



**PIEDMONT**  
COMMUNITY HEALTH PLAN

# Employer Guide

Revised October 2023

**1920 Atherholt Road, Lynchburg, Virginia  
24501 1-800-400-PCHP | 434-947-4463  
[PCHP.net](http://PCHP.net)**

This guide, as may be amended from time to time, serves as a supplement to Piedmont's legally authorized policies, procedures, and plan documents. In the event of conflicting information, information here is superseded by official company policies, procedures, and plan documents.

Revised October 2023



## Welcome!

Thank you for choosing Piedmont Community Health Plan for your company's health insurance coverage – you've made a great choice. Investing in your employees' health will pay off today – and tomorrow.

The information needed to administer your Piedmont group plan is summarized here.

There's also a **Contact Us** section in this guide should you have any questions.

You'll need to understand the provisions of your plan, particularly the need to submit timely and accurate data. All of this is described in this guide.

The specific terms of your plan are in your plan documents. They include:

- Group Policy
- Schedule of Benefits
- Evidence/Certificate of Coverage
- Group Enrollment Agreement

We strive to simplify health insurance decision making and administration. Please let us know what we can do to make your job easier.

And, again, thank you for choosing Piedmont.

# Contents

<b>Customer Service</b> .....	<b>4</b>	<b>Billing &amp; Premium Statements</b>	<b>9</b>
Contact Us .....	4	Group Statement .....	9
Piedmont Customer Service .....	4	Employee Enrollment .....	9
CVS Caremark Member Services .....	4	Termination of Coverage .....	9
Forms .....	4	Payment Responsibility .....	9
<b>Enrollment &amp; Eligibility</b> .....	<b>5</b>	<b>Claims &amp; Reimbursements</b> .....	<b>10</b>
Open Enrollment .....	5	Automatic Network Filing .....	10
New Hires .....	5	When a Member Files a Claim .....	10
Dependents .....	5	Researching Physician, Provider, or Hospital Bills .....	10
Age 26 Dependents .....	6	Appeal & Grievance Processes .....	11
Disabled Dependents .....	6	Payment Policy for Nonparticipating Providers .....	11
Coordination of Benefits .....	6	<b>Explanation of Benefits</b> .....	<b>12</b>
Adding/Deleting Dependents .....	6	<b>Key Points About Coverage</b> .....	<b>12</b>
<b>Qualifying Events &amp; Special Enrollment Periods</b> .....	<b>6</b>	Plan Documents .....	12
<b>Member ID Cards</b> .....	<b>7</b>	Medical Emergencies .....	13
<b>Employee Status Change</b> .....	<b>7</b>	Out-of-Area Coverage .....	13
Termination of Coverage .....	7	Dependents of PPO, HMO-POS Plan Members .....	14
Summary for Change of Status .....	8	Dependents of HMO Plan Members .....	14
<b>Consolidated Omnibus Budget Reconciliation Act (COBRA)</b> .....	<b>8</b>	<b>Questions &amp; Answers</b> .....	<b>14</b>
		Enrollment & Eligibility .....	14
		Billing & Premium Statements .....	15
		Health Coverage .....	15
		Piedmont Website .....	16

## Customer Service – At Your Service

Do you have a question or problem with your group plan? We're here to help!

### Contact Us

Employers, employees, and dependents can call or email Customer Service for assistance with:

- Authorization inquiries
- Benefits inquiries
- Claim inquiries
- Enrollment and eligibility
- General policies and procedures
- Member changes (name, address, phone, email)
- Member ID card requests
- Prescription drugs
- Pharmacy network
- Provider network
- Provider inquiries

### Piedmont Customer Service

Monday – Friday, 8:30 a.m. - 5:00 p.m.  
434-947-4463 or 800-400-7247  
customer.service@pchp.net

### CVS Caremark Member Services

1-800-966-5772

Register at Caremark.com or call Piedmont Customer Service, 800-400-7247.

### Forms

All forms needed to administer your plan are available here - [Employer Forms](#) - or at PCHP.net, Group Coverage, Employers, Employer Forms. You may also request these forms by calling Customer Service at 434-947-4463, 8:30a.m.–5:00p.m., Mon-Fri (except holidays).

## Enrollment & Eligibility

The eligibility requirements to enroll for coverage are described in the Evidence/Certificate of Coverage and your Group Enrollment Agreement. Please refer to these documents for specific eligibility requirements.

Submit eligibility/enrollment questions or requests to [pchp.eligibility@pchp.net](mailto:pchp.eligibility@pchp.net).

### Open Enrollment

The open enrollment period is the period your group selected to allow eligible employees to enroll in the health plan. The open enrollment period must end prior to the effectuation date. Typically, a group's open enrollment period ends 30 days prior to the effectuation date.

Upon meeting eligibility requirements as described in the Evidence/Certificate of Coverage or Group Application, any prospective employee may apply for enrollment by completing, signing, and submitting the appropriate Enrollment/Change Form during the open enrollment period.

Coverage becomes effective on the renewal date agreed upon, in writing, by Piedmont and your group. A signed Enrollment/Change Form is required from prospective members for coverage to become effective. Please submit Enrollment/Change forms with your Group Application. Alternatively, a spreadsheet including the same information may be submitted. Note: Piedmont can accommodate 834 enrollment/eligibility files. Please contact us for more information.

### New Hires

New employees and their eligible dependents are first eligible for coverage at

the end of the waiting period indicated on your Group Application. Any employee who is hired or becomes eligible for coverage after the open enrollment period may apply for coverage by completing an Enrollment/Change Form.

Piedmont will be able to offer coverage or authorize payment for services only after a completed Enrollment/Change Form has been received within 31 days of eligibility.

Current employees who satisfy the waiting period but decline coverage during your group's open enrollment period must wait until your group's next open enrollment period to enroll without a qualifying event.

If an employee loses coverage due to loss of employment, but they are re-hired within 13 consecutive weeks, Piedmont will waive any waiting period requirements.

After the Enrollment/Change Form is received by Piedmont, coverage becomes effective per the terms requested on the Group Application.

**NOTE:** Exceptions to this policy may be made if the employee experiences a qualifying event or is entitled to a special enrollment period. Please refer to the Qualifying Events and Special Enrollment Periods section of your Evidence/Certificate of Coverage.

### Dependents

Dependents are eligible to remain on a policy if they meet the age requirements specified in the Evidence/Certificate of Coverage. Dependents who do not meet eligibility requirements will be removed

from the policy. If a dependent is removed from the policy, the group benefits administrator and the dependent will be notified in writing. Please refer to your Evidence/Certificate of Coverage to confirm specific age limitations.

### Age 26 Dependents

Children dependents under the age of 26 may remain on the subscriber's plan until the end of the calendar year in which they turn 26, at which point Piedmont will terminate the dependent.

### Disabled Dependents

Disabled dependents are eligible to remain on a policy provided the dependent meets eligibility criteria. Medical documentation of the disabling condition is required when the dependent reaches age 26 and may be requested periodically thereafter.

### Coordination of Benefits

If the member's spouse and/or dependents are covered by Piedmont and another group health plan, both plans will be coordinated so that up to, but no more than, the plan's maximum benefit of the eligible expenses will be paid. Information regarding other insurance carriers must be completed by the employee on the Enrollment/Change Form. Information regarding any changes or additions of a group health plan should be provided to Piedmont immediately by contacting Customer Service.

### Adding/Deleting Dependents

If the employee does not complete a form to enroll his or her eligible family members for coverage within 31 days from the day they first become eligible or within the period stipulated in your Group Application, Evidence of Coverage or

Certificate of Coverage, they will not be eligible to enroll in Piedmont until the group's next open enrollment period. Exceptions to this policy may be made if the employee experiences a qualifying event or is entitled to a special enrollment period as described in the following section.

## Qualifying Events & Special Enrollment Periods

Members may enroll dependents at any time if any of the following events occur:

- Marital status change: marriage, divorce, death of a spouse
- Covered Person status change: birth, adoption, custody, or placement of a foster Child
- Employment status change: loss or gain of other Coverage due to employment
- Address change that changes Benefits eligibility: Subscriber moving in or out of the Service Area
- Loss or gain of other Coverage
- Loss of minimum essential Coverage
- Termination of employer contributions
- Exhaustion of COBRA continuation Coverage
- Court-ordered Coverage change

*Supporting documentation of these events is required and must be submitted with an Enrollment/Change Form.*

Piedmont requires employees to complete a new Enrollment/Change Form to report changes that affect their coverage (this may be in addition to any forms required by the group).

Any Enrollment/Change Forms required must be received by Piedmont within 31 days of the qualifying event. Coverage will be retroactive to the date of the change. For marriage, an employee's spouse will be added on the date of marriage. Any eligible dependents not enrolled during this time will not be eligible for enrollment until the next open enrollment period. Please refer to your Evidence/Certificate of Coverage for details.

## Member ID Cards

For members to receive ID cards promptly, it is important that your Enrollment/Change Forms are completed accurately and legibly. After the Enrollment/Change Forms are completed and submitted to Piedmont, members will usually receive their ID card within 10 working days after Piedmont has processed the request.

The ID card lists the employee and/or dependent member number, group number, effective date, and co-payments or coinsurance amounts for selected benefits.

Members should review cards for accuracy. If any information on the card is incorrect, please have the member contact Customer Service at 434-947-4463 or 1-800-400-7247.

If the member needs additional ID cards, they may print them from the member portal. The member number is required to access the portal.

Members must present an ID card prior to receiving medical care. If a member misuses an ID card, coverage for that employee and covered dependents may be terminated.

## Employee Status Change

Certain changes to an employee's status may affect their health care coverage. Some of the more common situations are listed below.

### Termination of Coverage

Terminated employees may only be covered through the period selected on your Group Application. Coverage for terminated employees ends at the end of that period. When an employee terminates employment or no longer meets Piedmont's eligibility requirements, an Enrollment/Change Form must be completed and submitted within thirty-one (31) days of the termination. If the Enrollment/Change Form is not received within that timeframe, Piedmont will not reimburse premiums paid for an employee who has been terminated from the plan for more than two (2) calendar months. However, if there are outstanding claims after the requested termination date, the group may not be eligible for premium reimbursement.

When dependents cease to meet eligibility requirements as described in the Evidence/Certificate of Coverage, the group should submit an Enrollment/Change Form to terminate the coverage effective when the dependent ceases to be eligible.

If Piedmont determines that a dependent is ineligible, coverage will terminate for that dependent. The member will be notified of any terminations.

### Summary for Change of Status

When an employee's status changes, members are required to complete an Enrollment/Change Form. The following information must be included:

1. Type of change (new enrollment, termination, change, or a COBRA election)
2. Effective date of change (change will become effective on the date mutually agreed upon by Piedmont and the group)
3. Plan option affected by change
4. Dependent information section (if adding dependents)
5. When adding a dependent, indicate the reason. Documentation may be required.
6. When removing a dependent, include the name of the dependent and reason for the termination. Supporting documentation is not required.
7. When terminating a member, include the last date of employment and the reason for the termination. Employee signature is not required.
8. All Enrollment/Change Forms must be signed and dated by the authorized group representative.
9. Whenever an employee is adding or dropping dependents from an existing policy or is a new employee, the Enrollment/Change Form must be signed and dated by the employee before Piedmont can process the form.

## **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

Piedmont will fulfill their role in the Group's obligation to offer employees or dependents a temporary extension of benefits as required under the Consolidated Omnibus Budget Reconciliation Act (COBRA). However, at Piedmont, our policy is that groups exempt from offering continued coverage through COBRA, such as employer groups with less than 20 employees, are not permitted to do so. Please note that unless the group contracts with Piedmont to administer their COBRA, it is the responsibility of the group to issue COBRA notification.

Terminating employees or employees who no longer meet the eligibility requirements for Piedmont coverage should inform their employer of their decision to elect COBRA no later than 60 days after the date of notification of COBRA eligibility or the date of the qualifying event, whichever is later. If employees and/or their dependents decide to elect COBRA, Piedmont must receive notice within 31 days after that initial 60-day period.

If only a dependent elects COBRA, Piedmont must receive a new Enrollment/Change Form signed by the dependent (or parent/guardian if dependent is under age 18) within 31 days after the initial 60-day period.

Small Group Employers (less than 20 employees) may elect a 90-day continuation option. The group's benefits and rates remain in effect for these members during the 90-day period.

Premiums must be received on a regular basis from the group for an employee on COBRA. Late receipt of premium may

result in the termination of the policy. COBRA will be terminated upon member's entitlement to Medicare. Please be aware that if the Group terminates coverage with Piedmont, employees covered under COBRA will be terminated as well.

**NOTE:** COBRA rules and information are subject to change as per any new U.S. Government directives or legislation.

## Billing & Premium Statements

Piedmont will provide the Group with a comprehensive statement of the account status each month. The statement consists of the Group Statement, Employee Enrollment, and Retroactive Adjustments. Billing usually occurs around the 15th of the month prior to the coverage period. Payment is due on the 1st day of the month of the coverage period.

### Group Statement

The Group Statement is a summary of the account status. Please note that payments or changes received after the statement date may not be reflected on the Group's Premium Statement.

### Employee Enrollment

The Employee Enrollment Statement is a detailed roster of the Group's employees who are active during the current month, according to Piedmont records. Any necessary changes should be recorded on the Enrollment/Change Form and forwarded to Piedmont.

### Termination of Coverage

When an employee terminates employment or no longer meets Piedmont's eligibility requirements, an Enrollment/Change Form must be completed

and submitted within thirty-one (31) days of the termination. If the Enrollment/Change Form is not received within that timeframe, Piedmont will not reimburse premiums paid for an employee who has been terminated from the plan for more than two (2) calendar months. However, if there are outstanding claims after the requested termination date, the group may not be eligible for premium reimbursement.

A full month's premium will be charged for members who are newly enrolled during the 1<sup>st</sup>–15<sup>th</sup> of the month; those who are newly enrolled between the 16<sup>th</sup> and last day of the month will not be charged for that month. No premium will be charged for members unenrolled/terminated during the 1<sup>st</sup>–15<sup>th</sup> of the month; a full month's premium will be charged for members unenrolled/terminated between the 16<sup>th</sup> and last day of the month. **Simply stated: members with an active enrollment on the 15<sup>th</sup> of the month will be charged the full month's premium.**

### Payment Responsibility

The Group has agreed to pay, on behalf of each employee and his or her dependents, the amounts specified as premiums. All premium statements are mailed around the 15th of the month prior to the due date and all amounts are due on the first of the month of the coverage period. A 31-day grace period exists. The Group policy may be cancelled if payment is not received by the end of the 31-day grace period. Notice of termination of the group medical coverage for nonpayment of premiums will be provided to the group at least 15 days prior to termination. Upon the Group's receipt of the termination notice, the Group is required by Virginia law to notify employees within 15 days. The member will be held responsible for full payment of all services performed.

Please remit payment to:

Piedmont Community Health Plan  
1920 Atherholt Road  
Lynchburg, Virginia 24501

Click [here](#) to pay online or visit [www.E-billexpress.com/ebpp/PCHP/](http://www.E-billexpress.com/ebpp/PCHP/)

Group reinstatement is at the absolute and sole discretion of Piedmont Community Health Plan. Group reinstatement fees are \$500 for Small Groups of 50 or fewer employees, plus \$100 for each business day that transpires between the termination date and the date on which all past due premiums are paid in full. Fees are \$1,000 for Large Groups of 51 or more employees, plus \$100 for each business day that transpires between the termination date and the date on which all past due premiums are paid in full. For example, if a Large Group is terminated for non-payment effective November 1 and they pay all past due premiums on November 5 (assuming 4 business days transpire between these two dates), the group would need to pay \$1,400 (\$1,000 + \$400) plus all past due premiums. Questions should be directed to [pchp.billing@pchp.net](mailto:pchp.billing@pchp.net).

## Claims & Reimbursements

### Automatic Network Filing

Participating network physicians, hospitals and other providers are required to file claims directly with Piedmont when a member shows them an ID card. However, a member may occasionally receive a bill or be required to file a claim for services rendered by nonparticipating providers.

In some instances, a participating provider may generate a statement to inform the member of his or her account status.

A participating provider may also send a statement to inform the member that a claim has been filed, to request insurance information, or to indicate that a claim has been paid.

### When a Member Files a Claim

If a member visits a nonparticipating provider, (for example, in an emergency out-of-the service area), he or she may be asked to pay for covered services rendered at the time or may be billed directly for services received. In these instances, the member should forward a copy of the claim or itemized bill along with a Benefit Claim Form to:

**Piedmont Community Health Plan**  
**P.O. Box 21406**  
**Eagan, MN 55121**

### Researching Physician, Provider, or Hospital Bills

Any bill or statement a member receives should be reviewed carefully. If the member does not understand the purpose of the bill or statement, they should contact the provider's office. Members may also log in to the member portal here - [PCHP Member Portal](#) - or go to [PCHP.net](http://PCHP.net), Group Coverage, Members, Login, and follow instructions to log in and/or create an account. From there, members can access claim and eligibility information and view the status of claims. Customer Service can also assist by researching the payment status of a claim. Call 434-947-4463, 8:30am – 5:00 pm, M-F (except holidays).

If you are asked by the member to investigate a claim or coverage issue on his or her behalf, you should direct them to the website or to Customer Service. If a member is unable or unwilling to follow this procedure, a signed Authorization Statement must be submitted to Piedmont before information can be released

to you. The Authorization Statement allows Piedmont to release certain confidential information to you at the specific written request of the member.

### Appeals and Grievances Processes

If a member is unable to resolve a claim or other problem related to benefits or coverage, they may file an appeal. If a member is dissatisfied with the availability, delivery, or quality of health care services provided, they may file a grievance. Please refer to the Certificate of Coverage for a complete description of the appeal and grievance processes.

Methods for submitting Appeals/Grievances:

- USPS mail: Complete and mail form found here - [Member Forms](#) - or send a letter describing concerns and desired outcomes to:

**Piedmont Community Health Plan**  
**1920 Atherholt Drive**  
**Lynchburg, Virginia 24501**  
**Attention: Appeals/Grievances**

- Member Portal
- Complete and email form found here - [Member Forms](#) – or email a letter describing concerns and desired outcomes to: [appeals@pchp.net](mailto:appeals@pchp.net)
- Call 800-400-7247, 8:30am – 5:00pm, M-F (except holidays)

Appeals are reviewed and members are notified in a timely manner according to the type of appeal submitted.

The following types of appeals are available to our members:

- pre-service
- post-service
- expedited

In addition to an internal appeal review, an external appeal review may also be available after an adverse benefit determination is reached by Piedmont. Grievances are investigated and the member is notified of findings within 30 days of receipt.

Members should contact Piedmont's Customer Service if assistance is needed during the appeal/grievance process.

### Payment Policy for Nonparticipating Providers

Claims for preapproved care (care authorized by Piedmont) will be covered at the in-network level.

If an out-of network provider does not file a claim on behalf of a patient, the member should file the claim for reimbursement using the claim form found [here](#) or at [www.pchp.net](http://www.pchp.net), Group Coverage, Members, Member Forms, together with an itemized bill from the provider. All out-of-network claims are subject to out-of-network deductibles and coinsurance unless approved by Piedmont.

Piedmont will continue to accept claim forms directly from any provider. The employee receives an Explanation of Benefits which shows provider name, date of service, services provided, and amount of payment for each service.

To find in-network providers, click here, [Provider Search](#), or go to **PCHP.net** and select **Provider Search**.

## Explanation of Benefits

The Explanation of Benefits (EOB) provides information concerning members' claims payments. The EOB is not an invoice; it is a statement mailed to the member following receipt of services and is intended to explain how we have processed a claim submitted under the member's policy. It also indicates what portion of a claim, if any, a member may owe a provider.

Members should read their EOBs carefully. If there are any questions, or if a service has been denied or processed incorrectly, members should contact Customer Service as soon as possible. To appeal the denial of a claim, Piedmont must receive a request for appeal within 180 days of the date of the EOB notice.

The following information is included on the standard Piedmont EOB:

- **Service Provided:** A short description of the service(s) provided.
- **Dates of Service:** Date or date-range of services provided.
- **Billed:** Total amount billed for each code submitted.
- **Provider Discount:** Adjustment the provider must make based on their contract and participation with Piedmont.
- **Allowed:** Piedmont's maximum benefit allowable for the service(s) provided.
- **Non-Covered:** Charges for services that are not covered by the plan(s) selected.

- **Other Insurance:** The amount paid by the member's primary insurance carrier.
- **Benefit Payable:** The amount paid on a claim as per the selected Piedmont plan(s).
- **Deductible Applied:** Plan deductible must be met before any benefits are payable by Piedmont.
- **Co-pay:** Amount of applicable employee co-pay.
- **Co-Ins:** Amount of applicable employee co-insurance.
- **Member Portion:** Total amount the member is required to pay the provider for the service(s) provided.
- **Codes:** This is any set of numbers used to define the terms and concepts of medical diagnostics or medical procedures.

## Key Points About Coverage

### Plan Documents

The Evidence/Certificate of Coverage is a detailed explanation of the covered services, exclusions, limitations and procedures required for obtaining coverage for care. The Evidence/Certificate of Coverage, Schedule of Benefits, and any amendments at initial enrollment are made available to all employees. If benefit changes occur, it is important for each employee to thoroughly read his/her documentation.

## Medical Emergencies

A medical emergency is the sudden onset of a medical condition, such as unusually severe symptoms. Immediate medical attention should be sought if the condition could result in serious jeopardy to the mental or physical health of the member, danger of serious impairment of the member's bodily functions, serious dysfunction of any of the member's bodily organs, or in the case of a pregnant woman, serious jeopardy to the health of the fetus.

Piedmont acknowledges, supports, and pays for prudent emergency care. Members are covered for emergency care, as described below, any time, and anywhere in the world. Preauthorization is not required for a medical emergency. However, follow-up care for emergencies must be coordinated by the member's PCP (if applicable) and appropriate authorization must be obtained prior to treatment.

If the services of a specialist are required, the member should make every effort to be treated by a participating specialty physician. Should a member seek emergency room services or require inpatient care, Piedmont should be notified within 24 hours of admission or the next business day after a weekend or holiday to ensure proper claims processing. Please refer to the Certificate of Coverage for a more detailed description of emergency procedures.

Examples of a medical emergency are:

- Convulsions
- Loss of consciousness
- Obvious broken bones
- Prolonged or repeated seizures
- Serious burns

- Severe or unusual bleeding
- Sudden onset of severe pain
- Suspected poisoning
- Trouble breathing
- Vaginal bleeding during pregnancy

## Out-of-Area Coverage

All members are covered for emergency care or urgent care when traveling outside the service area. Emergency services will be covered if the member is out of the service area or if the patient is a covered dependent who resides outside the service area.

All members are covered at the in-network level for true medical emergencies when traveling outside of the service area. Once stabilized, if additional care is needed, Piedmont may arrange for care to be provided within the service area.

Out-of-area urgent care is defined as the initial treatment of an unexpected acute illness or injury for which a member cannot reasonably return to the service area for treatment. Examples of urgent care include suspected fractures, and cuts requiring stitches.

If an emergency or urgent care situation occurs when a member is temporarily outside of the service area, they should obtain care at the nearest medical facility. The member or their representative is responsible for notifying Piedmont within 24 hours of admission or on the next business day after a weekend or holiday. Failure to do so may result in reduced benefits or no benefits. Notification is not required for an emergency room or urgent care visit if the member is not admitted to a hospital.

Benefits for continuing or follow-up treatment must be pre-arranged by Piedmont and provided in the service area by Piedmont providers and are subject to all provisions of the Evidence/Certificate of Coverage.

### Dependents of PPO, HMO-POS Plan Members

Dependents of PPO and HMO-POS plan members may receive in-plan benefits no matter where they reside.

### Dependents of HMO Plan Members

Dependents of HMO plan members who reside outside of the Piedmont Service Area are covered *only* when urgent or emergency care is required. Dependents of HMO plan members are responsible for all applicable medical treatment provided outside the HMO network except when urgent care is required or in the event of an emergency. (See previous section for details of emergency care.)

## Questions & Answers

### Enrollment & Eligibility

**Q:** *Where can I find enrollment and eligibility forms?*

**A:** Click here - [Employer Forms](#) – or go to PCHP.net and select Group Coverage, Employers, Employer Forms.

**Q:** *When can a new/existing employee enroll?*

**A:** New employees may enroll on the day they satisfy the waiting period established by the employer in the Group Application. If they do not enroll at this time, they must wait until

the group's open enrollment period unless they experience a qualifying event (e.g., birth of a child, marriage, adoption, spouse's loss of coverage, etc.). Piedmont must receive an Enrollment/Change Form within 31 days of a member's date of eligibility, and coverage is retroactive to that date. Forms should be emailed to [pchp.eligibility@pchp.net](mailto:pchp.eligibility@pchp.net)

**Q:** *How do I add/drop a dependent on an existing employee's policy?*

**A:** Dependents may be added by completing an Enrollment/Change Form and submitting it to Piedmont within 31 days of open enrollment, the qualifying event or special enrollment situation. Coverage is retroactive to the date of open enrollment or the qualifying event. Dependents may also be dropped by completing an Enrollment/Change Form and submitting it to Piedmont. Coverage is usually active through the end of the month.

**Q:** *What can a member do if they need services but have not received an ID card?*

**A:** Members may contact Customer Service at 434-947-4463. Coverage can usually be verified by the physician's office, hospital or pharmacy. They can also register and print a temporary ID card on the Piedmont website. Click here - [PCHP Member Portal](#) – or go to PCHP.net and select Group Coverage, Members, Login, and follow instructions to log in and/or create an account.

**Q:** *If we offer more than one plan option, when can a member switch from one to another?*

**A:** Members may switch from one plan option to another during open enrollment.

**Q:** *How do I enroll/terminate an employee?*

**A:** To enroll an employee, submit a completed Enrollment/Change Form to Piedmont within 31 days of the employee's date of eligibility. Coverage will be retroactive to the date of eligibility for a qualifying event or special enrollment situation. An Enrollment/Change Form should be submitted to terminate coverage for an existing employee.

**Q:** *When can coverage for an existing employee be terminated?*

**A:** Employees are covered until the end of the coverage period as established by the employer on the Group Application.

### Billing & Premium Statements

**Q:** *I sent Piedmont enrollment changes. Why are they not showing on my bill?*

**A:** If the change does not appear on the bill, the change may have been submitted too late to be processed prior to the current billing cycle. If the change is not included on the next month's statement, contact Customer Service at 434-947-4463 for assistance.

**Q:** *When are bills mailed?*

**A:** Usually by the 15<sup>th</sup> of the month prior to the coverage period.

**Q:** *Do I pay the total amount due on my bill?*

**A:** The total amount due should be paid. Any retro adjustments not reflected on the current bill will be reflected on future statements.

**Q:** *Can payments be made online?*

**A:** Yes. Click [here](#) or go to [www.pchp.net](http://www.pchp.net), select Group Coverage, Employers, Make a Payment.

**Q:** *Why will Piedmont cancel the Group's policy by the stated deadline?*

**A:** The Group's policy is a prepaid plan. Payment is due on the first day of the month of the coverage period. Payment must be received by the end of the 31-day grace period. The policy may be cancelled after the grace period. You will be provided with a termination notice at least 15 days in advance of any impending termination for nonpayment of premiums.

### Health Coverage

**Q:** *Where and at what times may a member call for specific plan information?*

**A:** Members may contact Customer Service at 434-947-4463, 8:30 a.m. to 5:00 p.m., Monday – Friday, or email [customer.service@pchp.net](mailto:customer.service@pchp.net) for a response within one business day

**Q:** *How does a member change an address, request a card, or obtain other information?*

**A:** Members may contact Customer Service at 434-947-4463; click [here](#) - [Member Portal](#) - and follow the prompts; or go to PCHP.net and

select Group Coverage, Members, Login, and follow instructions to log in and/or create an account.

**Q:** *How does a member obtain or check the status of authorization for certain inpatient admissions, outpatient services or nonparticipating provider services?*

**A:** Members may contact Piedmont Medical Management to obtain authorizations for outpatient services. Authorization status for outpatient services can be confirmed by clicking here - [Member Portal](#) - or go to PCHP.net, select Group Coverage, Members, Login, and follow instructions to log in and/or create an account; or call Customer Service at 434-947-4463.

**Q:** *What services do Care Coordinators/Case Managers provide?*

**A:** Care Coordinators/Case Managers are RNs who help patients understand hospital discharge instructions, understand and manage medications, schedule follow-up appointments, access available resources, reduce the likelihood of rehospitalization. Call 434-455-1223, 8:30 a.m. – 5:00 p.m., M-F (except holidays) or email [care.coordination@pchp.net](mailto:care.coordination@pchp.net).

**Q:** *How can members reach the 24/7 Nurse Advice Line?*

**A:** Call 844-447-8470

**Q:** *How do I obtain medical assistance after hours?*

**A:** In a medical emergency, members should go to the nearest emergency room. If admitted to a hospital, the member or their representative must notify Piedmont within 24 hours or on the next business day by calling 434-

947-4463. Members may also call our 24x7x365 Nurse Advice Line at 844-447-8470.

For non-emergency care after hours, MDLive is Piedmont's preferred telehealth provider. Click [here](#), call 888-854-4589, or visit [www.MDLIVE.com/pchptelemed](http://www.MDLIVE.com/pchptelemed).

### **Piedmont Website - [PCHP.net](http://PCHP.net)**

**Q:** *What information is available on the website?*

**A:** Provider Directory  
Member FAQs  
Member forms  
Plan guides/documents  
Prescription drug lists  
Pharmacy network

Members may also use the Member Portal (after registering with ID number) to:

- View eligibility
- View claims status
- View outpatient authorization information
- Print/view/order ID cards
- View pharmacy information
- Add authorized users
- File appeal/grievance

**Q:** *Can members check claims status online?*

**A:** Yes, registered users have access to their claims through the member portal.

**Q:** *Is there a listing of prescription drugs on the website?*

**A:** Yes. The Piedmont website features our prescription drug formularies. Members and non-members may view all prescription drugs covered by Piedmont.