

# EMPLOYEE BENEFIT TRUST OF EASTERN PENNSYLVANIA

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Participating Districts:  
Colonial I.U. 20  
Pen Argyl School District  
Nazareth School District  
Northampton School District  
Bethlehem Area Vo-Tech  
Career Institute of Technology

Monroe Career & Technical  
Institute  
Delaware Valley School District  
East Stroudsburg School District  
Pleasant Valley School District  
Stroudsburg School District

**Date: July 1, 2013**

## NOTICE TO EMPLOYEES

### Protect Yourself from Health Care Claim Denials

Your health-care benefits are provided by your school employer through the Employee Benefit Trust of Eastern Pennsylvania (EBTEP). EBTEP is governed by a board of trustees who represent the member employers and their employees. One of their duties is to hear appeals, on an anonymous basis, from plan members whose claims for health care services have been denied by Capital Blue Cross or Blue Cross of Northeastern Pennsylvania.

Many of these appeals involve claims that were denied because the service provided was deemed to be experimental or not medically necessary or was provided by a non-participating provider.

Most often the trustees must uphold the claim denial, and this can be very costly to the member. It is not unusual for denied claims to cost the member hundreds or even thousands of dollars.

As directors of the Trust we have been working for some time to reduce these denials. With our administrators we are informing our providers about the problem and making sure they abide by the rules. But, as an EBTEP plan member, you too have an important part to play. Here are some guidelines you should follow whenever you visit your doctor.

1. Tell your doctor to make sure your test, procedure or prescription drug is covered.
2. If your doctor sends blood or other samples to a laboratory, make sure the laboratory participates with Blue Cross.
3. Before you undergo a test or procedure, ask your doctor for the procedure code and call Capital or BCNEPA at the numbers below to make sure it will be covered.
4. Before you fill a prescription, call BCNEPA or Express Scripts at the listed number to make sure it will be covered.
5. If your doctor refers you elsewhere for care, make sure any specialist, hospital, lab or outpatient imaging center you go to participates with Blue Cross or Blue Shield.

Protect yourself and your pocketbook. Make sure it's covered before it happens!

Here are the numbers to call to make sure you are covered:

For employees of schools in Northampton County:

Capital Blue Cross:	866-787-9872
Express Scripts:	800-711-0917

For employees of schools in Monroe and Pike counties:

Blue Cross of Northeastern PA:	Traditional Plan:	800-829-8599
<i>(Check ID card for plan type)</i>	PPO Plan:	800-338-2211
	HMO Plan:	800-822-8753