Members' cost for ancillary services could change

Members' out-of-pocket costs could change for independent clinical labs and durable/home medical equipment and supplies beginning October 14, 2012. To be considered in-network, ancillary providers must participate with the local Anthem Blue Cross and Blue Shield Plan where the services are rendered, even if the member is out of town.

Here's an example: A member goes to a doctor in the member's home state. The doctor takes a blood sample in his office but sends it to a lab out of state. For the blood test to be covered in network, the out-of-state lab must belong to the network in the home state.

If the ancillary provider or service does not participate in the local Blue Plan, members may have to pay more. So they should tell their doctor if they want to use only in-network ancillary providers.

Members can also click on Find a Doctor on www.anthem.com and then choose Pharmacy>Lab/Pathology/Radiology or Medical Equipment. Members can also call the phone number on the back of their ID card and ask Member Services to check if the provider is in network.

All benefit changes made during Open Enrollment will go into effect January 1, 2013.

Benefits Expo Prize Winners

Cynthia Miller  Mike Wynn  Carla Farris
Linda Sallee  Mary Sheets  Robin Sparks
Michelle Rose  Pam Dailey  Clerisa Johnson

Door prizes provided by:

Express Scripts  Chard Snyder  Small Steps, Big Rewards
Liberty Mutual  Park Community  Valic
Spotlight on HealthyYou! at EKU

Join us on November 15th at the Pack the Track Event to celebrate The Great American Smokeout: a national event that encourages smokers to quit smoking for the day. Walk with us at the EKU outdoor track November 15th from 11-2pm for a walking event in honor of the national quit day. Each lap you walk will give you an entry into drawings for massages, personal training sessions and $25 Kroger gift cards.

Everyone is welcome: smokers, non-smokers, all fitness levels, employees and students. Invite your classes to join you, bring along your student worker, encourage your graduate assistant to come with you. The more the merrier.

This event counts as a Wellness Activity for 5 points in the new Healthy You! at EKU program.

Five Tips for Online Safety
The Internet is fertile territory for criminals who devise devious methods to exploit unsuspecting Web users. But by taking these five important precautions, you can keep your finances and personal information safe.

1. Guard your private data. Don’t transmit social security, credit card or bank account routing numbers via email. Make purchases only over secure Web sites, indicated by a lock icon on your browser’s status bar or a URL beginning with “https.” Reconsider doing business with a company lacking a privacy policy.

2. Use passwords effectively. Don’t share them or keep them in plain view. Avoid common words, and names and birthdays of family and friends. Use a combination of letters and numbers in both upper and lower case. Change your password every 90 days and consider using a different password for each of your online accounts.


4. Install protective software. Turn on automatic update to download the most recent virus “antidotes.” Put up a firewall that blocks hackers from tampering with your information.

5. Beware of “phishing.” Never respond to an email requiring that you update or validate account information under threat of dire consequences. No legitimate company would make this request. Instead, forward the email to spam@uce.gov and report it to the company being impersonated.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call Joey Doom and Jeff Creech, at 800-852-4419 ext. 53302 and ext. 53300 or visit www.libertymutual.com/gspeku. Or email Jeffrey.Creech@LibertyMutual.com and Joey.Doom@LibertyMutual.com.

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