

Weekly Wellness

FROM THE MCUL Group Benefits Trust



MCUL Trust Tips

Medical insurance coverage can be confusing, and the learning curve can be steep. This week's tip explains why it's important to use In-Network Providers and Facilities.

- Whether you are getting your annual physical or need to see a specialist, try to find a Network Provider/Network Facility (they're also often referred to as "in-network"). Why is this important? **Choosing a Network Provider/Facility can protect your bottom line, your cash, your money!** We use [First Choice Health Network\(FCHN\)](#), so Network Providers and Network Facilities are contractually obligated to accept the fees they have negotiated with FCHN as payment in full for covered charges. That means the payments they receive from the MCUL Trust Medical Plan together with your deductible, copayment or coinsurance will cover the complete cost of your treatment for covered charges.
- On the other hand, when you go to non-network (or out-of-network) providers and facilities, there is no contract (or negotiated discounts) to protect you. Non-network providers and facilities are under no obligation to accept the payment(s) from the MCUL Trust Medical Plan and you as payment(s) in full. If they don't, you can be billed for the balance ... and you, the member, are responsible for paying that bill. Although the MCUL Trust Medical Plan has [ELAP](#) in place to assist members in defending balance bills, it is a long, complicated, and frustrating process. **Avoid the hassle, choose Network Providers and Network Facilities.**

** If you receive a balance bill, email [ELAP](#) at balancebills@elapservices.com immediately to begin the defense process.

HOW DO I FIND A NETWORK PROVIDER OR NETWORK FACILITY?

1. Open the easy-to-use [HealthJoy app](#) and allow “Joy” to find a Network Provider/Facility for you. You can also call **855-947-6900**.
2. Visit the [First Choice Health Network](#) website and conduct your own search. Click on the green “Find Care” button, indicate the doctor, location, and/or specialty, then click “Search.” Choose “Employer/Group/Trust Name” under “Select Network,” and enter Montana Credit Union League – 00530 or call them at **800-231-6935**.

That’s your MCUL Trust Tip for the week, look for another great Trust Tip next week.

SPOTLIGHT ON YOUR BENEFITS

- Ready to complete your biometric screening? [Learn more here.](#)
- Want assistance navigating your care options and access to elite physicians? [Erin](#), with [VezaHealth](#) can help.
- Want assistance managing your chronic disease? [Take Control](#) can help.
- Having surgery and need to pre-certify? [Medical Rehabilitation Consultants](#) can help.

When contacting our MCUL Trust business partners, remind them that you are a MCUL Trust member.



This publication from Montana's Credit Unions and the Montana Credit Union League Group Benefits Trust is part of the wellness program we provide to Montana credit union professionals and their family members. For more information on the Trust, call us or visit our website.

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