



WHAT IS UCR?

UCR stands for **Usual, Customary and Reasonable**, and represents the maximum charge that will be allowed by the plan.

How is UCR calculated?

The Plan administrator, Rehn & Associates, uses an independent third party database to calculate UCR. The UCR rates are calculated for Alaska and are based upon charges and fees for services billed by providers. The UCR may also include the value of the particular service or category of services relative to other services based on published schedules and relative value studies as well as other factors. The Plan's UCR is based on the 90th percentile of charges.

What If I've Already Had the Services Performed?

If you have already had the services performed and you discover your doctor's charges are in excess of the UCR allowable amounts, you should ask your provider to write off the amount not paid by the health plan. You also have the right to appeal the charges to the plan.

This is a brief summary. For more information about health plan benefits, please see your Summary Plan Description and subsequent Summary of Health Plan Changes.

How Will I Know if the Services I Need are Within the UCR Allowance?

If you have an upcoming procedure, you should:

1. Ask your doctor what services will be performed.
 - What is the CPT* code of each procedure?
 - What will your doctor charge for each CPT code?
2. Call Rehn & Associates and ask whether your doctor's charge for each CPT code is within the UCR allowance. **800-872-8979**

*CPT stands for Current Procedural Terminology and is a 5-digit code that identifies the services that will be performed.

Although your doctor may not want to provide this information, you have the right to request it. After all, if the charges are above UCR, your doctor may ask you to pay the amount not covered by the KPBSD health plan.

How Can I Avoid Charges Above the UCR Allowance?

Use preferred providers. Preferred providers have agreed to accept negotiated rates, and UCR does not apply to these providers' charges. KPBSD has PPO agreements with Alaska hospitals such as Alaska Regional, CPGH, and South Peninsula Hospital. Go to www.multiplan.com for a list of preferred physicians and other providers.