

FAQs for Caron Treatment Center Plan Members

1. Tell me about the new healthcare plan at Caron.

Caron's new Open Access Program gives you the freedom to choose any doctor or hospital, without worrying about whether they are in or out of a network. Your benefit levels are the same regardless of which provider you choose. The plan includes an optional physician network called Prime. Using a Prime provider generally makes scheduling, billing, and payment easier. However, you are not required to use Prime providers. If your doctor is not in the Prime network, simply call PERMA FAIR, your care concierge, using the number on your medical insurance ID card, 1-877-214-2105, and pressing option 2. PERMA FAIR can help schedule your appointment and address payment arrangements in advance. The goal is simple: more choice, easier access to care, and fewer network restrictions.

2. Who is PERMA FAIR?

PERMA FAIR is Caron's care concierge and patient advocacy program. Its team helps you navigate your healthcare benefits and resolve issues that may arise when receiving care. PERMA FAIR can help you:

- Schedule appointments with doctors and other providers.
- Resolve billing and payment disputes.
- Verify coverage and coordinate payment arrangements.
- Get assistance when a provider has questions about your plan.

Call the number on your medical insurance ID card, 1-877-214-2105, and press option 2 to reach PERMA FAIR. We encourage you to contact PERMA FAIR whenever you need help scheduling care or navigating your benefits.

3. Who is Lucent Health?

Lucent Health is Caron's new third-party administrator (TPA). It manages the day-to-day administration of your healthcare plan, similar to the administrative functions of a traditional insurance company. Lucent Health handles:

- Processing and paying medical claims.
- Answering questions about coverage and benefits.
- Issuing healthcare ID cards.
- Providing access to claims and payment information.

For questions about your benefits, claims, or ID card, call Lucent Health using the number on your medical insurance ID card, 1-877-214-2105. You can also access your member portal at www.LucentHealth.com.

4. Can I continue to see my current doctor?

Yes. The Open Access Program allows you to see any doctor, regardless of network participation. You may choose a doctor in the optional Prime network for a simpler billing experience, but you are not required to do so. If your doctor is not in Prime, you may be asked to make a payment upfront. To help avoid this, call PERMA FAIR using the number on your medical insurance ID card at 1-877-214-2105, and press option 2. PERMA FAIR can contact your doctor, help schedule your visit, and arrange payment details in advance.

5. Can I go to any hospital?

Yes. You can receive care at any hospital. There are no in-network or out-of-network hospital restrictions, and your benefit levels are the same regardless of which hospital you choose. For planned, nonemergency hospital care, you or your doctor should call the number on your medical insurance ID card, 1-877-214-2105 in advance to complete any required pre-certification and verify coverage. In an emergency, seek medical attention immediately. In a medical emergency, a hospital may not refuse to provide care.

6. What happens if my doctor doesn't recognize my medical insurance ID card or the Prime network?

If your doctor's office has questions about your medical insurance ID card, coverage, or the Prime network, ask them to call the number on your medical insurance ID card, 1-877-214-2105, and press option 2 for PERMA FAIR. PERMA FAIR can verify your benefits, explain the program, and help resolve payment questions. The PERMA FAIR team can also arrange real-time payment to your physician or provider to help avoid delays in care. If the provider's office will not agree to call PERMA FAIR, you can contact PERMA FAIR directly from your doctor's office and they will work with the provider to assist with any issues. Don't ever leave a provider's office without having your provider call PERMA FAIR or you calling PERMA FAIR if you have any issues.

7. What should I do if I receive a medical bill?

If you receive a bill and are unsure whether you owe the amount, don't pay it before checking with Lucent Health. Call the number on your ID card. Lucent Health can review the bill and determine whether it reflects your deductible, copayment, coinsurance, or another legitimate expense. If the bill appears incorrect or requires additional review, Lucent Health will explain the next steps and help direct you to the appropriate support team. If Lucent determines that the bill issue is related to a "balance billing" issue with the claim(s) they will transfer you to PERMA FAIR who will then help resolve balance billing issues. If you yourself can easily identify a bill you get is related to being a "balance bill" issue, call the number on your medical insurance ID card, 1-877-214-2105 and press option 2 for PERMA FAIR.

8. What if a provider refuses to accept my insurance or schedule an appointment?

Call PERMA FAIR immediately using the number on your medical insurance ID card, 1-877-214-2105, and press option 2. PERMA FAIR will contact the provider, explain your coverage, assist with scheduling, and work to resolve payment concerns. You can even call PERMA FAIR while you're at the provider's office for immediate assistance. If you are experiencing a medical emergency, seek care at the nearest emergency facility without delay.

9. What should I do if my provider or hospital still refuses to accept my insurance even after PERMA FAIR contacts them directly?

Because Lucent Health works differently than other insurance companies, some providers may not be willing accept the insurance despite Perma Fairs' efforts. In these cases, Perma Fair will work with you to find another provider. We recognize that many members have been seeing their providers for a long time, and the preference is to continue in their care. However, it is important that you receive appropriate care. Perma Fair will ensure you get quality medical services in your area.

10. What should I do if there are delays with my being able to schedule an appointment with my physician or provider?

There are times when the provider is not responding timely to calls from PERMA FAIR which will delay your ability to schedule an appointment. If you feel that the process is taking too long, call PERMA FAIR right away for heightened assistance. You can also call your caron Human Resources Benefit Team at hrbenefits@caron.org . PERMA FAIR and Caron HR will do everything possible to help you get your appointment scheduled.

11. Do I need prior authorization for medical services?

Yes. Certain services, including hospital admissions, may require advance approval, also called pre-certification. For planned care, ask your doctor or hospital to call the number on your medical insurance ID card, 1-877-214-2105, before your procedure or admission to complete any required approvals. Emergency care should never be delayed to obtain prior authorization.

12.. What happens if I'm traveling and need medical care?

Your Open Access benefits travel with you. If you have a medical emergency, go to the nearest emergency facility immediately. For nonemergency care, you can use a provider in the optional Prime network or choose any other provider. You can search for Prime providers at: [Insert Prime provider search website] If you need help scheduling an appointment or resolving a payment issue, call the number on your medical insurance ID card, 1-877-214-2105, and press option 2 for PERMA FAIR.

13. What should I do if I am not getting the assistance I need from PERMA FAIR?

If your issue is not being resolved by PERMA FAIR, please contact Human Resources either through email (hrbenefits@caron.org) or by calling Shelley Fischer-Wylie or Missy Forry. HR can help escalate concerns, coordinate with PERMA FAIR and other plan partners, and assist you in navigating the situation.

14. What other tools or instructions can I use if I need help with making a physician's appointment?

Attached is a simple one page overview that provides a step-by-step outline of who to call and how the process works. Remember, if you have any issues, simply call PERMA FAIR at 1-877-214-2105 and press option 2 for assistance at any time.

15. What do I do if a provider says my benefits are inactive or I am not covered?

If your provider indicates that your benefits are inactive or you are not covered, immediately ask the provider to call Lucent Health at the number on your ID card at 1-877-214-2105 to verify your eligibility and coverage. You may also call Lucent Health directly to resolve the issue. Do not assume you are uninsured or ineligible based solely on the provider's initial response.

16. How does my high deductible health plan work, and what happens when my deductible resets each year?

Caron's health plan is a qualified High Deductible Health Plan (HDHP) paired with a tax-advantaged Health Savings Account (HSA). Your HSA allows you to save money tax-free to help pay for eligible healthcare expenses. Any unused HSA funds roll over from year to year. With this type of plan, you must meet your deductible each plan year (that is, the deductible re-sets each starting July 1st) before the plan begins paying for most covered medical services. Your deductible resets at the beginning of each plan year, meaning you start over with a new deductible. For Caron plan members, the deductible re-set on July 1, 2026. The exception to the deductible is for select preventive care services, such as annual physicals and routine preventive OB/GYN exams, which are covered without requiring you to meet your deductible. This annual reset each July 1st is often why members receive medical bills or are asked to pay for services in the middle part of the year. Once you satisfy your deductible, the plan begins sharing the cost of covered services according to your benefits. If you have questions about your deductible, what you've paid toward it, or how your plan works, call Lucent Health at 877-214-2105. Their team can explain your benefits and help you understand your financial responsibility.