



UNDERSTANDING YOUR SCM HEALTH CARE PLAN

HELPFUL TIPS

Dependents living outside of the Select service area must have their out of area address listed with Auxiant in order to ensure proper claim payment. Please provide the out of area address to SCM.

SCM requires several services, admissions or procedures to be pre-certified in advance by Auxiant (except emergencies). The covered person or their representative should call MedWatch prior to the services. Failure to pre-certify a covered expense will result in a 30% reduction of benefits. Please refer to the Summary Plan Document (SPD) for a listing of services which require pre-certification.

Many services are covered under preventive care, including annual physicals, screening colonoscopies, and some immunizations. For a comprehensive list of services covered under preventive care, please refer to the benefits section of the SCM website.

For employer assistance program (EAP) information, please visit the SCM website or call Jenny Sanders at 574.254.4504.

WHAT YOU PAY

COPAYS

- Some types of service, including visits to a doctor's office, urgent care, and an emergency room have a copay.
- Copays range from \$20 for a visit with your primary care physician to \$250 for an emergency room.

DEDUCTIBLE

- This is the amount you must pay before your insurance starts paying.
- Some items are covered by insurance before you meet the deductible, including visits with a copay and preventive care.
- SCM's in network deductible is \$750 individual/\$1,500 family.

OUT OF POCKET MAXIMUM

- This is the maximum amount you could pay in a year for covered services.
- Once you have met your deductible, you will pay a coinsurance on most covered services until you meet your out of pocket max.
- SCM's in network out of pocket max is \$2,000 individual/\$4,000 family.

SCM PROVIDER NETWORK

- When looking for a provider always start with the Select Health Network. All services provided by a Select physician will be covered at the tier 1 cost.
- Encircle is your tier 2 network. Services provided by an Encircle provider will be covered at the tier 1 cost if you have a referral from a Select physician. Failure to obtain a referral will result in a 30% reduction in payment for coverage.
- Midwest Behavioral Health (New Avenues) is School City's behavioral health network. When looking for a psychiatrist, counselor, or facility in network, please choose a provider in the New Avenues network.

FINDING A PROVIDER

- You can access the Select Network through selecthealthnetwork.com
- You can access the Midwest Behavioral Health (New Avenues) Network at newavenuesonline.com/provider-directory
- You can access the Encore Network at encoreconnect.com/provider-search/ Make sure you select the symbol that says Encort Combined for network SCM utilizes.
- If you need assistance locating a network provider call Select at 1.800.263.2656.