

# Your TrueCost Plan

TrueCost is a game changing health plan that offers more affordable benefits while continuing to give employees control over their healthcare. The basic difference between TrueCost and a PPO is in how providers are reimbursed. Instead of paying providers a discount off billed charges (an arbitrary “moving target”), providers are reimbursed on the actual cost of the service based on Medicare *plus a bonus*.

When you enroll in TrueCost, you will choose a hospital system. Employees and their covered family members should utilize the hospital system listed on their Custom Design Benefits ID Card. Many physicians and hospitals consider the Medicare plus bonus reimbursement rate to be fair and are pleased to accept patients covered by TrueCost. If you are unsure if a provider accepts TrueCost, contact your Patient Advocate. They can help you find providers who participate in the plan.

## With the TrueCost plan

- No PPO and no in- (or) out-of-network benefits
- Zero deductible
- No coinsurance (just copays)
- True transparency

## Important Phone Numbers:

- Custom Design Benefits: 1.800.598.2929 or 513.598.2929
- Patient Advocate: 1.855.598.TRUE (8783)

## What to do BEFORE your provider visit:

- Call your Patient Advocate at 1-855-598-8783
- Your Patient Advocate will help you find a provider who accepts the TrueCost plan

## What to do during your provider visit:

- Present your TrueCost medical ID card at your appointment
- Pay any copay for which you are responsible at the time of the visit
- If your provider has questions at the time of your visit, ask them to call Custom Design Benefits

## What happens after your provider visit:

- Accepting providers will bill Custom Design Benefits directly
- Custom Design Benefits processes and pays the provider for your services

## Is pre-authorization required with TrueCost?

Like most health plans, TrueCost requires that some procedures and treatments be pre-authorized; these are listed in your Summary Plan Description (SPD). Typically, providers will call the phone number on your ID Card to obtain the required pre-certification. However, it is the member's responsibility to make sure this is done.

### What if I receive a bill after paying my copay?

- If you have already paid your copay responsibility and you receive a bill, this is called a balance bill. This is only an issue when going outside of your selected hospital system or going to a non-accepting provider.
- Call Custom Design Benefits immediately. You will be requested to forward a copy of the balance bill to Custom Design Benefits. Please do not wait until there are late fees or it has been sent to collections. The bill can be sent via fax at 513.389.2998 or via email at Claims@CustomDesignBenefits.com.
- Custom Design Benefits will work with your Patient Advocate and the provider or facility that is billing you to negotiate this charge.
- Balance bills can take some time to work through. Call Custom Design Benefits if you receive additional balance bills.

### What Happens If I Have a Need for Emergency Services?

1. Go directly to the closest medical facility for care.
2. Pay your copay.
3. Your claim will be submitted to Custom Design Benefits as usual.
4. Contact us immediately if you receive a balance bill after paying your copay.

### How can I get more information?

Custom Design Benefits' Member Portal is available 24/7 for you to:

- View your claims
- Review plan documents
- Print or request an ID card

### To create your account

1. Go to **cdb.vbagateway.com**
2. On the Welcome Page, select '**Click here to Register**'
3. Click on the drop-down box and select **Member**
4. Enter the following information:
  - ✓ Your birth date
  - ✓ Your VBA Gateway Registration Code\* (see below)
  - ✓ Your email address
  - ✓ Preferred username and password
5. Click **Submit**
6. Check your email for a confirmation from vbagateway@vbagateway.com
7. Click the link in the email to complete the registration process
8. Click to activate your account

\*Your registration code is your 8-digit birth date plus the last four digits of your Social Security Number. For example, if your birthday is July 4, 1980 and the last four digits of your Social Security Number are 1234, your registration code would be 070419801234.

Once you register for the portal you can download the free mobile app.

