

A Quick Guide to Your Benefits and Enrollment

Diocese of Pensacola & Tallahassee

Group #14182

Enroll with Meritain Health today to take your next step towards a healthier, balanced tomorrow.

Meritain Health knows how important it is for healthcare consumers like you to really understand how your plan works. In this way, you can make the changes you want in your health and in your life.

Healthcare benefits provide the support you need to reach your healthy balance.

Chances are, you try every day to restore a healthy balance to your life, but time gets away from you, or other details come first. Meritain Health is here to help you focus, to support you every step of the way. Think of the benefits and programs as an important resource in the protection of your body, mind and spirit!

Protecting your healthy balance with preventive care.

Question: Which is better: Taking an hour or two out of your busy day to have your annual checkup—or missing hidden symptoms and paying the price in sick days, copays and missed events?

Answer: Nothing makes more sense in these busy times than preventing illness before it happens. That's why your plan offers excellent benefits for preventive services.

Early detection, proper nutrition, and routine exercise are the key to living a long and healthy life, and will also help to control long-term healthcare costs. Your employer encourages you to take the necessary steps—available to you right now—to ensure early detection and treatment of diseases.



Benefit Highlights

Know your “numbers.”

Are you secretly at risk for serious medical conditions?

It's possible to be at risk for developing serious conditions such as heart disease or diabetes, but not know it because you feel fine. That's why it's important to have your vitals checked regularly, such as your cholesterol levels, glucose and blood pressure (as advised by your doctor) and know your “numbers.” It helps to be able to understand what the numeric results of your clinical lab tests could mean and discuss any concerns with your doctor. An ounce of prevention is worth a pound of cure!

24x7 Nurse Line: Call anytime, day or night!

What do you do when you're not sure WHAT to do?:

- When you don't know where to go for care (is it really an emergency?).
- When it's 4 a.m. and your child can't stop coughing?
- When you've taken a tumble and your ankle is swelling?

Now you can call the 24x7 Nurse Line to talk to a registered nurse who will listen and give you professional, seasoned advice, making sure you get care in the right place at the right time. When you call, you can also tap into our health information library, a collection of more than 1,100 health topics, many available in Spanish or English. One more great support feature for plan participants: Our nurse counselors can connect you to community resources, like support groups, classes and seminars.

Nationwide provider access at a discount.

When you and your family seek healthcare services, you have access to Aetna's broad national provider network of healthcare providers and facilities. Aetna's network contains more than 850,000 participating physicians and ancillary providers, with 6,900 hospitals. When you visit providers in the Aetna network, you will receive services at strong, negotiated rates, helping you to save on the cost of healthcare.

Locate your preferred providers.

With Aetna's comprehensive provider participation, many of your preferred doctors may already be in the Aetna network. To verify whether or not a doctor or healthcare facility participates, visit <http://www.aetna.com/docfind/custom/mymeritain/>.

Save when you visit network providers.

This plan offers a provider network of doctors and other healthcare professionals who have agreed to accept lower amounts than their standard charges, just for members of this plan. These lower amounts are negotiated and predetermined. That means when you see a network provider, your share of costs is based on a lower charge—so your costs are lower, too. Network providers are conveniently located in both urban and rural areas. Lower costs and convenient doctors and clinics are important ways that Meritain Health can support your efforts to stay well and have a healthy lifestyle—or to get care as simply as possible when you're sick.

Remember: If you go outside the network, you may still have benefits, but your share of costs will be higher, and the amount you pay will not be based on a lower rate.

Access convenient online tools and resources.

Visit your personalized member website, www.myMERITAIN.com, to find the benefits information you need.

Once enrolled as a Meritain Health member, you will have access to www.myMERITAIN.com. When you log in, you'll find everything you need to know about your benefits—from eligibility, to enrollment, to what's covered. It's another way we're working with you to help you get the most from your benefits—so you can live a life that's balanced and informed.

Registration is easy!

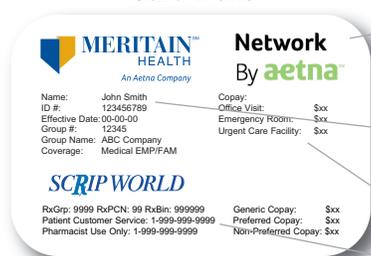
If you're already registered to access your online account, simply enter www.myMERITAIN.com into your browser and login from the homepage.

If you're not yet registered, it's OK. Registration is an easy 4-step process.

1. Go to www.myMERITAIN.com.
2. Click on 'Create a new user account' and follow the instructions. You will need to fill in:
 - Your group ID (you can find this on your ID Card).
 - Your member ID (you can find this on your ID Card, as well. Enter with no spaces or dashes).
 - Date of birth.
 - Name.
 - Zip code.
 - Email address.
3. The system will display your username, which is your member ID. You will be asked to change your password. Enter and re-enter your new password, which you will need to create.
4. You will automatically be logged into your myMERITAIN account. The next time you login, use the same username and password from Step 3.

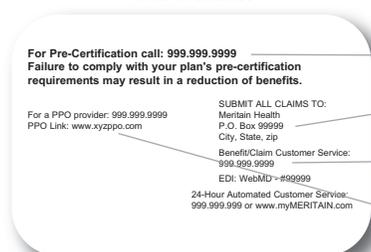
Sample ID Card:

Card front



- Your healthcare plan includes a network of providers you can visit for healthcare services. When you visit providers in this network, you will receive the best service rate. Call the provider information number for participating providers.
- Your name, identification number, medical group number and your group name, are used to identify you and your covered dependents' benefits.
- Your medical copays are conveniently listed for you and your providers.
- Your pharmacy coverage information is listed on the front of your card, and includes the Scrip World customer service number and prescription copays.

Card back



- Please ensure that you precertify with Meritain Health Medical Management, if required.
- All claims should be submitted to Meritain Health at this address.
- You or your provider can call Meritain Health to verify eligibility of benefits or check on your claims status.
- You can call for information on a doctor or specialist who is close to you and serves your specific needs.

Important Contact Information

Questions about...	You may call...	At this number:
■ Medical benefits	Meritain Health Customer Service	1.800.925.2272
■ Prescription drug benefits	Scrip World	1.866.475.7589
■ Participating providers	Aetna	1.800.343.3140
■ Precertification	Meritain Health Medical Management	1.800.242.1199
■ Enrollment or benefit questions	Diocese of Pensacola & Tallahassee Jean Ori	1.850.435.3535
■ COBRA benefits	Diocese of Pensacola & Tallahassee Robin Jones	1.850.435.3558
■ Health and Wellness	24x7 Nurse Line	1.866.726.6529