

# Summary of Material Modifications to the City of Columbus – Healthcare Plan

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This Summary of Material Modification ("SMM") is notification of language that is being modified in the Summary Plan Description ("SPD") for the City of Columbus – Healthcare Plan (the "Plan") that describes the Plan's Subrogation process as of October 1, 2020.

In the event of any discrepancy between this SMM notice and the SPD, the provisions of the SPD will govern.

## *Modification*

Important change to the Subrogation provisions under the Plan will go into effect on **October 1, 2020**. The Subrogation modification summary shall be amended as follows:

### Third Party Payment (Subrogation) Program Changes

#### *Overview*

The City of Columbus – the "Plan" has a responsibility to carefully administer claims for health care expenses that result from accidents or injuries for which an outside party is responsible to pay as primary. Some examples are motor vehicle accidents, animal bites, business or premise liability (slip & falls), defective product or equipment, and workers compensation.

Hopefully you will never have a serious accident or injury, but if you do, we want you to be aware of a change in the accident investigation process. You may have received letters from Optum in the past asking for details on possible accident related claims.

#### *What's changing?*

Beginning October 1, 2020, we will be initiating accident investigations **before** claims are paid. You may receive a telephone call or letter from Optum\* on behalf of UnitedHealthcare asking if medical care you recently received was due to an accident. You must respond to the call/letter in order to get your claim paid. This prepayment investigation is one way to ensure that the most appropriate insurer pays for these expenses. Your response to the inquiry is a key step in processing your claims quickly and accurately.

#### *Who is Optum?*

Optum is a wholly owned subsidiary of UnitedHealth Group, and is the subrogation company used by UnitedHealthcare. The subrogation call centers are located in Green Bay, Wisconsin and Cypress, California. The call center is staffed with professional Case Development Associates from 7 AM to 7 PM Central Time which includes staff bilingual in Spanish and English.

If you have any questions or concerns related to the Summary of Material Modification of your Summary Plan Description (SPD), please review the Subrogation section of your SPD at <https://www.columbus.gov/hr/Employee-Benefits/>.

You can also contact the Employee Benefits and Wellness Team at 614-645-8624, Monday through Friday from 8:00 am to 5:00 pm, or send us an email inquiry at [EmployeeBenefitsAndWellness@Columbus.gov](mailto:EmployeeBenefitsAndWellness@Columbus.gov)