



CARE COORDINATION SERVICES

NEW HEALTH ADVOCATE BENEFITS

Effective April 1, 2014 Cortland Banks will be adding new employee benefit services for our employees and their families. Your employer will pay the full cost of this service provided by EGP and DBMS.

The Cortland Banks management team actively works to control the cost of all outside services and suppliers, in an effort to remain lean and viable as a competitive entity. The largest single cost is the employee benefit plan and together, we are taking a more active role to manage these costs and preserve the highest level of quality coverage and service.

The cost of coverage is increasing at an alarming rate and we can no longer afford to depend on the traditional unsupported role in which participants go to any willing network provider, without concern for the cost. Together, we need to proactively provide resources to you assist you in becoming a better health care consumer, while maintaining a program that pursues and promotes the best clinical outcomes. Using healthcare services more efficiently will reduce claim expense which will lower insurance premium cost. Reducing insurance premium increases is beneficial to the company and employees because it slows the rate of contribution increases.

By working collaboratively with EGP and DBMS, you will be engaged in the process to understand your **non-emergency** treatment options and options to utilize providers that can offer best in class service at competitive prices.

DBMS
1-800-728-0327



EGP
1-800-229-2210
Sue Lacavera x139/ Donna Sulhan x119
suelacavera@egp-inc.com
donnasulhan@egp-inc.com



The Care Coordination Program is providing nurse patient advocate services that are not connected to our insurance company. This is designed to help answer questions about **non-emergency medical care** that you or your family members need. By coordinating this service with the tools available through our insurance carrier, you will have access to the information needed to reach the best clinical outcomes.



Many have experienced how frustrating it can be when we need to find a medical provider for surgery or hospitalization for a new or ongoing condition and have nowhere to turn. The nurse care coordinator through DBMS will provide information about your treatment choices and provide guidance as to the best options for cost effective care for the services covered by our insurance carrier. The nurse care coordinator can also engage your provider or facility, acting on your behalf to help assess the treatment options initially as well as throughout your course of care. The more complex the disease/condition, the more valuable this service is.

Cortland Banks has decided to integrate this program with our current health plan and HRA plan. In order for you to maintain eligibility for the reimbursement coverage under the HRA plan, administered by EGP, you will be required to participate in the Care Coordination Service program.

What do you need to do?

You participate by contacting the nurses at DBMS 800-728-0327 prior to utilizing any of the below services in non-emergency situations:

MRI

CAT Scan

In Patient hospital confinement

Out patient surgical care

Significant changes in your health that require medication or changes in medication

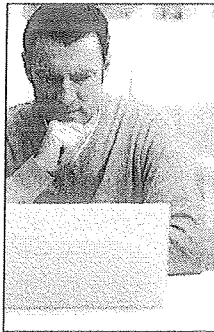
Participation will allow for on-going reimbursement of expenses under the HRA plan, thereby minimizing out-of-pocket costs.

Once you know your treatment options, UHC has developed an on-line tool, **myHealthcare Cost Estimator** on myuhc.com, which enables you to determine which of their network providers have the lowest cost for services in your area, as well as who has statistically demonstrated the best clinical outcomes for your treatment.

Please view the helpful videos at the links provided below.

<http://www.welcometomyuhc.com/hcce-review/video/b2c/>

<http://www.welcometomyuhc.com/hcce-review/video/narrated/>



UHC has rated providers for their cost efficiency and quality by assigning providers with 'Premium Designated' status. Providers which receive Tier 1 status have the best clinical outcomes at favorable cost.

*Sue Lacavera and Donna Sulhan at EGP are specialists available to assist you to become familiar with using the myHealthcare Cost Estimator at 800-229-2210
Sue x139 / Donna x119.*

You will also have access to research unbiased information on the web about medical conditions and treatment options, 24/7, through the myuhc.com

The following questions are common:

I have just found out I (or someone in my family, covered on my insurance plan) have a medical condition that needs treatment and I do not know where to start. I have time to determine treatment options. Contact DMBS

How do I find out about my treatment options before I start treatment? Once treatment starts, can I continue to receive advice to determine the options that I will have for my on-going care? Contact DMBS

Where can I get advice to select the best doctor or facility that can care for me or my family member? Contact DMBS or UHC

How can I be sure that all of the providers I see are in my insurance plan network? Can I find out which of these providers or facilities provide the best clinical results? Go to myuhc.com and select search for providers. Contact UHC

Can I determine the cost of the services before I get started? Contact UHC, myuhc.com or EGP

My main concern is being sure that I am not compromising my care. Is there someone other than the payer of my claims that can provide an unbiased review and counsel me on treatment options and the associated cost, my potential out of pocket expense? Contact DMBS

What if I do not want to follow the advice that I am given, are there any consequences? No, ultimately you make your own decisions – the purpose of the program is to empower you with information

Will my employer be aware of my health issues? No – all information is confidential, as required by law.

The nurse Care Coordinator is available to help assist you as your patient advocate.