

National medical carrier reference guide

Here are some questions employees frequently ask our medical carriers and prescription administrators about their coverage and available resources. Please contact your carrier or the Global HR Service Center for additional assistance using the information provided on the last page of this guide.

Aetna

How do I estimate costs of a procedure?

Go to [aetna.com](https://www.aetna.com), log into Aetna Navigator and select the Member Payment Estimator or Estimate the Cost of Care tool. These tools allow you to view the average costs for procedures at different participating providers in your area.

What is an Aetna Health Concierge?

Think of the Health Concierge as your personal tour guide who helps you navigate through your medical plan. The Health Concierges make it easy to learn about the Bank of America medical plans, by helping you find an in-network provider, understand how the medical plan works, review your processed claims and connect with other resources. Health Concierges can even assist you with making an appointment with an in-network provider. You can reach them by calling the Member Services number on the back of your ID card.

What are Health Advocates?

The Health Advocate team provides one-on-one nurse support for personal health issues -- for example, a hospitalization or a specific illness. Our Health Advocate nurses will help you understand the options available to treat your condition, provide questions to ask your doctor and make sure you know what to expect when you get home from the hospital or while you are recovering.

Do you have programs to help me stop smoking, manage stress or meet my personal health goals?

Healthy Lifestyle Coaching is available to assist with quitting smoking, dealing with stress or meeting other health goals. You can work one-on-one with a professional coach who will focus on your strengths and support you in reaching their wellness goals. You can talk with your coach over the phone, online, via email or in group coaching sessions.

Who is the prescription administrator?

CVS Health (Caremark) is the prescription administrator for Aetna. To learn more about this administrator, visit [caremark.com](https://www.caremark.com) or call **800.701.5833**.

Anthem

Why is LabCorp the provider of choice instead of Quest Diagnostics?

Anthem tries to get the best price for laboratory services in every state. In certain states, LabCorp is preferred, and in other locations, it's Quest. The best way to look up an in-network laboratory prior to having laboratory tests performed is to use the Find a Doctor tool on [anthem.com](https://www.anthem.com) or call a Health Guide. You save time and money when you see an in-network provider or use the preferred vendor for laboratory services.

What can the Anthem Health Guides do for me?

You can reach the Anthem Health Guides by calling the Members Services number on the back of your ID card. The Health Guides are highly consultative health care guides who are linked to a clinical team of health care professionals. They can connect you with the programs and support you need, help you make good health care decisions and even remind you when you've missed a routine exam. They can help with questions about your medical plan and walk you through ways to maximize your health care savings. When you have a question or concern, they are the ones to call.

What is the role of Personal Health Coaches?

Through the Anthem Health Guides, you may be referred to a Personal Health Coach who will connect you with the program that you need, such as Future Moms for expectant mothers, and the Healthy Lifestyles Tobacco Cessation Program for members ready to stop smoking. They are there to provide education and connect you with valuable resources before having surgery, beginning fertility treatments, receiving care for Autism Spectrum Disorder and more. Personal Health Coaches are also available to help you and your family members manage ongoing conditions such as asthma, diabetes and high blood pressure through the Condition Care programs that help get you on the path to your best health.

How is Anthem different than Blue Cross and Blue Shield of North Carolina (BCBSNC)?

A variation of Blue Cross and Blue Shield is available in all 50 states and Anthem has relationships with all of them. Using your Anthem insurance is just like utilizing your BCBSNC insurance. The claims process is similar between all groups under the umbrella.

Who is the prescription administrator?

CVS Health (Caremark) is the prescription administrator for Anthem. To learn more about this administrator, visit [caremark.com](https://www.caremark.com) or call **800.701.5833**.

UnitedHealthcare

What are Tier 1 providers?

Tier 1 providers are providers with a proven track record of using evidence-based medicine and national industry guidelines for quality care. They have also shown that they deliver this quality care at an efficient cost level compared to their local peers. Using these providers helps you receive high quality care while helping both you and the plan save money.

How does the Health4Me app work?

The Health4Me app provides access to all of the services you can receive online at myuhc.com right to your smart phone or tablet. For example, you can find the nearest emergency or urgent care facility, in-network providers and hospitals using the GPS on your phone or tablet. You can also use the health care cost estimator, check the status of your claim and review your benefits. Additionally, you can access a virtual ID card, which can be emailed or faxed to your doctor directly from your app. The app also allows you to talk to a Health Advocate or nurse.

Can I talk to a health specialist whenever I need to?

UnitedHealthcare has clinicians that specialize in providing assistance for a variety of issues and conditions. We have specialists that can help when someone becomes pregnant or needs help fulfilling their dreams of becoming parents. Our Personal Health Support nurses are also there for you if you or your family members are facing a serious illness. Health Coaches are also available to build personal wellbeing plans to help with goals like eating better, quitting smoking or managing daily life and stress more comfortably. We also have nurses available 24/7 to provide immediate support for medical questions or help you determine if a visit to an Emergency Room is required or if an urgent care provider can be utilized at a fraction of the cost. All of these resources can be accessed using the Member number on the back of your ID card.

What is the myHealthcare Cost Estimator?

The myHealthcare Cost Estimator can assist you in creating real time cost estimates for common procedures like MRIs, x-rays, knee surgeries and office visits. The tool uses contracted rates for the doctors and facilities as well as your current out-of-pocket amounts and plan benefits to create each estimate. It also uses the full episode of care, so you will know if a knee surgery will likely have multiple components, including an MRI, a visit to an outpatient surgery center, physical therapy and follow up physician visits. Therefore, you can go into each appointment having a good idea what your total out-of-pocket expense will be. While you are comparing the cost of care for each visit, you can also compare quality measures.

Who is the prescription administrator?

UHC/OptumRx is the prescription administrator for UnitedHealthcare. To learn more about this administrator, visit myuhc.com or call **877.240.4075**.

| | | | |
|------------------------|---|---|---|
| Carrier |  |  |  |
| Website | Aetna.com | Anthem.com | Myuhc.com |
| Phone number | 877.444.1012 | 844.412.2976 | 877.240.4075 |
| Customer service hours | Monday through Friday, 8 a.m. to 8 p.m. local time | Monday through Friday, 8 a.m. to 11 p.m. Eastern | Monday through Friday, 8 a.m. to 8 p.m. Eastern |
| Mobile app | Aetna Mobile (iOS or Android) | Anthem BlueCross and BlueShield (iOS) or Anthem Blue Cross Blue Shield (Android) | Health4Me (iOS or Android) |
| Mailing address | Aetna P.O. Box 14079 Lexington, KY 40512 | Anthem P.O. Box 54139 Los Angeles, CA 90054 | United HealthCare Services, Inc. 9900 Bren Road East Minnetonka, MN 55343 |

Additional questions?

Visit My Benefits Resources (through **HR Connect** or by entering mybenefitsresources.bankofamerica.com). Contact a representative using the chat function or Submit a Request option on the Contact Us page, or call 800.556.6044. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. Eastern (excluding certain holidays).

Want to share your ideas, success stories, questions or feedback with the benefits team? Visit the [Speak Up!](#) page on Flagscape.

Visit HR Connect for more information about available benefits. Review important [legal disclaimer](#).