



## JESUIT VOLUNTEER CORPS

### JVC DOMESTIC VOLUNTEERS HEALTH INSURANCE FREQUENTLY ASKED QUESTIONS

#### **What does the JVC insurance covers?**

JVC provides health insurance for all volunteers through Christian Brothers Employee Benefit Services. The coverage is comprehensive and covers most doctors visits and prescriptions at no cost other than a copay. For more detailed information on coverage, please read the “Summary of Medical and Prescription Plan” as well as the “Summary of Dental Plan” on the following webpage: [www.jesuitvolunteers.org/volunteerhealthinsurance](http://www.jesuitvolunteers.org/volunteerhealthinsurance)

#### **I never got an ID card from Christian Brothers. What should I do?**

Please let JVC know by emailing [jvhealthinsurance@jesuitvolunteers.org](mailto:jvhealthinsurance@jesuitvolunteers.org). Please include your full name and JVC community.

#### **What if I lose my ID?**

Please let JVC know immediately by emailing [jvhealthinsurance@jesuitvolunteers.org](mailto:jvhealthinsurance@jesuitvolunteers.org). A new card can be ordered and sent to your JVC community. If you need to make use of your insurance before your new ID comes, you can contact Christian Brothers at 800-807-0400 to get your ID number and a number for the doctor’s office to call to confirm your membership.

#### **Can I be on my parents and JVC insurance?**

Unfortunately, JVC cannot provide advice on this topic. If you decide to take both coverages, you will need to clarify with both insurance companies that you have the other coverage. Once both insurance companies are aware of this, you will likely need to clarify which insurance is primary. JVC will only reimburse copays, etc. for service you receive through Christian Brothers coverage.

#### **What should I do if I have a pre-existing condition?**

If you have a pre-existing condition, you will need to let Christian Brothers know about any prior coverage you have had. You can do this by getting a “Certificate of Creditable Coverage” which shows the start and end of other coverage from you prior insurance and fax it to Christian Brothers (Fax to 630-378-2504 ) referencing your name and your ID #. Christian Brothers will be looking to see if you have had coverage over the last year without breaks of more than a month. If you have had continuous coverage, they cannot exclude a condition. If you have not, there may be a waiting period for you for before they begin to cover certain services that they deem to relate to a pre-existing condition.

#### **What if I use an excluded prescription (like birth control) for medical reasons?**

If you use birth control for medical reasons, you will need to obtain a letter from the prescribing doctor outlining a brief medical history, diagnosis, and reason for the prescription. The letter, along with your CB ID number for reference, should be faxed to Christian Brothers at 630-378-2504. It is your responsibility to follow up with Christian Brothers to determine if the prescription will be covered

### **What if I have on-going prescriptions?**

Christian Brothers has a home delivery or mail-order program with three month supplies through Medco. If you have an on-going or maintenance prescription, you must use the home delivery system after two refills to receive the best rate from Christian Brothers and the full reimbursement from JVC.

### **What mental health services are provided?**

Christian Brothers provides comprehensive coverage for mental health services. In-network mental health specialists can be found online at [www.aetna.com/asa](http://www.aetna.com/asa). For more detailed information on mental health coverage, please read the "Making Use of Mental Health Services" on the following webpage: [www.jesuitvolunteers.org/volunteerhealthinsurance](http://www.jesuitvolunteers.org/volunteerhealthinsurance)

### **What if I find out I need extensive dental work?**

If you need extensive dental work, you must find an in-network dentist to perform any procedures. You can find in-network dentists at [www.mycbs.org/health](http://www.mycbs.org/health), then select "Find a PPO Provider" and then choose "Dental PPO's." Christian Brothers pays out up to \$1000 in a calendar year. An exam and cleaning are at no charge to the patient but do count towards the \$1000 limit from Christian Brothers. Other services have a coinsurance cost of 20% to 50% for the patient until the \$1000 limit (money paid out by CB) is reached. JVC will reimburse you for the 20% to 50% coinsurance costs. It is important to note that once the \$1000 limit has been met, you are responsible for all other dental costs. Unfortunately, JVC is not able to reimburse you for any additional costs. For more detailed information on dental coverage, please read the "Summary of Dental Plan" page on the following webpage: [www.jesuitvolunteers.org/volunteerhealthinsurance](http://www.jesuitvolunteers.org/volunteerhealthinsurance)

### **I was treated for an injury, orthopedic treatment or x-ray service. From the bill and EOB, it looks like Christian Brothers is not covering the service. What does this mean?**

When a claim submitted to Christian Brothers appears to be an injury rather than an illness, Christian Brothers must confirm that the injury is work-related. Christian Brothers does not cover work-related injuries. You must contact Christian Brothers immediately at 1-800-807-0400 to resolve this problem.

### **What should I do if I was injured at my volunteer placement and needed treatment?**

Christian Brothers does not cover work-related injuries. Please contact Christian Brothers immediately at 800-807-0400 to let them know that it was work-related. JVC has other gap coverage (not through Christian Brothers) which covers injuries that occur at your volunteer placement. To access the gap coverage, the claim must first be denied by Christian Brothers in order for the other claim to be processed through the gap coverage. If you have a work-related injury, please contact JVC at [jvhealthinsurance@jesuitvolunteers.org](mailto:jvhealthinsurance@jesuitvolunteers.org) or 410-244-1733 to begin a claim process.

**I have called doctors to see if they are in the Christian Brothers network and they say they have not heard of it. What should I do?**

Christian Brothers is the insurance broker, and not the name of the medical or dental network. Your medical network is Aetna Signature Administrators PPO. Your dental network is Principal Plan Dental (Aetna Dental Administrators (SM)). Please reference these networks. For more, see the “Contacts and In-network providers” page on the following webpage:  
[www.jesuitvolunteers.org/volunteerhealthinsurance](http://www.jesuitvolunteers.org/volunteerhealthinsurance)

**How do I get my copays, deductible, or coninsurance reimbursed?**

Please use the “Medical/Dental Reimbursement Form” found on the following webpage [www.jesuitvolunteers.org/volunteerhealthinsurance](http://www.jesuitvolunteers.org/volunteerhealthinsurance). It is important to read the form carefully and follow the specific instructions.

Please remember:

- Include copy of receipt for all standard medical and prescriptions copays.
- EOBs must accompany any medical request other than \$20 copays.
- EOBs must accompany any request for dental reimbursement or bill payment requests.
- Submit claim within 30 days of service or Rx purchase.
- Bills are always in your name and effect your credit. Even if you request JVC pay a bill, know that this process takes time and may require additional paperwork. All consequence of late payments rests with you.

**If you have any additional questions, please email [jvhealthinsurance@jesuitvolunteers.org](mailto:jvhealthinsurance@jesuitvolunteers.org) or call JVC’s Main Office at 410-244-1733.**