enrollees took quite a bit of time not only to answer the questions, but also to provide us with some extremely valuable feedback.

All of the people who are connected with the East End Health Plan want to thank those of you who completed and returned the survey. The results will help make the Plan better and will help us better serve you.

Some of the highlights of the survey include the following:

- % Almost 90% responded that the primary care physician that they use currently participates with the East End Health Plan.
- % Nearly three quarters of those who have filed a claim with Vytra said that the claim was processed correctly.
- % Of those who had to talk with the Vytra Member Services Department, over 90% were able to get through to talk to a representative and 80% responded that the representative was able to answer the questions that were asked.

- % When asked to comment on the overall satisfaction of both the East End Health Plan and Vytra Health Plans, the typical member rated both in the Agood@ to Aexcellent@ range.

In addition to the questions asked, due to the detailed comments included with the responses, the Plan was able to correct some benefit issues that had surfaced in the past year. The Plan was also able to identify some providers that do not participate and we are currently in the process of trying to recruit them.

Again, the Plan thanks those who took the time to fill out the survey. We are using the feedback you gave us to improve the Plan and better meet your needs.

FOR YOUR INFORMATION

Please keep in mind the following:

- % Vytra is now sending out Explanation of Benefit Forms (EOB) on a monthly basis. If you receive any services in a given month, you will receive a summary EOB at the end of the month. If you need copies of any EOBs from earlier in the year, please contact the Vytra Health Plans Member Services Department at (800) 877-9370. They will be able to print any EOB out and send it to you.
- % The East End Health Plan=s contract with USIA to process any claims that were incurred prior to Jan 1, 2001 has run out. Should you have any claims for services after that date, please forward them directly to Vytra Health Plans. If you have any claims for the period prior to January 2001, please forward those claims to your District=s Health Plan Coordinator.