



Frequently Asked Questions

How do I request an ID card?

To request an ID card please call customer service at 877-916-2525 or go to www.mylucenthealth.com .

- Lucent Health will issue new Blue Shield of CA ID cards with updated contact information. You must present your new ID card to providers for any services received 1/1/2020 and beyond.

Is my doctor going to be covered? How do I find a covered doctor?

To verify if your provider is contracted or to request a contracted provider in your area, contact Lucent Health at **877-916-2525** or go to the **Blue Shield of California website** at:

www.blueshieldca.com
(In-State Provider)

and

<https://provider.bcbs.com>
(Out of State Provider)

- If you are expecting to receive services next year and your provider has already preauthorized those services, you will not need to preauthorize again. We will work with Anthem to ensure that those authorizations are transferred along with any pertinent transition of care information so that your services are not disrupted.

Can I change my doctor anytime I want?

With this plan, you do not have to have one designated physician. You may see any doctor you wish and change at any time. It will be most cost effective for you to always choose an in-network physician.

How do I change my address, phone number, name, etc.?

If you have any change to your basic information, please contact your HR department to have them request an update. This process is always followed to ensure that we and your employer have the most up to date information.

How do I know if you have received my claim, or if my claim has been processed?

To see paid or pended claims, please visit www.mylucenthealth.com and go to FOR EMPLOYEES to log in. Or you may call 877-916-2525. For claims that have been received but not yet processed, please call Customer Service to verify whether it has been received.

I have questions on how my claim was paid. What should I do?

If you have questions regarding a denied claim or how a claim was paid, please refer to your EOB that you have received in the mail. If this does not answer your question, please call us at 877-916-2525.

How much of my deductible have I met and how much do I have left?

For deductible information please visit www.mylucenthealth.com or call 877-916-2525 to speak with a representative. Deductible amounts are calculated based on which claim was received and processed first, not necessarily the first date of service.

Terminology to know

- **Deductible**. This is the amount you must meet before the benefits of your plan will start to pay (unless otherwise stated under the benefit). This amount reset every January 1st.
- **Copayment**. This is the amount you will be required to pay at point of service for such benefit as office visits.
- **Coinsurance**: This is the percentage you will share with the plan. This is based on the allowable charges of the service
 - *Example: If the allowable charge is \$100 and the plan will cover an 80% Coinsurance, the plan will pay \$80*
- **Out-of-Pocket**. This is the most you could pay during a calendar year for your share of the cost of covered services. This limit resets every January 1st.
- **PPO Network**: PPO Stands for Preferred Provider Organization. Your insurance plan uses the Blue Shield of California PPO Network. Regardless of which plan you take; the network will always be the same.
- **EOB (Explanation of Benefits)**: This is a document that will be mailed to you monthly and it will include a detailed summary of the claims and expenses Lucent Health has processed and paid on your behalf.

Notes:

- Be sure to present your ID card when seeking services
- Claims Address for Medical Claims:
Blue Shield of California
P.O. Box 272540
Chico, CA 95927-2540
- Customer Service: 877-916-2525 Mon through Fri from 7:00am to 5:00pm PST
- Lucent Health Website: www.mylucenthealth.com

If you have any additional questions, our Customer Service team is trained and ready to help you. For anything related to your benefits please call 877-916-2525. For information about your contributions and other policies, please contact HR.