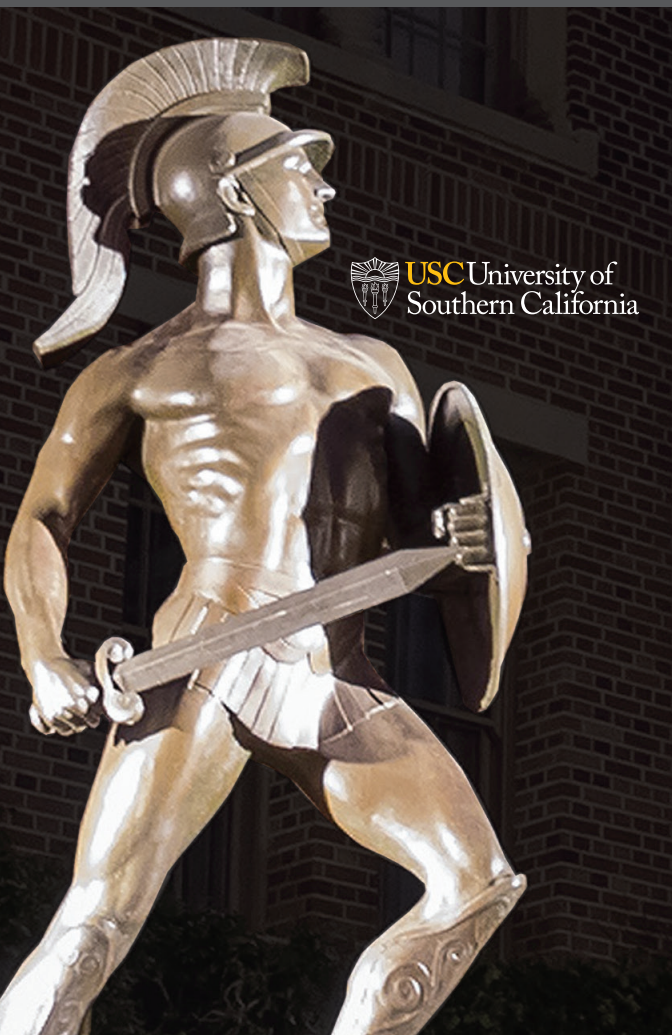


USC Trojan Care EPO Plan

Effective January 1, 2025

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USC University of
Southern California

Welcome to the USC Trojan Care EPO Plan

The USC Trojan Care EPO Plan is a self-funded medical benefit program provided by the University of Southern California. As a Participant/Covered Person of the USC Trojan Care EPO Plan, benefits are administered by the university with Personify Health, Anthem Blue Cross and Optum Rx, each providing certain administrative services.

The USC Trojan Care EPO Plan is an Exclusive Provider Organization that provides convenient access to a full range of high quality providers near where you live or work. Included in the EPO provider network are Keck Medicine of USC providers, as well as other select Anthem providers within six Southern California counties. Plus, your dependents who reside out of state or in Northern California have access to Anthem Prudent Buyer/BlueCard providers where they reside.

It is important to know that you must use USC Trojan Care EPO Plan network providers to receive plan benefits; **there is no out-of-network coverage except in an emergency or urgent care services. Examples of out-of-network providers include, but are not limited to, UCLA Health hospitals, their physicians and any of its affiliates and Cedars Sinai Medical Center, their physicians and any of its affiliates.**

While you don't have to choose a primary care physician (PCP), your network PCP office visit copay will be \$15 instead of \$25 after you do designate one. To designate a PCP for you and your covered dependents, register at **honline.healthcomp.com/usc**. Changes made on or before the 15th day of the month will be effective on the 1st of the following month.

Finding an EPO Plan Provider

To find USC Trojan Care EPO Plan providers, go to **honline.healthcomp.com/usc** and select "Find a Provider". You can filter your search.

You can also visit **keckmedicine.org** to search for a Keck Medicine provider or call **(833) KECK-USC/ (833) 532-5872**.

For dependents who reside out of state or in Northern California, search for a provider at **anthem.com/ca**. Search as a "Member" by entering the 3-digit alpha prefix found on your dependent plan ID card number under the "Use Member ID for Basic Search" field.

PRIOR AUTHORIZATIONS

Anthem Blue Cross provides Prior Authorization for all scheduled hospitalizations, outpatient surgical procedures, and certain medical health services. Physical and occupational therapy require Prior Authorization after the first 20 visits of the calendar year.

Personify Health Administrators

Personify Health is a Third Party Administrator (TPA) responsible for processing all medical claims, maintaining eligibility, generating Plan ID cards, and providing customer service for members of the USC Trojan Care EPO Plan.

Contact information for Personify Health is shown below and is also printed on the front of your Plan ID card. Information on where to submit medical claims is printed on the back of your Plan ID card.

Present your ID card each time you receive medical care or purchase prescription drugs to ensure all claims are filed correctly. See pages 3 and 4 in this brochure for a description of the information included on the front and back of your ID Card.

For questions about benefits, eligibility or claims, or to request additional or replacement plan ID cards, contact:

PERSONIFY HEALTH CUSTOMER SERVICE

Telephone (toll free): **(855) SC-PLANS/(855) 727-5267**
Monday-Friday, 6:00 a.m. to 5:00 p.m. (PST)

HCONLINE

You can also access **HOnline** (Personify Health's secure web portal) to access claims history, view electronic Explanation of Benefits (EOBs), review benefits and eligibility information and more. See Page 10 for information on how to access HOnline and set up a member account.

Understanding Your Plan ID Card

All Participants enrolled in the USC Trojan Care EPO Plan receive an ID card. Present your ID card each time you receive medical care or fill prescription drugs.

You can also receive a digital ID card that can be viewed on your computer or any mobile device. To access the digital ID card, set up your member account on the Personify Health website at hconline.healthcomp.com/usc. If you need assistance, please contact Personify Health's member service team at **(855) 727-5267**.

ID CARD—FRONT

1 Anthem

2 Subscriber Name: **John Doe**

3 Subscriber ID: **JEX NP1234567**

4 Dependent Name: **John Doe**

5 Anthem Group Number: 276727M003

6 Plan Code: 040

7 Personify Health Group Number: SC1

8 Eligibility • Claims • Customer Service
Personify Health (TPA)
855-SC-PLANS (855-727-5267)
hconline.healthcomp.com/usc

9 Optum Rx

10 PRUDENT BUYER PLAN

11 Prescription Drugs

12 Rx Bin: 610011

13 Rx PCN: IRX

14 Rx Group: USCRX

15 855-205-3931

16 optumrx.com

17 THIS CARD IS FOR IDENTIFICATION ONLY. POSSESSION CONFERS NOT RIGHT TO BENEFITS OR GUARANTEE OF COVERAGE

ID CARD—BACK

11 **Prior-authorization:** To obtain prior authorization, call 800-274-7767.

12 **Submit California medical claims to:**
Prudent Buyer Plan • PO Box 60007 • Los Angeles, CA 90060-0007

13 **Claims for emergency services outside of CA:**
Submit to your local Blue Cross and/or Blue Shield plan in the state where services are rendered. To ensure prompt claims processing, include the 3 digit alpha prefix (JEX) that precedes the patient's ID number.

14 **HOW TO LOCATE A NETWORK PROVIDER**
USC Providers: keckmedicine.org Or call (833) KECK-USC (833-532-5872)
All Other EPO Providers: hconline.healthcomp.com/uscprovidersearch

15 **Anthem Blue Cross Prudent Buyer Providers Only**
For claim inquiries, call: 800-688-3029

16 **Web addresses used to locate EPO providers.**

17 **Phone number to call when requiring medical prior authorization.**

18 **Phone number Anthem Blue Cross Prudent Buyer providers use for claims inquiries.**

19 **Anthem Blue Cross is legally required to include this disclaimer on ID cards accessing their names and logos.**

Anthem Blue Cross Life & Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claims. Blue Cross of California, using the trade name Anthem Blue Cross, administers claims on behalf of Anthem Blue Cross Life and Health Insurance Company and is not liable for benefits payable. Independent licensees of the Blue Cross Association.

Understanding Your Plan ID Card—Reference

- 1** Anthem Blue Cross logo identifies USC's contracted provider network.
- 2** This is the name of the primary subscriber (employee).
- 3** Subscriber ID is the number which should be used for identifying the subscriber eligibility record.
- 4** This is the name of the subscriber's dependent (if any is being covered).
- 5** Anthem Group Number is the Anthem Blue Cross assigned group number.
- 6** Plan Code 040 is a code used by Anthem Blue Cross to identify the USC plan.
- 7** Personify Health Group Number is used by Personify Health to identify the USC account. You may be asked for this number when contacting Personify Health.
- 8** Personify Health is USC's Third Party Administrator (TPA). Contact Personify Health with member service, eligibility and benefit-related questions.
- 9** Optum Rx is your prescription benefits manager. Contact Optum Rx if you have prescription related questions. The Rx Bin, Rx PCN and Rx Group numbers are used by your pharmacy when processing your prescription drug claim.
- 10** Prudent Buyer Plan and PPO suitcase logo is the Anthem Blue Cross PPO provider network.
- 11** Most common prior authorization requirements are listed here. It is important to adhere to all prior authorization requirements.
- 12** Mailing address for all medical claims incurred in California, if not submitting electronically to Anthem.
- 13** Blue Cross/Blue Shield note to providers, reminding them to use the JEX/U6C prefix when submitting claims incurred outside of California to their local Blue Cross/Blue Shield plan.
- 14** Web addresses used to locate EPO providers.
- 15** Phone number to call when requiring medical prior authorization.
- 16** Phone number Anthem Blue Cross Prudent Buyer providers use for claims inquiries.
- 17** Anthem Blue Cross is legally required to include this disclaimer on ID cards accessing their names and logos.

How to Read Your Explanation of Benefits (EOB)

An Explanation of Benefits (EOB) is important because it verifies that a claim was received by your insurance, documents payment and/or reason(s) for denial and patient responsibility. It also provides the “Covered Amount” providers have agreed to accept as plan payment and clearly specifies your patient responsibility.

A Claim #:	36670368-01										
B Patient:	Amanda Forester										
C Member ID:	461611			Covered by Your Plan				Your Responsibility			
D Service Details	E Total Charge	F Plan Rate	G Plan Paid	H Paid by Other Insurance	I Not Covered	J For Your Deductible	K Co-pay/Coinsurance	L Total	M %	N Reason Codes	O Service Codes
Date: 1/10/2018											
A) Physician - Office Visit	\$280.00	\$151.73	\$131.73	\$0.00	\$0.00	\$0.00	\$20.00 \$0.00	\$20.00	100	JA, 02	410
Date: 1/10/2018											
A) Surgical Services	\$337.00	\$151.50	\$68.50	\$0.00	\$0.00	\$83.00	\$0.00 \$0.00	\$83.00	100	JA	412
Totals	\$617.00	\$303.23	\$200.23	\$0.00	\$0.00	\$83.00	\$20.00	\$103.00			
R Provider:	Dr. Joseph Forbes ABC Medical Group 260 Main Street, Suite 300 Cityville, CA 10000			P Other Credits or Adjustments:				\$0.00			
				Q Your Total Responsibility:				\$103.00			
S Reason Code Description				T Payment Distribution							
JA-Discount. Patient not liable. 02-Copayment was taken on this service				Code: A)	Claim # 36670368-01	Paid To: ABC Medical Group	Check No. 01053445	Amount \$200.23			
U Messages											
Claim # 36670368-01	Message: Payment will be remitted by local carrier.										

FIELD DESCRIPTIONS INCLUDED ON AN EOB

- A Claim #:** The claim number that was assigned by Personify Health.
- B Patient:** The plan member who received the services.
- C Member ID:** Your member ID number that is on your Plan ID card as Subscriber ID number.
- D Service Details:** A description of the service that was received and the date that it was received.
- E Total Charge:** The amount that the provider charged for the service received.
- F Plan Rate:** The allowable charges under the Plan or the amount your provider has agreed to accept for services rendered.
- G Plan Paid:** The amount paid by the Plan.
- H Paid by Other Insurance:** A portion of the Total Charge may have been covered by another source (e.g. other health insurance, automobile insurance).
- I Not Covered:** The amount that was not covered by the Plan, such as “over usual and customary fees” or exclusions by the Plan.
- J For Your Deductible:** The amount you must pay for services before the Plan will pay.
- K Co-pay:** The set amount that you pay for certain services (such as office visits). You may have already paid for your co-pay at the provider’s office.
- L Total:** The total amount you owe to the provider for the service received.
- M (%) Percentage:** The percentage of the covered amount that was paid by the Plan, after any applicable deductible and/or co-pays.
- N Reason Codes:** Personify Health’s reason code for charges that were not covered or require further explanation.
- O Service Codes:** Personify Health’s code for the service that was received.
- P Other Credits or Adjustments:** Any final adjustments that were made to the amount that you owe.
- Q Your Total Responsibility:** The total amount that you owe for all services listed in the claim. This may include co-pays that you already paid at the provider’s office.
- R Provider:** The provider/facility that rendered the service(s).
- S Reason Code Description:** A description of the Reason Codes in section N.
- T Payment Distribution:** Identifies the name of the payee, payment amount and check number of each payment that Personify Health issued for services listed in the EOB.
- U Messages:** Shows additional information related to the EOB.

Using Your Prescription Drug Benefits

When you enroll in the USC Trojan Care EPO Plan, you automatically receive prescription drug coverage administered by Optum Rx. The amount you pay for up to a 30-day supply is shown below.

PRESCRIPTION DRUG BENEFITS

Drug Type	Network Pharmacy (Retail and Mail) (Up to 30-day supply)
Generic	\$5 copay
Preferred Brand	\$25 copay
Non-Preferred Brand	\$70 copay
Specialty Medications (Brand Only)	\$125 copay

NETWORK PHARMACIES INCLUDE:

- USC Pharmacy—UPC
- USC Medical Plaza Pharmacy—HSC
- USC Verdugo Hills Professional Pharmacy
- CVS
- Rite Aid
- Costco
- And many more independent pharmacies

To find Network pharmacies in your area, call Optum Rx at **(855) 205-3931** or visit **optumrx.com**.

HOME DELIVERY SERVICE

For your convenience, Optum Rx offers home delivery through Optum Home Delivery Pharmacy. Copays through home delivery are the same as filling at a retail pharmacy.

HOW TO USE THE HOME DELIVERY SERVICE

- Have your physician send an electronic prescription to Optum Home Delivery.
- Setup your online account at **optumrx.com**. Complete registration and setup billing and shipping information for each member in your family who wants to use home delivery.

Allow up to 14 days for delivery from the date Optum Home Delivery receives your order.

For questions regarding your prescription drug benefits or home delivery call Optum Rx at **(855) 205-3931**.

Livongo for Diabetes Program

Livongo for Diabetes program makes living with diabetes easier by providing you with a connected meter, unlimited strips, and coaching at **no cost**. If you enroll in the program, your **diabetes medication** is covered at **100% by your health plan**.

Here are some of the benefits of this program:

More Than a Standard Meter: The meter is connected and provides real-time tips and automatically uploads your blood glucose readings.

Unlimited Free Strips and Lancets: When you are about to run out, Livongo ships more supplies, right to your door.

Coaching Anytime and Anywhere: Certified Diabetes Educators are available anytime via phone, text, and the mobile app to give you guidance on your nutrition and lifestyle questions.

Medication at no cost: Get your diabetes medication covered at 100% by your USC health plan each month you continue to check your blood glucose on your Livongo meter.

To learn more about the program or join, visit **join.livongo.com/USCTROJANS/register** or call **(800) 945-4355** and mention registration code **USCTROJANS**.

LiveHealth Online

Easy, fast primary care physician visits. All from the comfort of your home via your own computer or mobile device. LiveHealth Online physicians can answer questions, make a diagnosis, and even prescribe basic medications when needed and as legally permitted in certain states*. They are available year round, seven days a week, 24 hours a day. A transcript of the LiveHealth Online consultation will be sent to your primary care physician **upon request**.

You may access this service by visiting livehealthonline.com. Make sure you set up your account with LiveHealth Online before having to use their services. It is recommended that you set up your account using a computer (not your mobile phone), but once your account is set up you can access LiveHealth Online via any supported mobile device.

LiveHealth Online Consultations

Plan Pays 100% after you pay a \$15 copay per consultation

* To discover where LiveHealth Online is available, visit livehealthonline.com/availability.html. California residents are able to obtain prescriptions from a LiveHealth Online physician as appropriate.

Lyra Health

Lyra makes it easy for you and your dependents to get high-quality, personalized care for your mental and emotional health, so you can be your best at work or at home. With therapy and coaching programs, Lyra can help with stress, anxiety, depression, and other common behavioral health issues.

With Lyra you get:

Easy sign-up—create an account using Lyra’s secure and confidential online website or app.

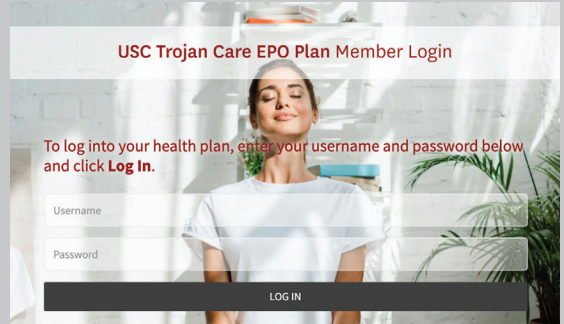
Convenient options—meet with coaches and therapists in-person or via live video.

Quick scheduling—Lyra providers have available appointments within the next two weeks.

Benefit—the EPO Plan covers the cost of care, up to 25 sessions per year per covered member.

Get started at usc.lyrahealth.com or at (844) 495-7094.

Questions? Contact Lyra’s care team 24/7 at (844) 495-7094 or by email at care@lyrahealth.com.



Personify Health Online (HOnline)

You have access to a variety of tools and resources for your USC Trojan Care EPO Plan benefits through Personify Health’s secure web portal called HOnline. With HOnline you can:

- View enrollment information
- Review benefit information
- Access claims history and inquire about claims
- View and print Explanation of Benefits (EOBs)
- Download frequently used forms
- Submit online forms
- Order an ID Card

ACCESSING HONLINE

To access HOnline, please go to:

- 1) hconline.healthcomp.com/usc
- 2) Click on **Sign Up**, located in the top right-hand corner, then choose **Member (Employee or Dependent)**
- 3) Complete **New User Registration**
 - **Verification**
 - Enter your Social Security Number (omit dashes)
 - Date of Birth (MM/DD/YYYY)
 - Home Zip Code (#####)
 - **User Account**
 - Enter email address, Username and Password
 - Personify Health Group Number (found on ID card)
 - Select and answer security question
 - Click **Create New User**
 - Go to your email to confirm your registration
 - Add hconline@healthcomp.com to your address book to ensure delivery of email notifications

HOnline mobile application enables members and providers to access **HOnline** from their smart phone or tablet.

NEED ASSISTANCE?

If you need assistance setting up your member account or have questions, call Personify Health’s online support toll-free at (855) SC-PLANS/(855) 727-5267 (M-F, 6:00 a.m.–5:00 p.m. –PST) or send an email to hconline@healthcomp.com.



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healthplans@usc.edu

(213) 740-0035

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