Welcome to Your Benefits

2020 Davis School District





We Can Help

Health insurance doesn't have to be complicated. We can help you with everything from understanding your benefits to finding the right doctor. Our customer service teams are dedicated to providing exceptional service.

MEMBER SERVICES

We want to help you understand your insurance plan so, when you have a question, give us a call. We also realize that life doesn't always happen between nine and five, so we're here late.

> 7 a.m. to 8 p.m., weekdays 9 a.m. to 2 p.m., Saturdays

800-538-5038

MY HEALTH CUSTOMER SERVICES

No time for a call? Log in to My Health and chat with us or request a call back at a time that's more convenient for you.

selecthealth.org

MEMBER ADVOCATES

We can help you find the right doctor for your needs. We'll find the closest facility or doctor with the nearest available appointment, schedule appointments for you, and help you understand and maximize your benefits.

800-515-2220



SelectHealth Med®

SelectHealth Med covers all of Utah. The Med network includes all Intermountain Healthcare^{*} hospitals, facilities, and physicians, in addition to thousands of contracted doctors. This network also covers specialty care facilities like Primary Children's Hospital and Huntsman Cancer Hospital for cancer treatment. There are over 7,000 providers on the Med network.

Your Complete Care includes specialists, a free nurse line, telehealth access through Intermountain Connect Care, and pharmacies nationwide.

Wondering whether your current doctor or neighborhood clinic participates with SelectHealth Med? To find out, visit:

selecthealth.org/providers.

Remember to filter your results by choosing SelectHealth Med from the network drop-down menu.



PRIMARY CARE PROVIDERS

A Primary Care Provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you find other doctors when you need them.

INTERMOUNTAIN CONNECT CARE®

Visit a provider 24/7 via live online video. Many plans cover this service for only \$10, and you'll never pay more than \$49 for the visit.

INTERMOUNTAIN INSTACARE®

What's open late and costs less than the ER? Our InstaCare and KidsCare clinics. If you need urgent care, these are great options.

HOSPITALS

Intermountain hospitals span the state of Utah, offering a variety of care and services. Think heart care, cancer treatment, transplant services, women and newborns, and much more—you name it, they can treat it.

SPECIALISTS

When you need more than your PCP, our network of specialists and surgeons can help—and there are thousands to choose from.

LOCAL CLINICS

Intermountain community clinics and contracted clinics are in your area, so you never have to drive far to get the care you need. Plus, some clinics have extended hours!

EMERGENCY CARE

If you have an emergency, call 911 or go to the nearest hospital—we've got you covered anywhere you are.

INTERMOUNTAIN HEALTH ANSWERS[®]

Our free nurse line is available 24/7 to ease your mind. Call **844-501-6600** about any condition.



Facility Map

Use the map and key below to determine which hospitals are participating on your SelectHealth® plan.





Seven Tips to Keep Healthcare Costs Low

We know healthcare can be expensive, but by using the tips below, you can keep your costs lower.



GET CARE IN THE RIGHT PLACE. Make sure you choose the most appropriate place for your healthcare needs. Besides helping you save money, this helps you stay healthy and safeguard your benefits. If you're not sure where to go, you can always call us at **800-515-2220**. And remember, save that trip to the emergency room for only true emergencies.



USE GENERIC DRUGS WHENEVER POSSIBLE. Talk to your doctor and pharmacist about options for using generic drugs—they can help you get effective medication at the best price.



STAY HEALTHY. The number one influence on your health is you. Take the time to take care of yourself and your family. Fact: The healthier you are, the less you spend on healthcare.

GET PREVENTIVE CARE. Preventive care is covered 100% by most plans when you use in-network providers. Preventive care can help you stay healthy in the long run.



SEE IN-NETWORK PROVIDERS. We've said it many times, but it's worth saying again. If you go to doctors and facilities in your network, your insurance will pay more and you will usually pay less for the care you receive. And if you go out-of-network, you will likely pay more out-of-pocket.



USE A FSA OR AN HSA. Sign up for a plan that pairs with a Flexible Spending Account (FSA) or Health Savings Account (HSA) to pay for your out-of-pocket health expenses. Remember only certain plans pair with these savings accounts.



MANAGE YOUR CHRONIC ILLNESS. The Care Management team can coordinate care and find the best way to meet your needs. Current programs include asthma, cancer, COPD, diabetes, depression, heart disease, high-risk pregnancy, mental health concerns, and substance abuse. To speak with a care manager, call **800-442-5305**.





Intermountain Connect Care® HALF THE COST OF A DOCTOR'S OFFICE VISIT

When you feel sick or injured, you don't need to leave the house to get the care you need. Grab your smartphone or computer and talk with a doctor in minutes.

Join in the savings by downloading the Connect Care app and creating an account. You can also visit **intermountainconnectcare.org** to get started. Set up an account now so you'll be all set when you or your family needs care for commonly treated conditions. See a full list of conditions at **intermountainconnectcare.org**.

DID YOU KNOW?

SelectHealth members **SAVE AN AVERAGE OF \$31** each time* they use Intermountain Connect Care® instead of visiting the ER, urgent care clinic, or their doctor's office.*

GET AN HOUR OF YOUR LIFE BACK WITH CONNECT CARE

A TRIP TO URGENT CARE:*

- > Commute back and forth: 28 minutes
 > Average wait time: 39 minutes
- Average wait time. **39 milli**
- > Total time: **67 minutes**

USING INTERMOUNTAIN CONNECT CARE[®]*:

> Stay home and see a doctor: 6 minutes

Save time and money. Set up an account now so you'll be all set when you or your family needs care.



* Data based on internal SelectHealth and Intermountain Healthcare claims and wait time data



DID YOU KNOW?

Many of our plans cover preventive care **100 percent** that means no copay, coinsurance, or deductible. For services to be covered as preventive, your doctor must submit claims with preventive codes. If a preventive service identifies a condition that needs further testing or treatment, regular copays, coinsurance, or deductibles may apply. Unless otherwise indicated, these services are generally covered once every 12 months.

This information is subject to change at any time and additional limitations may apply. To verify if your service or supply is considered preventive, call Member Services at **800-538-5038**.





Preventive Care Services

Adult Preventive Services (ages 18 and older)

Laboratory Tests

- Complete Blood Count (CBC)
- Prostate Cancer Screening (PSA)
- > Diabetes Screening
- > Cholesterol Screening
- > Gonorrhea Screening
- Human Papillomavirus (HPV) Testing (once every 3 years for women ages 21-65)
- > Chlamydia Screening
- > Human Immunodeficiency Virus (HIV) Screening
- > Syphilis Screening
- > Tuberculosis (TB) Testing
- > Lead Screening
- > BRCA 1 & 2 Testing (covered once per lifetime for high-risk individuals who meet criteria)
- > Hepatitis B Virus (HBV) Screening (covered for high-risk individuals who meet criteria)
- Hepatitis C Virus (HCV)
 Screening (once per lifetime for individuals over age 50)

Procedures

- > Pap Test
- > Lung Cancer Screening (between ages 55 and 80)
- Screening Mammogram
- > Colon Cancer Screening
- > Abdominal Aortic Aneurysm Screening (males only, once between ages 65 and 75)
- > Bone Density/DEXA (once every two years in women ages 60 and older)
- Certain Sterilization Procedures (such as tubal ligation)

Examinations/Counseling

- > Physical Exam
- > Tobacco Use Counseling
- > Alcohol Misuse Screening and Counseling

preventive, call Member Services at 800-538-5038.

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 Hearing Screening (ages 65 and older)

- > Glaucoma Screening (Every 12 months)
- Sexually Transmitted
 Infections Counseling
- > Dietary Counseling (only for certain diet-related chronic diseases)

Immunizations

> Influenza

- Tetanus or Tetanus, Diphtheria, and Pertussis (Td, Tdap)
- > Pneumococcal
- > Hepatitis A
- > Meningitis
- Zoster (ages 50 and older OR ages 59 and older)
- Human Papillomavirus (HPV) (ages 9 to 25)

Contraception

Most contraceptives are covered as a preventive service under your pharmacy benefits.

- > Cervical Cap with Spermicide
- > Diaphragm with Spermicide
- Emergency Contraception (Ella, Plan B)
- > Female Condom
- > Implantable Rod
- > IUDs
- > Generic Oral Contraceptives (Combined Pill, Progestin Only, or Extended/ Continuous Use)
- > Patch
- > Shot/Injection (Depo-Provera)
- > Spermicide
- > Sponge with Spermicide
- Surgical Sterilization for Women (Tubal Ligation)
- Surgical Sterilization
 Implant for Women
- > Vaginal Contraceptive Ring

Pediatric

Preventive Services (younger than age 18)

Procedures/Counseling

- > Well-Child Visit (preventive when billed on the following schedule: birth; 2 to 4 days; 2 to 4 weeks; 2, 4, 6, 9, 12, 15, and 18 months; ages 2, 2 ^{1/2}; once a year from ages 3 to 18)
- > Eye Exam
- > Developmental Testing
- Newborn Hearing Screening (once per lifetime)
- Hearing Screening (ages 10 and younger)
- Application of Fluoride Varnish (younger than age 5)

Laboratory Tests

- Newborn Metabolic
 Screening
 (younger than age 1)
- Human Immunodeficiency
 Virus (HIV) Screening
- > PKU Screening (younger than age 1)
- > Thyroid (younger than age 1)
- Sickle Cell Disease
 Screening
 - (younger than age 1)

Immunizations

(As recommended by the CDC/ACIP)

- Measles, Mumps, Rubella (MMR)
- Diphtheria, Tetanus,
 Pertussis (Dtap, DT, DTP)
- Haemophilus Infuenzae
 Type B (Hib, DtaP-Hib-IPV,
 DTP-Hib, Dtap-Hib)
- > Polio (OPV, IPV, DtaP-Hep-LPV)
- > Influenza
- > Pneumococcal
- > Hepatitis A
- > Hepatitis B

This information is subject to change at any time and additional limitations may apply. To verify if your service or supply is considered

> Meningitis

- > Varicella
- (including MMVR) > Rotavirus
- > Human Papillomavirus
- (HPV) (ages 9 to 25)

Obstetrical Preventive Services

These are specific to pregnant women. To determine which additional non-obstetrical services may be considered preventive, please refer to the Adult or Pediatric Preventive Services lists.

Laboratory Tests

- > Iron Deficiency Anemia Screening
- > Diabetes Screening
- > Urine Study to Detect
 Asymptomatic Bacteriuria (first prenatal visit or at 12 to 16 weeks gestation)
- > Rubella Screening
- > Rh(D) Incompatibility Screening
- Hepatitis B Infection
 Screening (at first prenatal visit)
- > Gonorrhea Screening
- > Chlamydia Screening

Breast-feeding Supplies

or DC (one per birth)

> Lactation Class (one per

approved facility)

birth at a SelectHealth-

selecthealth.

> Breast Pump, Electronic AC

> Syphilis Screening

and Support

COMPARE DRUG PRICES IN MY HEALTH

Log in to *My Health* to search for covered medications, compare drug prices, and see other information about your prescriptions and benefits. *My Health* also has information about any special requirements, like step therapy or preauthorization, which you and/or your doctor may need to complete before you can fill a prescription. If you ever have questions about drugs with special requirements, call Member Services at **800-538-5038**.

SAVE MONEY WITH LOWER-TIER DRUGS

The list of drugs covered by your plan will be either RxSelect^{*} or RxCore^{*}. Your member materials and ID card indicate which drug list you have, and searchable versions of these two drug lists are available on our website.

Your drug list will have three or four tiers of coverage and each tier corresponds to a copay or coinsurance amount (the amount you pay when you get drugs at the pharmacy). Look for generics and lower tier alternatives to pay less for equally effective medications.

\$	Tier 1	Lowest Cost (mostly generic drugs)
\$\$	Tier 2	Higher Cost (generic and brand-name drugs)
\$\$\$	Tier 3	Highest Cost (mostly brand-name drugs)
\$\$\$\$	Tier 4	Injectable Drugs and Specialty Medications

NEED MORE INFORMATION?

WEB

selecthealth.org/pharmacyresources; intermountainrx.org

PHONE

800-538-5038; 855-779-3960

INTERMOUNTAIN HOME DELIVERY PHARMACY

Get your prescriptions delivered for FREE. Register online at **intermountainrx.org** or call **855-779-3960**.

INTERMOUNTAIN SPECIALTY PHARMACY

Get your specialty drugs or self-injectables delivered for FREE.

Ask your doctor to send prescriptions or call **877-284-1114**.

RETAIL 90[®]

Get a 90-day supply of your maintenance medications at a participating Retail 90 pharmacy—and pay less in most cases.

YOUR LOCAL PHARMACY

From major national chains to the corner drug store, you can get your prescriptions filled pretty much anywhere. Search for participating pharmacies at **selecthealth.org**.



Online Tools

My Health can be accessed from your mobile device or computer by visiting **selecthealth.org**. Once you log in, click the SelectHealth[®] icon or link and feel empowered to take charge of your healthcare.



MEDICAL COST ESTIMATOR

We can use your benefits to estimate the cost of many healthcare services. For example, we can estimate the cost of cataract removal, including charges for the facility, provider, and anesthesiologist. Bundling these numbers together, we'll estimate how much your plan will cover and what you will pay.

ID CARDS

Lost your ID card? No worries—you can view and print copies of your card on *My Health*.

REQUEST A CALL

Use our call request feature to schedule a call back from our Member Services team at a set time that's convenient for you.

CHAT WITH US

No time for a phone call? Use our secure chat feature to talk with Member Services online. If you need to know if your medication will be covered or how much a doctor's bill was, chat can help.

HEALTHCARE INFORMATION

View your benefits, claims, and deductible levels. Also, many of our contracted providers and facilities can receive secure messages and will even upload lab results, imaging reports, and other health information right to your *My Health* account.



SelectHealth Healthy Beginnings®

A free program for moms-to-be? If you're expecting a new little bundle of joy, there's no reason not to sign up!

We want to help you get ready for the birth of your new baby. That's why we created Healthy Beginnings[™], a free program for moms-to-be. We work with your doctors to help you have a safe and healthy pregnancy, plus a few more perks to make it extra special.

GIFT CARDS OR CASH REWARDS

As part of the program, you can earn a cash gift or gift card just for going to **both** of these exams:

- 1. **First prenatal exam** prior to the 14th week of your pregnancy.
- Postpartum exam within 50 days of your delivery date.

In addition, a registered nurse or a high-risk prenatal nurse care manager will be available to answer your questions, give referrals, and help you through your pregnancy.

FREE RESOURCES

You also get a **welcome kit** that includes:

- > Great Expectations A book about pregnancy.
- > Book Order Form Another free book of your choice from our pregnancy and childcare library.
- > Community Resources Information about childbirth and breast feeding classes and other helpful services.
- > Educational Materials Helpful tips, pregnancy facts, the month-to-month growth of your baby, and more.

To sign up for Healthy Beginnings, call **866-442-5052** weekdays, from 8:00 a.m. to 5:00 p.m.

When calling after hours, please leave a message with a phone number and the best time for us to reach you. A Healthy Beginnings representative will return your call.

NEED MORE INFORMATION?

WEB selecthealth.org > Wellness Resources > Preventive Care



866-442-5052





Helping You Manage Your Health

Care managers are specially trained registered nurses who assist patients with long-term chronic diseases and help them recover from surgeries and short-term illnesses. They have years of healthcare experience, with extensive knowledge about facilities, providers, and services. If you qualify for care management, a care manager will work with you and your doctor to make sure you get the most appropriate care and receive help with your benefits and claims.

In addition to one-on-one support, we provide educational materials and follow-up phone calls to help you manage your condition. Care management is available for members with the conditions, surgeries, or illnesses listed here. Please call us to learn more.

Asthma

Cancer **Chronic Obstructive Pulmonary Disease (COPD)**

Complex joint replacements

Diabetes

Heart disease

Hemophilia

Hepatitis C

High-risk pregnancy

HIV

Some surgeries





Helping You Quit

TOBACCO CESSATION

If you smoke, Quit for Life[®] can help. It's a private program that you follow at your own pace from home. You receive a Quit Kit and access to a toll-free Quit Line. If you participate, a trained smoking cessation counselor will call you and provide one-on-one coaching and support over the phone for one year.

The Quit for Life program is covered 100%-no copay or coinsurance required. Call 866-QUIT-4-LIFE or visit quitnow.net for more information or to enroll.

The Quit For Life program is brought to you by the American Cancer Society[®] and Optum. The two organizations have 35 years of combined experience in tobacco cessation coaching and have helped more than 1 million tobacco users. Together, they will help millions more make a plan to guit, realizing the American Cancer Society's mission to save lives and create a world with more birthdays.

NICOTINE REPLACEMENT THERAPY

Most SelectHealth plans include 100% coverage for Nicotine Replacement Therapy (NRT), which includes prescription drugs or patches that can help curb nicotine cravings. Check your benefits to make sure you have coverage, but most of our plans allow two 90-day courses of nicotine replacement medication each year. For more information about prescribed medication that may increase your chances to quit smoking, talk to your doctor.



NEED MORE INFORMATION?

quitnow.net

WEB

PHONE 866-QUIT-4-LIFE



SAVING FOR TODAY AND TOMORROW WITH A Health Saving Account (HSA) from HealthEquity®

An HSA is an untaxed medical savings account you can use to pay for medical-related expenses. There are a few requirements, but it is a great way to build savings for today and for your future. Why? Because unlike a Flexible Savings Account (FSA), whatever you do not spend year-to-year rolls over. To get started:

STEP 1

SELECT AN HSA-QUALIFIED HEALTH PLAN

Enroll in an HSA-qualified SelectHealth plan. These plans typically cost less than traditional plans and provide tax-saving opportunities. Our HSA provider, HealthEquity, will work with your employer and SelectHealth to automatically set up your account and send you a HealthEquity Visa® Health Account Card' to conveniently pay for eligible medical expenses.



STEP 2

ADD MONEY TO YOUR HSA

Fund your HSA through pre-tax payroll deductions or transfer money into your account through the HealthEquity member portal. Your employer can help you make pre-tax payroll deductions.

To make tax-free² contributions to an HSA, the IRS requires that:

- > You are covered by an HSA-qualified health plan.
- > You have no other health coverage (such as another health plan, Medicare, military health benefits, or medical FSA).
- > You are not Medicare-eligible.
- > You cannot be claimed as a dependent on another person's tax return.

To see how you can personally benefit from an HSA, visit **HealthEquity.com/Me**.

- 1 This card is issued by The Bancorp Bank, pursuant to a license from U.S.A., Inc. and can be used for qualified expenses. See Cardholder Agreement for complete usage instructions.
- 2 HSAs are not taxed at the federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor if you have questions.



Member Discounts



selecthealth.

On the Move?

OUTSIDE OF YOUR SERVICE AREA

In-network benefits apply when you receive services for urgent or emergency conditions, no matter where you are.

SAVE MONEY WHEN TRAVELING

To reduce your medical out-of-pocket expenses while traveling, use the Multiplan and PHCS networks. If you use providers on these networks, you won't be responsible for excess charges.

Remember: Always present your ID card when you visit a MultiPlan or PHCS provider or facility. The logos on the back of the card give you access to the networks.

To find MultiPlan and PHCS providers or facilities, call MultiPlan at **800-678-7427** or visit **multiplan.com/selecthealth**. For the greatest savings, search for PHCS providers first. You can also search for providers and facilities at **selecthealth.org/providers**.

OUTSIDE OF THE COUNTRY

If you are traveling outside of the country and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it along with a *Claim Reimbursement* Form, which can be found on **selecthealth.org/forms**.

OUT-OF-AREA DEPENDENT CHILDREN

Enrolled dependent children who live outside of your service area (maybe they're going to college or living with another parent) can receive innetwork benefits for covered services. To qualify



Address Change form, which can be found at selecthealth.org/forms. The form contains important instructions about which networks your enrolled dependent child can use when living outside your service area—please read it carefully.

IDAHO

SelectHealth Med plans also include innetwork benefits in Idaho through the Brightpath and St. Luke's Health Partners networks.



NEED MORE INFORMATION?

WEB multiplan.com/selecthealth; selecthealth.org/providers

PHONE 800-678-7427; 800-538-5038



Retiring? Have a child dependent who is turning 26? If you're shopping for a health plan, call our experts at

855-442-0220



5381 Green Street Murray, UT 84123 800-538-5038

selecthealth.org