

Howard County Public School System Traditional & Alternative Plan Administered By NCAS

NCAS is the TPA for HCPSS. We process claims for the Traditional and Alternative Plans and have access to the Carefirst PPO network providers.

Who is eligible to Enroll?

- Full-time and eligible Part-time employees
- Medicare and Non-Medicare eligible retirees
- Eligible dependents (spouses and dependent children of the above)

1 Choose from any doctor or other health care professional in the Carefirst PPO network. No referral needed. Before you visit a doctor, check to make sure he or she is in the Carefirst PPO network. You can find the most up-to-date information about participating primary and specialty doctors and hospitals by checking the directory at www.carefirst.com

2 Pay a coinsurance/deductible (if applicable) at the time of your visit for an illness or injury. It is important to know that a coinsurance/deductible may not be needed when you see your doctor for preventative care such as annual physical, screenings or immunizations.

3 Your network doctor will take care of filing any NCAS claim forms for you. You may receive a bill in the mail for any amount not covered by your benefit plan.

If more than one health insurance plan covers your medical services, NCAS will coordinate benefits with the other plan. This is called "coordination of benefits." For more information, log on to www.ncas.com or call the Customer Services number on your member id card.

Customer Service

The Customer Service Department is open Monday-Friday 8 a.m. to 7 p.m. to answer your questions. Customer Service can be reached at the number listed on your member id card.

On-line Services

NCAS Self Service website is easy internet access to your claims information. NCAS Self Service is secure, password protected and data encrypted. Easy to use-all you need is a PC with Windows and internet access. Navigational links to all benefit providers in one convenient location.

Locate a doctor, specialist or other health care professional that's right for you, plus urgent care and hospital locations. Log on to the NCAS Self Service website at www.ncas.com.

View claims history 24/7, detailed information about your coverage, including any applicable coinsurance and deductibles.

Print a copy of your Explanation of Benefits

Your Benefits

Please refer to the HCPSS Benefits Summary for additional details.

Medication Options

Express Scripts is the administrator for the prescription Drug Plan. Active employees pay at the pharmacy and submit claims for reimbursement. The Prescription Drug Plan's network of participating pharmacies is nationwide. Benefits are provided for brand name and generic prescription drugs. You may access their website at www.express-scripts.com.

Dental Options

HCPSS offers two dental options – the Current Dental Plan and the Alternate Dental Plan. The Current Dental Plan uses the PPO network that is indicated on your member id card. The PPO directory includes a list of participating providers which is available on line at www.ncas.com.

Vision Options

HCPSS offer Vision Care payable at 100% up to the maximum benefit. Please refer to the HCPSS Benefit Summary for additional details.

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Advanced Care Management

Nationwide Better Health is the Utilization Review vendor for HCPSS. The following integrated services are offered:

- Utilization Management
- Case Management
- Maternity Management
- Disease (chronic condition) management

As part of the Nationwide Better Health program, registered nurses will answer your questions about your condition, help you better manage a condition and improve your quality of life.

Nationwide Better Health Resources and Tools

When you're going into the hospital, have a chronic condition, pregnant, undergoing treatment or have a general question call Nationwide Better Health at 1-800-315-2031 within 24 hours.

-Nationwide Better Health will review your Physicians recommendations based on the medical information supplied and accepted standards.

-Nationwide Better Health will notify your doctor or hospital of your certification approval within 24 hours.

-A customer service representative may call you to schedule a one-on-one telephone appointment with your personal nurse at a time convenient for you.

-During your schedule appointment, your nurse will ask you some general questions about your health. (Remember this is confidential and information about these calls will never be made available to your employer).

-The nurse will send a letter to you that briefly explains the program. You will also receive a medical records release form that allows Nationwide Better Health to communicate with NCAS, only if you wish.

-Once this program begins, you will be speak with your nurse on a regular basis. Your nurse can answer any questions you may have about your condition, provide educational information and literature and give you tips for staying healthy.