

2023

FEHB
SUPPLEMENTAL
INFORMATIONAL BOOKLET



Our Island, Your Health Plan™



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Hafa Adai Federal Employees and Annuitants!

Welcome to the Open Season enrollment period for the 2022 calendar year!

This year, the annual FEHB Open Season will run from **November 14 - December 12, 2022.**

For those of you not currently enrolled, this will be your opportunity to join the FEHB program for 2023. For those of you already enrolled, this will be your opportunity to change plans or plan options or types of coverage, or choose TakeCare as your health insurance carrier in 2023.

To enroll for the first time, or if you're wanting to make a change to another carrier, or change your current TakeCare enrollment, you will need to take action using your agency's benefit enrollment system or complete an enrollment form (SF2809). If you don't wish to make any changes to your TakeCare enrollment, you don't need to do anything; your enrollment with TakeCare will automatically renew on the effective date in 2023.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Please see the Notice on the front inside page of the enclosed Federal brochure for more details.

Open Season Activities

This year, we will be presenting group briefings at your agency offices, hosting virtual online briefings, walk-in hours at our customer service office, scheduled health fairs, and making available lots of information on our web site's special Open Season information page and social media channels. We encourage you to visit the web site page frequently to learn more about the 2023 benefit offering and be on the lookout for the newspaper ads and other announcements concerning dates and times of various open season activities hosted by TakeCare.

To access electronic versions of our materials or enroll for our non-FEHB offerings, go to TakeCare's 2022 FEHB Open Season page at www.takecareasia.com/openseason22 or scan the QR code below.



www.takecareasia.com/openseason22



Notice of Summary of Benefits and Coverage (SBC):

Availability of Summary Health Information

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper: The SBC summarizes important information in a standard format to help you compare plans and options.

TakeCare's SBCs are available on the internet at www.takecareasia.com/openseason22. Paper copies are also available, free of charge, by calling TakeCare's 24/7 Toll Free Customer Service Call Center Number at (877) 484-2411 (accessible anywhere within the 50 U.S. States, Guam, Saipan, Puerto Rico and the U.S. Virgin Islands).

To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit www.opm.gov/insure.



2023 Benefit Changes to TakeCare's High, Standard, and HDHP Options

Changes to TakeCare's High, Standard, and HDHP Options

- **Chiropractic** - increasing covered in-network visits from 10 visits/year to 20 visits/year. *See pages 48 and 106 of our federal brochure.*
- **Gender Affirming Surgery** - to be covered, limited to listed procedures, listed member requirements, and in-network providers only. *See pages 54 and 111 of our federal brochure.*
- **Iatrogenic Fertility Preservation Procedures** - to be covered for infertility caused by chemotherapy, pelvic radiotherapy, ovary or testicle removal and other gonadotoxic therapies for the treatment of disease as well as infertility associated with medical and surgical gender transition treatment. *See pages 38 and 100 of our federal brochure.*
- **Laparoscopic sleeve gastrectomy** - adding procedure to list of covered surgical procedures to treat morbid obesity (bariatric surgery). *See pages 52 and 110 of our federal brochure.*
- **Massage Therapy** - increasing covered in-network visits from 10 visits/year to 20 visits/year. *See pages 48 and 106 of our federal brochure.*
- **Medical Travel Benefit** - adding escort-related requirements and restrictions. *See pages 79 and 134 of our federal brochure.*
- **O² Concentrators, Portable O² Tanks** - adding these items to the list of covered durable medical equipment (DME). *See pages 46 and 105 of our federal brochure.*
- **Generic Opioid Reversal (Rescue) Agents** - removing member cost-share for these agents, providing 100% coverage. *See pages 74 and 129 of our federal brochure.*

Additional changes to TakeCare's High and Standard Options

- **Speech Therapy** - reducing the in-network copayment from \$40/visit to \$15/visit. *See page 42 of our federal brochure.*
- **Acupuncture** - increasing covered in-network visits from 10 visits/year to 20 visits/year. *See page 48 of our federal brochure.*

Additional change to TakeCare's High Option

- **Vision Refraction Exam** - reducing the in-network copayment at the FHP Vision Center from \$20/visit to \$10/visit. The copayment at other in-network providers reduces from \$40/visit to \$15/visit. *See page 43 of our federal brochure.*

Additional change to TakeCare's HDHP Option

- **Acupuncture** - changing your in-network cost share from 20%/visit to all charges above \$25/visit and increasing covered in-network visits from 10 visits/year to 20 visits/year. *See page 106 of our federal brochure.*

2023 Non-FEHB Supplemental Wellness Package

Working It Out ...to earn incentives

If you're already enrolled in the 2022 Supplemental Wellness Package, you won't have to re-enroll for 2023 unless you're making changes!



MORE DETAILS COMING SOON... regarding 2023 package benefits focused on improving the health of you and your family.



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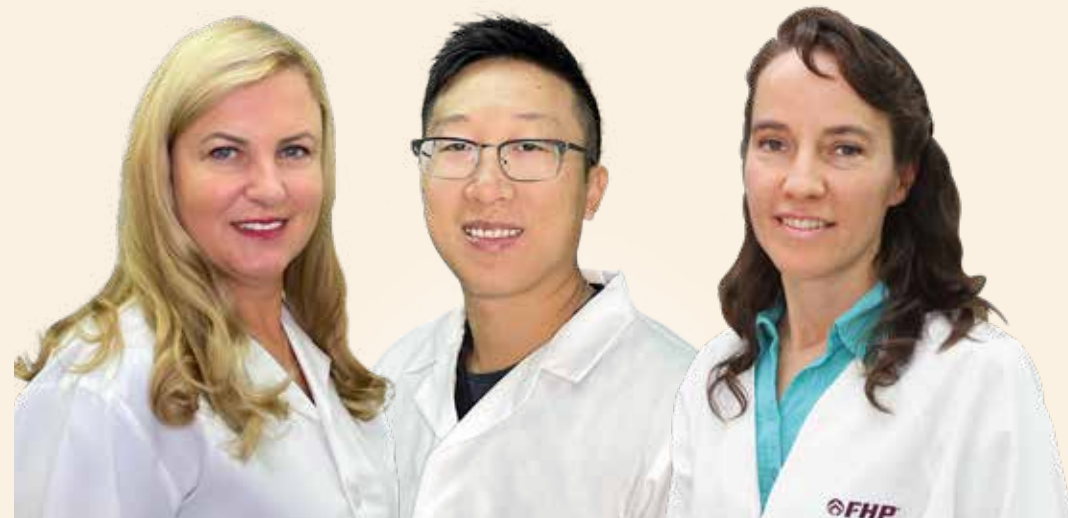
2023 Non-FEHB Supplemental Dental Package

Looking for more
Dental coverage?



TakeCare is pleased to offer its Supplemental Dental Plan to TakeCare Federal Members for Benefit Year 2023.

As a valued member, you'll enjoy a wide range of benefits with no rate increase over 2022. **MORE DETAILS COMING SOON!**



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TakeCare Online Tools



TakeCare is committed to developing and delivering secure online tools that enhance member capabilities while driving Empowerment, Safety, and Convenience.

Do you prefer to manage or access your account at home or on the go? We've made it simple with our suite of smart tech tools. Whether you're looking for a mobile app with the convenience of a Digital Member ID card, Provider Network, Wellness and Fitness programs, Prescription medicine or simply looking for a convenient online member portal access to view your claims history or make payments online - we've got you covered.

TakeCare's Instant Virtual Assistance (TIVA), is our convenient online virtual assistant that assists members and customers with the following topics initially: *TakeCare's Current Office Hours and Contact Info, How to make a Payment, Inquiries about Claims & Billings, Finding a Provider, Inquiries about Purchasing Insurance, Have some questions about Insurance Basics, Need info about Referrals, Inquiries or questions about Coverage and Benefits, and Updating Subscriber contact information.*

Customers can expect an immediate response when they ask TIVA and experience real time and high-quality support.

In addition to these existing powerful tools, TakeCare offers to host benefit briefings and monthly service calls via web-enabled meetings and video conferencing. Have medical questions? TakeCare also offers TeleHealth and Telemedicine services for your convenience using your computer, tablet or smartphone in addition to your phone.

Manage your accounts when, where, and how you want—with TakeCare's mobile solutions and convenient online services.

- MyTakeCare Member Portal
- TakeCare's Instant Virtual Assistant
- TakeCare Mobile App
- TakeCare Pay Online
- TakeCare Rx Mail Order
- Elixir Mobile App (Rx Drugs)
- Virgin Pulse (Health Check*)

*Previously called Health Risk Assessment



Chat with Us!
Scan QR Code
or visit link to get started.



<https://takecareasia.com/tiva>



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Attention TakeCare Members



Please review the important information below.

Off-island Dependents

Insurance coverage and medical care of dependent child(ren) off island is important. To assure that care and coverage is available when needed, please provide the following information to TakeCare:

- Completed Off-island Primary Care Verification Form
- Copy of the dependent child(ren)'s birth certificate if applicable

This information must be provided to TakeCare within 30 days of your dependent child(ren)'s coverage effective date or open enrollment, or within 30 days of a qualifying event (i.e., moving off-island, changing address). **Call TakeCare customer service at 671-647-3526 or toll-free, 877-484-2411, or via email at customerservice@takecareasia.com**

Emergency/Urgent Care Services Notification

In the event of an emergency or urgent care services, seek immediate medical attention and **make sure you or someone else notifies TakeCare within forty-eight (48) hours** or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided. Call TakeCare 24/6 hotline at 671-300-5995 (Guam) or 800-671-8075 (US) or email tc.mrs@takecareasia.com. **Not informing TakeCare within the time specified may result in your claim not being covered.**

Emergency Definition

TakeCare defines a medical emergency as the sudden and unexpected onset of a condition or injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Examples include heart attacks, strokes, poisonings or inability to breathe. **The use of emergency room services for conditions not considered emergencies are not covered.**

Out of Network Emergency Services Benefit

For groups that are new or renewing on or after 1/1/22, if a out-of-network provider is used for Emergency Services, the covered member's out-of-pocket expense (applicable deductible, copayment, or coinsurance) will be no greater than what it would have been if a in-network provider had been utilized. Learn more at www.takecareasia.com/nsa

For more information about this or your other TakeCare benefits, call customer Service at 671-647-3526 or toll-free, 877-484-2411, or via email at customerservice@takecareasia.com.



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Customer Service (671) 647-3526

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TakeCare's **MEDICAL REFERRAL SERVICES** Hotline

- ER Notifications
- Obtain Prior Authorizations
- Submit Referral Requests
- Concurrent Approvals

As part of TakeCare's continuous efforts to provide you with exceptional service and support, we are pleased to offer our **Medical Referral Services ("MRS")** Hotline. This hotline will expand and support our current capabilities to provide convenience, easy access and support to the medical needs of TakeCare members and patients. You can now contact TakeCare through this hotline for any emergency room notification and services; obtain prior authorization for services; submit your referral requests; and concurrent approval of in-patient services.

MRS Hotline Numbers:

US and Canada: **1-800-671-8075** (toll free)

Guam: **1-671-300-5995**

Philippines*: **632-53172273**

Email: TC.MRS@takecareasia.com

Fax: **1-671-647-3541**

If you have any questions about this hotline, please do not hesitate to contact us through customerservice@takecareasia.com or call us at **1-671-647-3526**.

*Dialing program here in the Philippines are as follows:

From cellphone: 02 + 8 digit landline number
ex. 02-53172273

From land line: 8digit landline number
ex. 53172273

From outside PI: 632 + 8 digit land line number
ex. 632 - 53172273



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The Island's Best One-Stop Clinic

Conveniently located in Tamuning and open longer than most clinics.

FHP Health Center features a roster of highly trained, credentialed, well-known and respected community-based physicians and professional staff. In addition, the center's modern technology and equipment supports medical services and expertise provided to its patients at its exceptional Centers of Care. These centers include **Urgent Care**, **Full Service Radiology** (MRI*, CT Scan*, Digital Mammography*, Ultrasound, and X-Ray)

-Accredited by the American College of Radiology*, **Primary Care** (Pediatrics, Adult Medicine, and Women's Health), **Occupational Health**, **Home Health** and **Hospice**, a **Cancer Center** (Hematology/Oncology), as well as **Dental** and **Vision centers**. In addition, FHP offers a convenient **in-house full-service pharmacy**, owned and operated by MegaDrug, and **full service laboratory** owned and operated by Diagnostic Laboratory Services (DLS).

Hours of operation:

MONDAYS to SATURDAYS 8:00am – 8:00pm
SUNDAYS ALL CLOSED

DLS laboratory at FHP Health Center will mirror FHP's hours of operation.

Mega Drug III at FHP is open from **8:00am – 6:00pm, Monday thru Friday, 8:00am – 2:00pm, Saturdays. Closed on Sundays.**

For a detailed schedule for each department, please visit our website at takecareasia.com



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Call (671) 646-5825 Press 1 for appointments or scan QR Code above with your mobile device to request an appointment via email or visit <http://tiny.cc/FHPAppointments>.

Now accepting new patients.

We accept most insurances including TakeCare, StayWell, NetCare, Aetna, Tricare, Medicare, Medicaid, and self-pay patients are welcome.

Live the Balanced Lifestyle with TakeCare

#Relax&Unwind

EatRight

#SociallyConnected



Ernest Aquino
Wellness Team Lead - TakeCare Wellness Center

Ernest is the Wellness Team Lead at TakeCare, specializing in the wellness, fitness and health education. He is also a certified lifestyle coach and facilitates the group prevention programs which includes the Prevent T2 Diabetes Prevention Program and the Balanced Lifestyle Kickstart Program.



Jennifer Artero, RN
Clinical Quality, Wellness and Contracting Manager; Diabetes Educator

Jennifer Artero, MSN, RN has served our local community as a nurse educator successfully in large part due to her leadership skills and ability to engage clients. This involves having clinical experience and advanced certifications in diabetes theories, and testing. She inspires others to align with and work toward their goals and provides them with the tools and guidance needed to realize that vision is sustainable.



Balanced Lifestyle
TakeCare

The only nationally recognized wellness program on island with a proven track record. TakeCare's Prevent T2 diabetes prevention program is fully recognized by the CDC.

"I used to be 254 lbs with a 44" waistline. Now I'm proud to say that I am 218 with a 40" waistline. I can keep going on about doing things I love while remaining healthy!"
- Richard Manley, 80 years old, Prevent T2 Participant

- Community Outreach
- Evolt 360 Body Analyzer
- Kids & Teen Workshops
- Group Fitness Classes
- Nicotine Cessation
- Disease Management Counseling
- Health & Wellness Workshops
- Nutrition Counseling
- Prevent T2 - Diabetes Prevention
- Worksite Wellness

For more information or to register for our programs, please contact our TakeCare Wellness Team at (671) 646-6956 ext. 7260, Monday through Friday from 8am - 5pm, or visit:

<https://takecarewellnesscenter.simplybook.me/> Or scan QR Code:



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*All health education classes are FREE to TakeCare members unless otherwise specified.

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Network Expansion

Continental US and Hawaii

Since January 1, 2022, federal employees, annuitants, and their dependents covered by TakeCare have had in-network access to over 1.3 million healthcare providers in the Continental US and Hawaii.

This is made possible through TakeCare's network affiliation with Multiplan, one of the largest healthcare network management companies in the country.

Multiplan Snapshot¹

- ❖ **60,000,000 consumers have access to healthcare providers, coast-to-coast and in Hawaii, under contract with Multiplan**
- ❖ **MultiPlan's PHCS Network is the only national independently-contracted primary PPO network to have been accredited by NCQA for credentialing – a status held continuously since 2001**

❖ **1.3 million healthcare providers under contract**

- ◆ 5,600 hospitals
- ◆ 164,000 ancillary facilities
- ◆ 1,130,000 providers and facilities

❖ **Respected contracted medical facilities include**

- ◆ Cedars-Sinai Medical Center
- ◆ Mayo Clinic Health System
- ◆ MD Anderson Cancer Centers
- ◆ Memorial Hermann-Texas Medical Center
- ◆ St. Jude Children's Research Hospital
- ◆ The John Hopkins Hospital
- ◆ UCLA Medical Center



❖ **\$120.7 billion in claim charges processed in FY2021 with \$21.7 billion in potential savings identified¹**

❖ **All 10 of the Top Ten Largest Health Insurers in the US contract with Multiplan**

- ◆ Top 10 customers have been customers for at least 25 years

In addition, TakeCare directly contracts with

- PIH Health Downey Hospital
- PIH Health Good Samaritan Hospital
- PIH Whittier Hospital
- Long Beach Memorial Medical Center
- Miller Children's Hospital
- Pacific Cardiovascular Associates
- The Queen's Medical Center - Hawaii
- UCSF Medical Center
- Western Medical Center Santa Ana

Prior Authorization Requirement

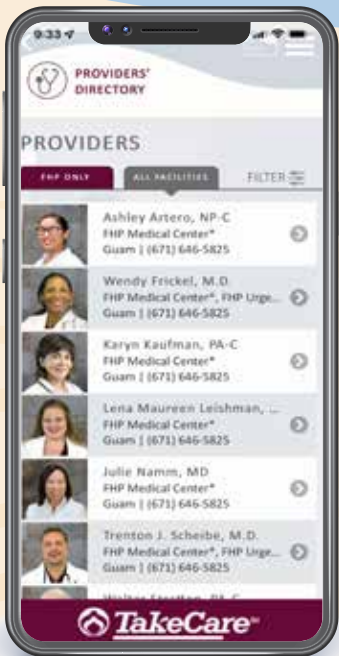
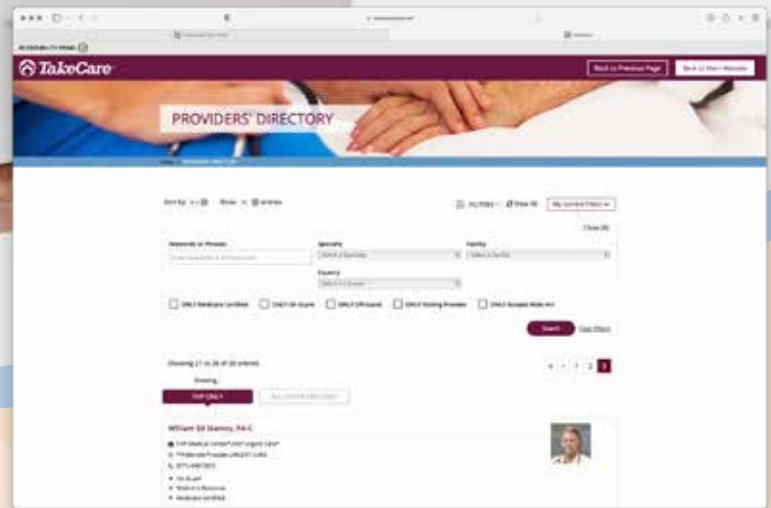
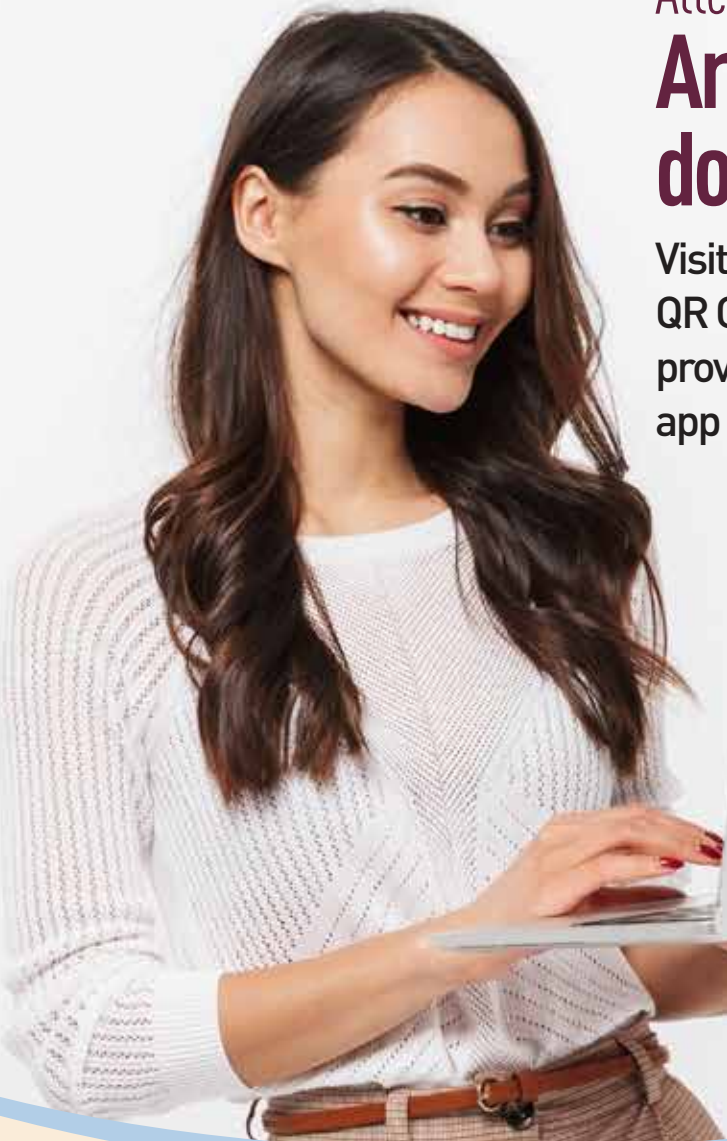
All off-island elective, non-emergency services require prior authorization from TakeCare. Your physician, your hospital, you, or your representative, must contact our Medical Referral Services Hotline at **671-300-5995** or via email at tc.mrs@takecareasia.com to obtain prior authorization before admission or services are scheduled and/or rendered. For more information, refer to Section 3 of your Federal Benefits Brochure.

¹February 17, 2022 - [Multiplan Earnings Call](#)

Attention TakeCare Members!

Are you looking for a specific doctor or specialist?

Visit <http://tiny.cc/TakeCareProviders> or scan the QR Code below for the latest TakeCare network provider listings. You can also download our mobile app so you can access on the go!



DOWNLOAD THE TAKECARE MOBILE APP!

Getting started is simple.

1. Search by typing 'TakeCare app' in the Apple iOS App Store (iPhone) or the Google Play App Store (Android)
2. Download the App for your Apple or Android phone
3. Open app and select "I AM A TAKECARE MEMBER, BUT IT'S MY FIRST TIME HERE"
4. Enter your information and TakeCare member ID number
(note: Use 11-digit Member ID number on your TakeCare insurance card-*do not include dash "-")

***Note:** TakeCare will discontinue hardcopy booklets. All provider listings subject to change. Please check TakeCare Mobile App for the latest updates on network provider listings and contracted services.

Download the TakeCare mobile app today.



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DOWNLOAD THE TAKECARE MOBILE APP!



Attention TakeCare Members!

We understand that your needs have evolved and so has technology, which is why we have developed an app for your convenience. You now have the ability to access TakeCare at the convenience of your mobile device! Our mobile app gives you access to you and your family's member ID card, our network of providers, TakeCare wellness programs, fitness schedule, Affinity Rewards, and wellness partners. It also helps you manage your wellness and fitness incentives and track your fitness progress through biometrics!

Features Include:

- Access to Affinity Rewards Partner listing and discounts
- Submit and Access your biometric data to track your fitness progress*
- Digital TakeCare Member ID card
- Find a provider or clinic nearby or search by location
- Access to Fitness Stamp cards
- Automatic Submission of Completed Fitness Card
- Alerts for TakeCare sponsored events and promotions
- Incentives paid quarterly

*Available for select plans

Download the TakeCare mobile app today.



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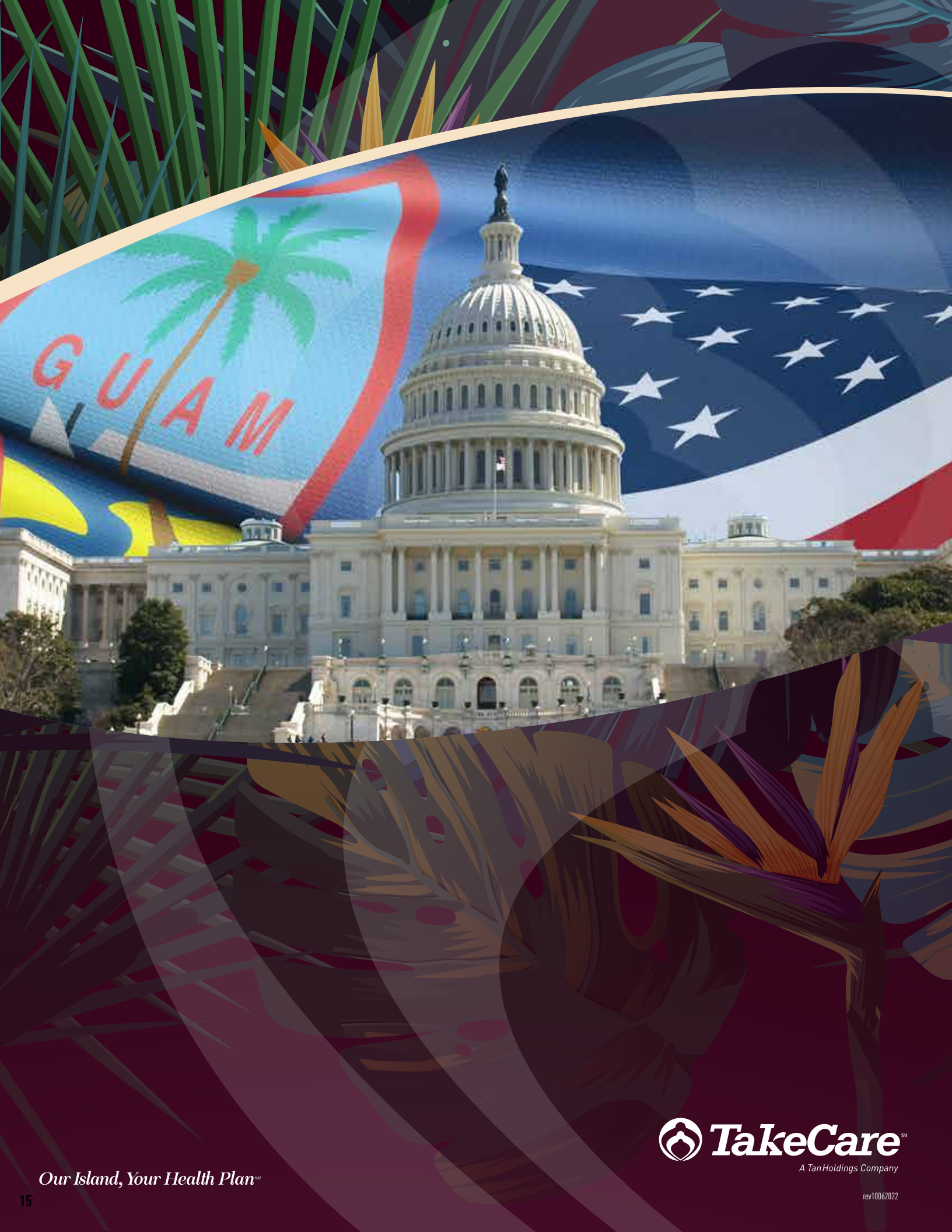
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2. Download the App for your Apple or Android phone
3. Open app and select "I AM A TAKECARE MEMBER, BUT IT'S MY FIRST TIME HERE"
4. Enter your information and TakeCare member ID number (note: Use 11-digit Member ID number on your TakeCare insurance card)



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