



GlobalHealthBeat

A Newsletter for GlobalHealth Members

Being A Member

pg. 2

Pharmacy

pg. 4

Great News

pg. 6

Member Testimonials

pg. 8

The Kitchen Table

pg. 10



We're excited to bring you our first issue of GlobalHealthBeat.

In our newsletter, we'll share with you the latest news and information from GlobalHealth. Plus, who said a newsletter can't be tasty and fun? Try one of our delicious recipes and keep your brain sharp with games and puzzles.

We hope you enjoy the GlobalHealthBeat.



Being a member of a Health Maintenance Organization (HMO)

This may be your first experience with an HMO, and now you need to access your benefits. There are two things to keep in mind while navigating an HMO:

1 Your healthcare is managed through a single physician called a Primary Care Physician (PCP).

Your PCP is the captain of your healthcare team. It's your PCP's job to monitor your healthcare needs and help guide you to the best course of treatment. If you would like to change your PCP, you may do so at any time. You can make this request by calling Customer Care.

2 All services provided are through a network.

A network is a group of physicians and facilities that have contracted with GlobalHealth to provide you care. At GlobalHealth, we are continuously working to ensure our network meets your healthcare needs. When you need services from someone other than your PCP, you must receive these services from an in network provider unless otherwise authorized.

If you have an emergency, please go to the nearest emergency room. In emergent and urgent situations, care may be provided outside of the GlobalHealth network.



2020 GlobalHealth *Plan Enhancements*

Thank you for being a GlobalHealth member and providing your feedback on how we can improve. In response to our members' feedback, we made changes we think you'll like:

- GlobalHealth strives to provide genuine care by being our members' tireless advocates. We show this by implementing a customer focused First Call resolution program. We will attempt to answer all your questions and solve any issue you may have the first time you call.
- GlobalHealth added 53 new Primary Care Physicians in 2019 to provide you more access points within our network.
- For the second year in a row, GlobalHealth has been awarded higher member satisfaction scores than the national average by the CAHPS Health Plan Survey for Commercial Members' Customer Service experience.
- GlobalHealth, Inc., a National Committee for Quality Assurance (NCQA) Accredited Health Plan, was rated 3.5 out of 5 in the NCQA's Private Health Insurance Plan Rating 2019-2020, the only commercial health plan in Oklahoma to receive this rating.





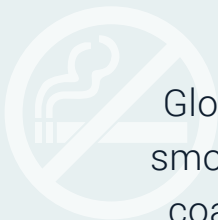
Pharmacy – 90-day Supply



Your GlobalHealth benefits offer you the flexibility and convenience of filling certain medications for a 90-day supply.

Your GlobalHealth benefits offer you the flexibility and convenience of filling certain medications for a 90-day supply. You have the option of using many in network local and mail order pharmacies. Visit the pharmacy finder on our website to search for extended day supply pharmacies.

For some maintenance medications you may even save money on your copay by filling a 90-day supply. Refer to your plan's benefits or drug pricing tool for your savings. Talk to your doctor about receiving prescriptions for a 90-day supply.



GlobalHealth has partnered with CLICKOTINE[®], a digital therapeutic program for smoking cessation. With CLICKOTINE[®] Commercial members have access to live coaching, a clinical call center and quitting aids, including nicotine replacement therapy. For more information please **visit <https://www.clickotine.com/>**.

We appreciate you, as a GlobalHealth member, in helping us ***detect and fight Fraud, Waste and Abuse. (FWA)***

What is FWA?

Fraud - knowingly and willfully executing, or attempting to execute, a scheme or artifice to defraud any health care benefit program or to obtain by means of false or fraudulent pretenses, payment from a health care benefit program.

Waste - overutilization of services, or other practices that result in unnecessary costs to health care benefit programs.

Abuse - includes actions that may, directly or indirectly, result in unnecessary costs, improper payment, payment for services that fail to meet professionally recognized standards of care, or services that are not medically necessary.

Examples of FWA

1. Provider/Facility billing for services not rendered
2. Provider/Facility providing unnecessary services
3. Pharmacy billing for prescriptions not received

If you suspect FWA, please contact the GlobalHealth Compliance department immediately.

Reports may be submitted openly or anonymously. To report a concern of potential fraud, waste or abuse, please call GlobalHealth's toll-free 24/7 reporting hotline at 1-877-280-5852 and leave a detailed message, email compliance@globalhealth.com, or write to:

**ATTN: Compliance Officer
GlobalHealth, Inc.
210 Park Ave., Suite 2800
Oklahoma City, OK 73102-5621**

You may also report potential fraud, waste or abuse by going to www.GlobalHealth.com, and selecting Report Fraud & Abuse at the bottom of the page. This will bring you to the Compliance Reporting Form where you will complete the required fields and submit. This report comes directly to the Compliance department.

If you ever have any concern, you may still contact Customer Care, who will direct your concern to the right department.

You too can help us fight FWA!

We've got you covered in 2020!

State of Oklahoma Employee Benefits

- ✓ **Unlimited** \$0 Primary Care Physician Visits
- ✓ **Zero Deductibles**
- ✓ **\$25 Urgent Care Copay**
- ✓ **\$500 Maternity** Delivery Copay
- ✓ **\$10 Tier 1 Generics** for a 30 day supply. Three-month prescription for 2 copays for most prescriptions.
- ✓ **GlobalFit® Gym Membership Discounts**

Federal Employee Benefits

- ✓ **\$0 Unlimited** Primary Care Physicians Visits
- ✓ **\$0 Lab Tests**
- ✓ **\$0 X-rays**
- ✓ **Zero Annual Deductible** on High Option Plan
- ✓ **\$25 Urgent Care** on High Option Plan
- ✓ **GlobalFit® Gym Membership Discounts**

Common *Health Insurance Terms*

Key Terms

- **Coinsurance:** An amount you may be required to pay as your share of the cost for services or prescription drugs. Coinsurance is usually a percentage (for example, 20%).

- **Copayment (copay):** An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit or a prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

- **Cost Share:** Cost-sharing refers to amounts that a member has to pay when services or drugs are received (for example, your copayment or coinsurance).

- **Deductible:** The amount you must pay for healthcare or prescriptions before our plan begins to pay.

- **Drug Formulary:** A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

- **Maximum Out-of-Pocket (MOOP):** The most that you pay out-of-pocket during the calendar year for in network covered services.

- **Network:** Group of contracted providers, facilities and pharmacies for the plan.

- **Premium:** The periodic payment to Medicare, an insurance company, or a healthcare plan for health or prescription drug coverage.

- **Prior Authorization:** For certain services or drugs, you will need to get approval in advance from GlobalHealth before obtaining the services or drugs. Your Primary Care Physician (PCP) or specialist may submit prior authorization to GlobalHealth for the prior authorization. If you do not get prior authorization, GlobalHealth may not cover the services.

Member Testimonials - *We Love our Members*

Supporting your best health is always our number one priority. We love when we hear how our focus of Genuine Care and Optimal Health affects our members. See what our members are saying about their experiences with GlobalHealth.



“I’ve never had an insurance company treat me as well as [GlobalHealth] Generations has treated me. My representative has made me feel comfortable every time I’m around her. I mean, she can call me and check on me and it makes me feel good because she does care. She does care about me.”

- Betty



“[GlobalHealth] Generations helps me because they have a real good drug plan that saves me money on my drugs that I purchase. Anytime I’ve called a Generations rep for anything, they’ve gone out of this world for help. They’ve gone beyond, what I consider, the call of duty to help.”

- Jim



“When I speak with GlobalHealth, I feel like as though they care for me.

And they’re very attentive to what I need, and they’re also very professional, and they’re always there for me. Since I’ve been on the plan with GlobalHealth, they’ve always made sure that I’ve stayed healthy.”

- Jimmy



“When my nurse calls from GlobalHealth, it makes me feel good.

Makes me feel like they care. It makes me feel like I’m not another number. That they truly care. That they reach out. And that they’re concerned about their member and how they’re doing.”

- Anna

We’d love to hear from you too! Please share your GlobalHealth story with us.

Email us at marketing@globalhealth.com

Sudoku

5		3						
2			3					
	4		7	1		2		3
		5	4				7	1
		4	2		1	8		
6	8				7	5		
1		7		6	9		3	
					4			6
						9		5

	5			2	9			
						1	7	
7	9	6			3	2		
				1	5		9	
3	6						2	1
	4		6	9				
		2	8			3	1	4
	1	8						
			2	7			5	

	9	2					7	4
				2	3			5
4								
	6			3	4			7
2		8	7	1	5	4		9
1			6	9			3	
								8
8			5	6				
7	4					3	2	

	4					5	6	
	3	9			8		7	
7			2	5				
3	1				6	7		
		5		7		1		
		6	4				8	9
				9	7			2
	2		8			6	5	
	8	1					9	

Answers on page 11.

The GlobalHealth Kitchen Table

Vegetable Lentil Soup

- 3 cups cubed, peeled butternut squash
- 1 cup chopped carrot
- 1 cup chopped onion
- 1 cup dried lentils, rinsed
- 2 garlic cloves, minced
- 1 teaspoon dried oregano
- 1 teaspoon dried basil
- 4 cups vegetable broth
- 1 can (14-1/2 ounces) Italian diced tomatoes, undrained
- 2 cups frozen, cut green beans (about 8 ounces)



Directions

Place first eight ingredients in a 5-qt. slow cooker. Cook, covered, on low until lentils are tender, about 4 hours. Stir in tomatoes and beans. Cook, covered, on high until heated through, about 30 minutes.

Nutrition Facts

1-1/3 cups: 217 calories, 1g fat (0 saturated fat), 0 cholesterol, 685mg sodium, 45g carbohydrate (11g sugars, 8g fiber), 11g protein.

Sudoku (answers)

5	7	3	6	9	2	1	4	8
2	1	9	3	4	8	6	5	7
8	4	6	7	1	5	2	9	3
9	2	5	4	8	6	3	7	1
7	3	4	2	5	1	8	6	9
6	8	1	9	3	7	5	2	4
1	5	7	8	6	9	4	3	2
3	9	8	5	2	4	7	1	6
4	6	2	1	7	3	9	8	5

8	5	1	7	2	9	6	4	3
4	2	3	5	6	8	1	7	9
7	9	6	1	4	3	2	8	5
2	8	7	3	1	5	4	9	6
3	6	9	4	8	7	5	2	1
1	4	5	6	9	2	8	3	7
9	7	2	8	5	6	3	1	4
5	1	8	9	3	4	7	6	2
6	3	4	2	7	1	9	5	8

3	9	2	8	5	1	6	7	4
6	8	7	4	2	3	1	9	5
4	5	1	9	7	6	2	8	3
5	6	9	2	3	4	8	1	7
2	3	8	7	1	5	4	6	9
1	7	4	6	9	8	5	3	2
9	1	6	3	4	2	7	5	8
8	2	3	5	6	7	9	4	1
7	4	5	1	8	9	3	2	6

1	4	2	7	3	9	5	6	8
5	3	9	1	6	8	2	7	4
7	6	8	2	5	4	9	3	1
3	1	4	9	8	6	7	2	5
8	9	5	3	7	2	1	4	6
2	7	6	4	1	5	3	8	9
4	5	3	6	9	7	8	1	2
9	2	7	8	4	1	6	5	3
6	8	1	5	2	3	4	9	7



Helpful *Contacts*

Customer Care:

Toll-Free: (877) 280-5600
(TTY: 711)

9:00AM to 5:00PM Central,
Monday through Friday

State: (405) 280-5600

9:00AM to 5:00PM Central,
Monday through Friday

Federal: (405) 280-2989

9:00AM to 5:00PM Central,
Monday through Friday

State Employees:

Beacon Health

Options-Behavioral Health:

888-434-9204

(TTY: 866-835-2755)

Federal Employees:

Beacon Health

Options-Behavioral Health:

888-434-9201

(TTY: 866-835-2755)

Magellan Pharmacy

Help Desk

800-424-1789

24 hrs a day, 7 days a week

<https://magellanrx.com/member>

State Members:

For a full list of exclusions and limitations, visit globalhealth.com/state/member-materials
STMN 2020 MLGMH20-ST

Federal Members:

This is a brief description of the features of the GlobalHealth Federal Plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-834). All Benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure. GlobalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-280-2989 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-280-2989 (TTY: 711).

RI 73-834