



Law Enforcement Health Benefits, Inc.

2233 Spring Garden Street | Philadelphia, PA 19130
215-763-8290 | www.lehb.org

John J. Gaittens - Administrator
Ray Convery - Assistant Administrator



Healthy Beginnings

If you are pregnant, enroll in our free Healthy Beginnings maternity program and get resources and support for a healthy pregnancy. If you're a first-time mom-to-be or an experienced parent, our maternity program can help you plan for the healthiest pregnancy and delivery possible. Enroll in the Healthy Beginnings program for:

- Welcome kit and blood pressure cuff
- Prenatal resources and information that guide you through pregnancy
- Access to individualized support from experienced Registered Nurse Health Coach
- One-on-one personal training assessment and free access to the LEHB Fitness Center up to a year postpartum
- Cooking demonstrations with a registered dietitian
- Copayment reimbursement for first obstetrics visit
- \$50 Amazon® gift card upon completing the program.



Enrolling in Healthy Beginnings is convenient and easy. Call LEHB 215-763-8290 to register today.



Heart and Lung Scan

LEHB has partnered with Temple Health Care Systems to provide our members with the Heart Scan (Calcium Score) and the Lung Scan (Healthy Chest Initiative). The Heart Scan is a state-of-art screening tool which uses a low dose 256 slice CT scan of your heart and surrounding arteries to detect plaque and calcifications. The Heart Scan provides a calcium score which calculates your risk of developing heart disease by measuring the amount of calcified plaque in your heart or arteries. The scan can also detect other abnormalities such as aneurysms, hiatal hernias, nodules and dilated heart vessels. If you are a man over 40 or a woman over 50, have family history of heart disease or pre-existing heart issues you may be eligible for the Heart Scan.

The Lung Scan is a low dose CT scan of your lungs which can detect nodules, cancer and other pulmonary issues. If you are or have been a smoker, have Asthma or COPD, have been exposed to chemicals that could damage your lungs or have a family history, you may be eligible for the Lung Scan.

Early detection of issues can result in improved outcomes. Both scans are performed at Temple Hospital and Jeanes Hospital. Call LEHB today at 215-763-8290 to find out more about these important screenings and how to make an appointment.

Coordination Benefits Form

Every year in November, LEHB mails out the annual Coordination of Benefits Form to all our members. This form is required by Independence Blue Cross and includes language mandated by the Commonwealth of Pennsylvania. This form is critical in allowing your bills to be paid, giving LEHB permission to speak to providers on your behalf and coordinating your benefits if you have an additional insurance plan.



Each member should have already received a form addressed to them. This is the first form that will arrive at your home. The purpose of the front page of this form is to verify your information and let LEHB know if you or anyone else on your policy have any other insurance. On this form is a list that includes you and all of your dependents. If you have other insurance and have already given LEHB the information, it will be included on the form. If this information has changed, you must include documentation from the employer or other insurance company regarding this change. If you or a family member have other insurance and it is not indicated on this form, you must include documentation from the employer or other insurance company with your other insurance information. **It is very important that you (the member) sign the front page of this form. If you do not have other insurance, all you have to do is sign! If you do not sign this side of the form, none of the medicals bills for your family will be paid until you do so.**

The back page of your form serves as an authorization form. All this means is that, by signing this page and initialing the highlighted portions, you are allowing LEHB to speak to any provider on your behalf. **If you do not sign this side of the form and you receive bills or need LEHB to speak to a provider for you, we will not be able to do so.**

If you have any children who are covered under your plan who are over 18 years of age, they should have received their own COB form. This form will arrive second and must be signed by that dependent. If you have a spouse, they should have received just the authorization side of the form, which arrived in November. **It is important that your children and spouse sign their appropriate forms.**

If you have not yet received all COB and authorization forms by the time you receive this newsletter, please call LEHB as soon as possible!

Important Information for Members with Medicare

- Medicare ID Submission: Enroll in Medicare and send a copy of your Medicare ID card to LEHB for proper benefits coordination.
- Eligibility and Enrollment: If you are turning 65 and actively working (or covered under a spouse's plan with active employment), LEHB acts as your primary coverage, with the option to enroll in only Medicare Part A.
- Primary Coverage Transition: Once you or your spouse stop working, Medicare becomes your primary insurance. Enrolling in Medicare Part B is vital, as delaying after leaving work incurs a 10% penalty for each year you wait.
- Submitting Claims: Medicare covers only 80% of costs. When sending bills to LEHB for assistance, include the Medicare Explanation of Benefits (EOB); claims without it will not be processed.
- Prescription Drug Plans: LEHB's prescription drug coverage is considered Creditable Coverage, meaning you do not need to purchase Medicare Part D if enrolled in the LEHB plan.
- Retirement Procedures: Present both your Medicare and LEHB identification cards when receiving services post-retirement.



Medicare Part A

- Hospital inpatient services
- Skilled nursing facility care
- Home health care
- Hospice care

Medicare Part B

- Medicare Part B
- Outpatient services
- Doctor's visits
- Medical testing

Medicare Part D

- Prescription drug coverage
- Each plan offers its own list of prescription drugs
- Costs vary based on plan and carrier
- Lab services

Most individuals do not pay a premium for Part A but typically incur monthly premiums for parts B and D.

The above information assists LEHB members in understanding how to effectively manage their Medicare benefits alongside LEHB coverage. For further inquiries regarding specific plans, contact LEHB directly.

Personal Choice Network Reminders

With the Personal Choice PPO plan offered by Law Enforcement Health Benefits, you can choose to see any doctor or hospital in the Personal Choice Network for the lowest out-of-pocket costs. The Personal Choice Network is one of the largest networks of doctors and facilities in the Philadelphia region.

The network consists of providers in Bucks, Chester, Delaware, Montgomery and Philadelphia counties. The Personal Choice Network also includes the contiguous counties in Pennsylvania (Lancaster, Berks, Lehigh, Northampton and Warren counties); New Jersey (Burlington, Camden, Gloucester and Salem counties); and Delaware (Cecil and New Castle counties).

If you are in the Philadelphia five counties and use a doctor or facility who is not in the Personal Choice Network, you will be using an "Out-of-Network" provider, YOU will be subject to pay:

- An Annual Individual \$500.00 Deductible; or an Annual Family \$1,000 Deductible –AND
- 50% of the allowable amount up until you reach the \$3,100 Annual Individual Out-of-Network Out-of-Pocket maximum; or the \$6,200 Annual Family Out-of-Pocket Maximum. Please note: You may also be balanced billed by the out-of-network provider if they will not accept the Independence Blue Cross allowable amount for the service.

Please be diligent using in-network providers in order to keep your costs down. If you have any questions about your Personal Choice PPO plan, please contact your LEHB Customer Service Representatives at 215.763.8290.



Lab Work

Please note if you need lab work done, the prescription for the Lab Work must be written in the same state that you plan to get your lab work done in. For example: If you see a doctor in Florida and the doctor prescribes lab work, you cannot go to a lab in Philadelphia. Also, please be aware that a participating lab in one state, may not be in network in another state. For example: LabCorp is in-network in Pennsylvania, but is out-of-network in Florida.

Important Information Regarding Out-of-Network Claims Payments

If you use an out-of-network provider, Independence Blue Cross may not be able to send any claim payments directly to the provider. In those instances, IBC will mail the check directly to the member with an Explanation of Benefits (EOB) enclosed. It is the member's responsibility to forward the payment to the out-of-network provider. If you use an out-of-network provider and receive a check from Independence Blue Cross, you should deposit the check in to your bank account and write a personal check to the provider for the same amount and send it along with a copy of the same EOB you received to the provider.

Precertification Requirements When Using an Out-of-Network or BlueCard Providers

If you're using an out-of-network provider or outside of Philadelphia, make sure to contact Independence Blue Cross to get pre-certification for services. Failure to do so will result in a penalty of \$1,000 for inpatient services or 20% for outpatient services. Contact 1-800-ASK-BLUE or visit lehb.org for more information.

BlueCard. Stay In-Network Even When You are Outside of the Philadelphia Area.

If you are not in Philadelphia but use a provider on the Blue Cross/Blue Shield PPO plan through BlueCard, your services will be covered at the in-network level, incurring lower out-of-pocket costs. If you do not use a BlueCard provider, services will be subject to out-of-network benefits and cost sharing, potentially leading to balance billing. BlueCard providers can be found on ibx.com or by calling 1. 800. ASK. BLUE.



Diabetes Information

Diabetic supplies are not covered under your prescription plan through Express Scripts. In order to receive your diabetic supplies, they must be ordered from a Durable Medical Equipment company that is in-network with Independence Blue Cross. If you need diabetic supplies, please do not pay for them! You can call LEHB at 215-763-8290 and ask for Beth, one of our nurse navigators and she will assist you in obtaining your supplies.

Another option is **Livongo**, a diabetes management program that is offered at no cost to you through Independence Blue Cross. Livongo provides you with a smart meter that automatically uploads your blood glucose readings and provides real time tips. You will get unlimited strips and lancets mailed to your house at no cost to you. The supplies are automatically mailed when you are about to run out. Livongo also offers expert coaching via phone call, text and the mobile app. If you are interested in signing up for Livongo you can go to join.livongo.com/lehb/register or you can call 800-945-4355 and give the registration code LEHB.

LEHB also offers the Diabetes Prevention program for pre-diabetics, a Diabetes self-management course through Temple for diabetics and has Emily, a registered dietitian, on staff at the LEHB Health and Wellness Center who can help you improve your diet to better manage your diabetes.

If you need assistance, would like to join one of the programs above or have any questions regarding diabetes please call LEHB at 215-763-8290.



LEHB Director's Election ~ LEHB will be holding a directors election for the term beginning April 5, 2025. Petitions will be available for eligible members from February 3, 2025 and should be returned by February 14, 2025 during normal business hours at LEHB's Center City office, 2233 Spring Garden Street, Philadelphia, PA 19130.



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