

REMIF Plan Frequently Asked Questions

Why do I have to pay more to see a specialist?

Specialists are doctors that have completed advanced education and undergone additional clinical training in a specific field of medicine. Examples of specialists include cardiologists, surgeons, dermatologists, gynecologists, gastroenterologists, and endocrinologists. Because of this, specialists' fees are much higher than those of a Primary Care doctor. A higher copay helps cover the additional cost for services.

Do I have to meet my deductible on lab and x-ray?

Yes, you must meet your deductible for lab and x-ray services.

When does my deductible start?

Your Plan has a "Plan Year" deductible that starts on 7/1 each year.

How can I keep my costs lower?

Using only network providers is one way to keep your costs lower. Network providers agree to accept a discounted rate for services and will not bill you for additional charges. Other ways to keep costs down include:

- Use LiveHealth Online to access a doctor – only \$10 Copay for general physicians! (HSA members will have to pay the full cost of the visit - \$49 – toward the cost of the plan deductible.)
- Using generic drugs whenever possible
- Utilizing urgent care facilities instead of emergency rooms where available
- "Shopping" for services by asking providers the cost for procedures, and utilizing resources such as the [California Healthcare Compare](#) website to compare quality and cost between providers.
- Talking with your doctor about the most cost effective treatment for your situation. One size does not fit all! What works best for one person may not work best for another. Be an active consumer of healthcare services.

Are the medical plans changing?

There will be no changes to the Non-HSA health plan deductibles, copayments or out of pocket maximums. The deductibles for the HSA Plan will change to comply with federal guidelines:

- Single Person - \$1,350
- Family (two or more people) - \$2,700

Am I getting new ID Cards this year?

If you are on the REMIF HSA plan, you will receive new ID cards to reflect the new deductible.

If you are not on the HSA plan and do not change plans at Open Enrollment, you will not receive a new card. If you need additional cards, you can request them online at www.Healthcomp.com or call HealthComp at (800) 442-7247.

What do I do if I have to take a specific Brand Name drug for my medical condition and only a generic is available?

If your doctor can show that it is medically necessary for you to take the Brand name version of your drug then Envision will provide authorization for you to continue to take the Brand name drug. Authorizations must be obtained at least annually, and sometimes more often, depending on the situation. Your doctor can initiate the authorization by calling Envision.

What is Advanced Imaging?

Advanced Imaging refers to a number of diagnostic technologies that use digital recordings of physical images to help providers with diagnosis and treatment of diseases and conditions. The term refers to the most “advanced” imaging technology available, and includes CT scans, MRI, PET scans and others. Advanced Imaging services do require prior authorization under the Plan.

Where can I find the Preferred Drug List?

Visit www.EnvisionRx.com. Register as a member and you will be able to search the Envision formulary. If you cannot find a specific medication, call the Envision Member Services number on the back of your ID card.

How do I look up contracted medical providers?

Visit www.anthem.com/ca and click on the “Menu” button in the upper left hand part of the screen. Then choose “Find a doctor” under “Care” in the middle of the page. Then, under “Search as a Member” log in with your Username and password, or enter the first three letters from your Member ID on your ID card in the space provided. Your three letter code brings up the correct provider directory for you to search. From there you can search for providers, hospitals and other facilities.

What do I pay at Urgent Care?

Urgent care centers will cost you the same copay as a Primary Care office visit. (For those on the HSA plan, the deductible will apply.)

What if I don't have an Urgent Care available to me?

If you don't have an Urgent Care facility near you, use LiveHealth Online to access a physician 24/7. Or, contact your personal physician to seek care. However, in an emergency, please use your local emergency room.

How do I know if I'm taking Specialty Medications?

Specialty Medications must be obtained through a mail order program. If you are obtaining your prescriptions at a retail pharmacy, your prescription is not considered a Specialty Medication. For more information, please refer to the section on Specialty Medications. If you have specific questions about your medication please call EnvisionRx Member Services at (800) 361-4542 or call RealCare at (800) 939-8088.

