

Deseret Mutual's PROVIDER UPDATE

january
2012

What's new at Deseret Mutual? CHECK HERE!

In this issue of Deseret Mutual's **Provider Update**, we focus on benefit changes for 2012. So please read this important information. We also touch on using the right billing address, requesting a Fee Schedule, and other important information. We welcome your input. If you have suggestions or ideas, simply e-mail providerrelations@dmba.com.

Reminders for the New Year: We're here to help!

Questions? Call Customer Service for help!

If you have any eligibility, benefit, or claims questions about a Deseret Mutual member, we encourage you to call our Customer Service Department at 801-578-5600. Rest assured, our representatives will be happy to help!

Use Provider Tools at www.dmba.com

In the Provider section of our Web site at www.dmba.com, you can choose *Submit a Provider Update Request*. This important tool



will enable you to make changes to your provider information, billing address, service location address, effective date of change, etc. You're also welcome to share your comments with us — we want your feedback!

When you use this online tool, it will ensure prompt payment of your claims, as well as the proper listing of your address on our Web site.

So if you have any changes at your practice, please let us know so we can let our members know!

Hey, we've gone places ... literally!

We're happy to report we're settled in our new location. Where? **Our new office space is at 150 Social Hall Avenue in downtown Salt Lake City.** So where is Social Hall Avenue? Just off of 200 East, Social Hall Avenue is half a block south from South Temple, a block east and half a block south from our previous downtown location.



Our new office space: 150 Social Hall Avenue

Our reception area will be on the first floor in Suite 170. So if you're ever here for a visit, please check in there first.

What about our mailing address?

To make sure your correspondence reaches us, simply use our existing post office box (P.O. Box 45530, Salt Lake City, UT 84145).

If you're calling for help, our telephone numbers are staying exactly the same. Please call us at 1-801-578-5600 in the Salt Lake City area or toll free at 1-800-777-3622. And if you have any questions about this important information, please don't hesitate to call.



DESERET MUTUAL
BENEFIT ADMINISTRATORS

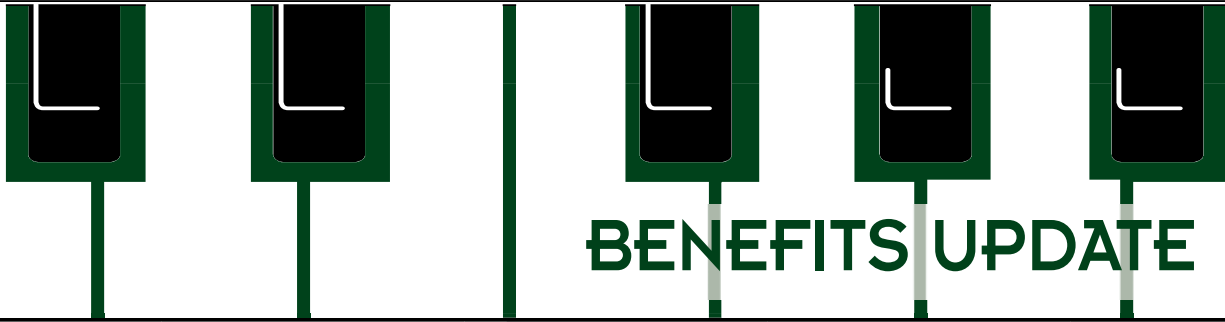
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2012 Notice of Change

MEDICAL INSURANCE

Health Plan Classification: As part of the *Patient Protection and Affordable Care Act* (health-care reform), health plans are classified as either “grandfathered” or “non-grandfathered.”

At Deseret Mutual, we’ve decided to maintain the benefit structure that was in place at the time the law passed. *So our employee health plans are considered “grandfathered.”*

As a grandfathered plan, members’ coverage may not include certain consumer protections included in the law that apply to other plans. For example, health-care reform says certain preventive health services must be covered at no cost to the member. But in our plans, members are still responsible for office visit copayments.

Keep in mind, grandfathered plans must comply with other consumer protections included in the Affordable Care Act — like eliminating lifetime limits on essential benefits. We’re happy to report we’ve already done that.

FLEXIBLE SPENDING

Expenses no longer eligible: *For 2012, a number of items will no longer be eligible for Flexible Spending reimbursement — without exception — as shown here:*

- Vitamins, nutritional, and herbal supplements
- Exercise equipment and health club memberships
- Weight loss programs
- Naturopathic, holistic, and alternative treatments (limit to licensed providers of the healing arts)
- Travel expenses, meals, lodging (allow local mileage only)
- Mattresses, pillows
- Vacuum cleaners
- Personal computers, tablets, and Smartphones including related software and applications
- Whirlpools, exercise pools
- Shoes
- Items or procedures not approved by the Food and Drug Administration (FDA)

And again, for all the excluded items listed, we will not make any exceptions to this policy, even if a member has a prescription or letter of medical necessity from his or her physician.

DESERET SECURE & DESERET SECURE PLUS BENEFIT CHANGES

Generally, all changes were effective January 1, 2012, unless stated otherwise. Some of these changes are geared to keep pace with inflation and others designed to better manage costs. We've listed last year's benefits compared to 2012 benefits:

Plan Benefits	2011 BENEFIT: Member Paid	2012 BENEFIT: Member Pays
Chiropractic therapy	\$25 per visit	\$20 per visit
Radiology: X-rays, ultrasounds, etc.	\$25 per day	15%
Radiology: CT scans	\$25 per day	\$50 per day
Lifestyle Screenings	Nothing (\$100 maximum benefit, once every three years)	No longer available
Preventive Services (see below)	Nothing	Nothing. But the allowed frequency changed for several services

Preventive Services: Deseret Secure covers preventive services. But the allowed frequency of several services changed this year, as shown here:

Preventive Services	2011 BENEFIT:	2012 BENEFIT:
Cardiovascular screening	One exam every year	One exam every five years
Cervical/vaginal cancer screening	No limit	One exam every year
Colorectal cancer screenings		NORMAL RISK *
Fecal occult blood test:	One exam per calendar year for age 50 and older	One exam every year
Flexible sigmoidoscopy:	One exam every four years for age 50 and older	One exam every four years
Screening colonoscopy:	One exam every other year	One exam every 10 years
Barium enema:	One exam every other year	One exam every four years (as alternative to flexible sigmoidoscopy)
Prostate cancer screening	No limit	One exam every year

* If you decide your patient is considered high risk, screenings may be covered more frequently.

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Make sure you're using the right address! 5010 Transactions

Is your practice or facility currently reporting a post office box in the *Billing Provider* address field for electronic claim submissions? ***Then please be aware that effective January 2012, P. O. Boxes are not permitted in the Billing Provider Address field in the 5010 claim transaction.***

The *Billing Provider* Address must be the street address or physical location of the Billing Provider. If you want your payments delivered to a P. O. Box or different address from

the Billing Provider street address, you must report this address in the *Pay to Address* field.

Please note, if you plan on changing the address you report in the Billing Provider Address field, please contact us immediately. Then we can update your enrollment information.

NEED A FEE SCHEDULE?

Getting a copy of your current Fee Schedule just got much easier!

If you need fee schedule information, go to the Provider section of our Web site at www.dmba.com.

Under *Provider Options* on the left-hand side of the page, choose, *Health Care Providers*. Then drop down to *Request a Fee Schedule*.

Complete your information and submit! It's that simple.

If you ever need help navigating our Web site, let us know and we'll be happy to help!

We're waiting ... TO HEAR FROM YOU!



Need to meet with your Deseret Mutual Provider Rep? Call Provider Relations and Contracting for an appointment at 1-800-777-3622, options 1, 3, then 5.