

## **TIERED NETWORK FAQs**

Below you'll find some of the most asked questions about utilizing the Hendricks Regional Health (HRH) Tiered Network. If you have additional questions, please reach out to Human Resources, or contact your Network Concierge, at (317) 745-PLAN (7526).

#### What is a tiered benefit plan?

The tiered PPO3 benefit plan is a traditional Trust plan that includes additional features that can help both members and employers save money. By seeking care from providers who are Tier I for their benefit plan, members may have a lower deductible and co-insurance (larger discounts on services).

What are the different levels of care providers available to members in the tiered benefit plan? Members may have up to three levels of care providers they can use in a tiered benefit plan:

- **Tier I:** Members receive the best available pricing for services when using care providers in Tier I. This means possibly a larger discount on services and a lower deductible amount.
- **Network (Tier 2):** Members receive in-network pricing for using participating network care providers.
- Out-of-network (Tier 3): Members will pay a higher cost for services when using out-of-network care providers.

#### Who is a Tier I provider?

Hendricks Regional Health (HRH) Providers are Tier I Providers for the Trust.

#### I chose the HRH network. What is my next step?

The first step is to review your handbook or visit <a href="https://www.mybensite.com/centralindiana">https://www.mybensite.com/centralindiana</a> (username: centralindiana; password: brownsburg) and confirm your medical providers are in the HRH Network. If you need a primary care provider, this is a great time to review the list and schedule an appointment. HRH has multiple practices that are now taking new patients.

\*If you need a referral for specialty care, please contact your Network Navigator through HRH at (317) 745-PLAN (7526) and someone will help you manage the next steps. \*

#### If my family provider is not included in the HRH network, what should I do?

If you do not want to change your provider, then you may want to consider electing one of your other network plan options. If you choose the HRH network plan option and continue to see your provider, he/she would not be considered Tiered I. This means your costs would be higher compared to an HRH Tiered I provider. The only way for your provider to be considered Tiered I is if they are listed on the HRH Network document.

#### Where do I find the Tiered I HRH network provider list?

You can find the most current list of HRH medical providers by going to <a href="https://www.mybensite.com/centralindiana">https://www.mybensite.com/centralindiana</a>

You can login using the following information: Username: centralindiana password: brownsburg



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#### How often does Trust update a care provider's Tier I status?

Tier I provider status is updated when HRH adds or removes providers to/from their provider list.

#### How do the different deductible amounts work within the tiered benefit plan?

Tier I and Tier 2 deductibles co-mingle. If a member only goes to Tier I providers, the member will not pay more than the Tier I deductible. However, if the member also goes to a Tier 2 provider, the member will need to pay the difference in the Tier I and 2 deductible amounts.

#### How is the deductible amount tracked between Tier I and other providers?

Tier I and Tier 2 deductibles will be tracked by Anthem, much like in-network and out-of-network deductibles are tracked now.

## My cardiologist is part of the Community Heart and Vascular Group. Is that still in the HRH network?

Yes, the Community Cardiologists and their affiliated provider staff members are in-network. Procedures that can be done at HRH should be done there; however, if it isn't available, you can receive a referral to Community.

#### My child sees several specialists at Riley. What should I do?

You should contact your Anthem Customer Service line (877) 644-9381 and more direction will be provided.

# I have a family member that needs mental health services and sees someone at Hendricks Therapy. Are they in the HRH Network?

Yes, Hendricks Therapy is considered an in-network mental health provider. Additional mental health resources may be available through your employer's EAP benefits or available community hotlines.