

Your Guide to Benefits City of Orem

Utah 2024



Select
Health

Welcome

A superior healthcare experience

Select Health is dedicated to helping our members Live the Healthiest Lives Possible® through simple, sincere, and seamless experiences and products.

This guide includes information about the benefits that are available to you through your employer health plan. We have provided additional helpful links throughout this guide to make it simple for you to find everything you need. If you have questions, we're always here to help.

Let's get started!

Digital Tools

You're just a few steps away from having access to the digital tools you'll need for a seamless experience. We'll show you how easy it is.

Start here.

1. Download the Select Health app

- Activate your member account
- View and download your digital ID cards
- View your spending totals, claims, and plan details
- Find in-network doctors and facilities
- Get cost estimates of many healthcare services
- Access Rx Savings Solutions and save money on medications
- Talk to Member Services through our secure chat feature
- Go paperless!

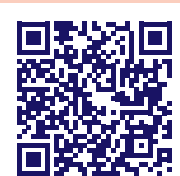
2. Download the Intermountain Health® app

- Schedule appointments with your doctors (virtual visits too!)
- View appointment summaries and test results
- Access your health records
- Manage your medications
- Pay medical bills directly



Need help?

Visit selecthealth.org/resources/digital-tools or call **800-538-5038**.





Member Support

If you can't find what you're looking for online, reach out to our Member Services teams.

Member Services

- Help you understand your insurance plan
- Answer benefit questions

7 a.m. to 8 p.m. MST, weekdays

9 a.m. to 2 p.m. MST, Saturdays

800-538-5038

Member Advocates

- Find the right doctor and facility for your needs
- Schedule appointments for you
- Provide support to maximize your benefits

7 a.m. to 8 p.m. MST, weekdays

9 a.m. to 2 p.m. MST, Saturdays

800-515-2220

Online Customer Services

Log in to the app or the web version of your Select Health member account and chat with us or request a call back at a time that's convenient for you.

selecthealth.org





Finding Doctors and Facilities

Each health plan network includes a specific group of doctors, hospitals, and other clinicians (providers) who will provide you with the best care possible. To get the most from your benefits, be sure to see providers who are in your specific network. If you receive care from providers who aren't in your network, you may be responsible for excess charges.



Find the right doctor

1. Open the Select Health app or visit selecthealth.org/findadoctor
2. Narrow your search and filter your results by specialty, location, languages spoken, and most importantly, network. Be sure to choose the appropriate network that is listed on your member ID card!
3. Make educated choices based on patient and quality ratings that are available for most providers



Find the right facility

1. Open the Select Health app or visit selecthealth.org/facilities
2. Always search by the plan that's listed on your member ID card
3. Filter your results by facility type or location

Need help?

Call Member Advocates at
800-515-2220.



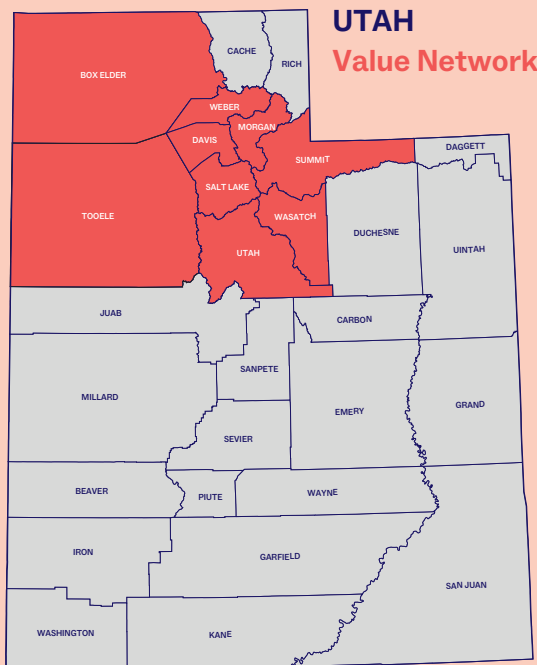
Select Health Value[®] Network

About this network

- Our most affordable network
- Includes all Intermountain Health[®] doctors, facilities (including Primary Children's Hospital), clinics, and InstaCare[®]/KidsCare[®] locations within the Value service area.
 - 37 hospitals
 - Over 600 clinics and other facilities
 - More than 13,500 providers, including specialists you can see without a referral
 - Access to dozens of clinics and providers who aren't affiliated with Intermountain Health
- Enrolled dependents who live outside of your service area can receive in-network benefits for covered services no matter where they live in the U.S. To qualify for this coverage, submit a Dependent Address Change form, which can be found at selecthealth.org/forms.

Is this network right for me?

- Select Health Value is a great option for members living or working in Salt Lake, Utah, Davis, Weber, Summit, Wasatch, Tooele, Morgan, and Box Elder counties.
- If you're wondering whether your current doctor is part of this network, use the Select Health app or visit selecthealth.org/findadoctor. Remember to filter your results by the Select Health Value network.



Questions?

Call Member Services at
800-538-5038.



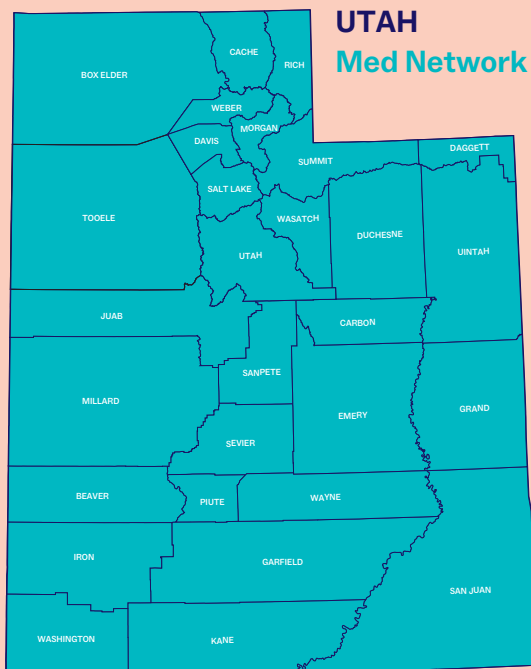
Select Health Med[®] Network

About this network

- Includes all Intermountain Health[®] facilities, clinics, and doctors within the Med service area, as well as key specialty facilities such as Primary Children's Hospital, the Huntsman Cancer Hospital, and Moran Eye Center.
 - 42 hospitals
 - Over 600 clinics and other facilities
 - Over 14,000 providers, including specialists you can see without a referral
- Enrolled dependents who live outside of your service area can receive in-network benefits for covered services no matter where they live in the U.S. To qualify for this coverage, submit a Dependent Address Change form, which can be found at selecthealth.org/forms.

Is this network right for me?

- Select Health Med is a good choice if you live or work anywhere in Utah
- If you're wondering whether your current doctor is part of this network, use the Select Health app or visit selecthealth.org/findadoctor. Remember to filter your results by the Select Health Med network.



Questions?

Call Member Services at
800-538-5038.



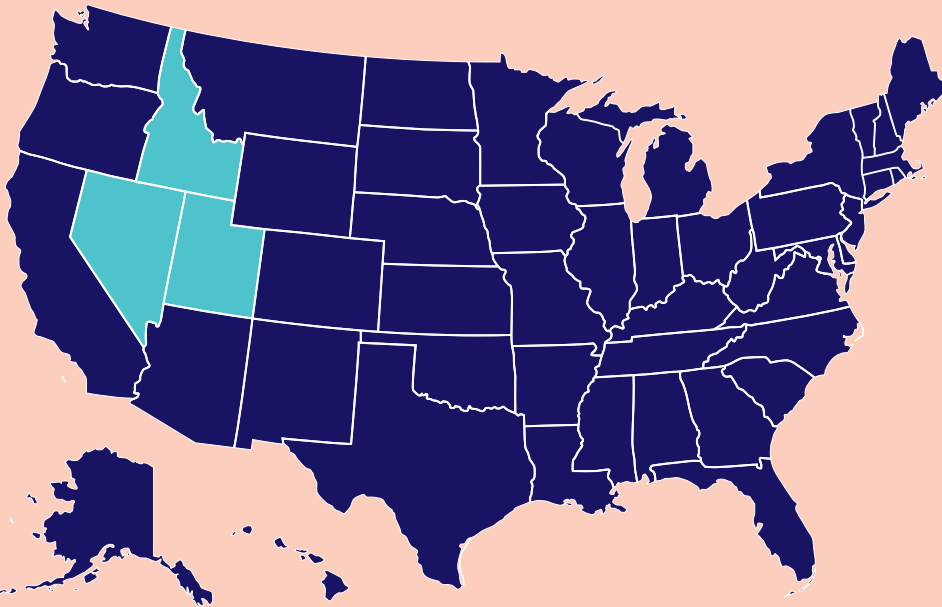
UnitedHealthcare Options PPO Network

About this network

- Includes 83% of all hospitals and two of every three healthcare providers in the U.S.
- Remember: While this network of doctors and facilities is contracted through UnitedHealthcare, your health insurance coverage is through Select Health.

Finding doctors outside of Utah, Idaho, and Nevada

1. Use the Select Health app or visit selecthealth.org/findadoctor to search for in-network providers.
2. Filter your results by the UnitedHealthcare Options PPO network and you'll be guided to their provider search tool.
3. Once you reach the UnitedHealthcare provider search tool, update your location and you can find in-network doctors from there. You can also check to see if your current doctor is participating in the UnitedHealthcare Options PPO network.



Questions?

Call Member Services at **800-538-5038** with any questions about your coverage or benefits.



If your UnitedHealthcare provider has questions regarding your care, they will need to contact UnitedHealthcare provider services at **888-830-0179**.

Network Tiers

If your employer has chosen a tiered plan, you have three benefit "tiers" of coverage and each tier is tied to a different provider network(s). You can move between tiers as needed throughout the year (cost-sharing may vary). For one service, you might use Tier 1. For another procedure, you might use Tier 2. Network tiers are designed to save you money on healthcare expenses while providing you the greatest access to providers and facilities.

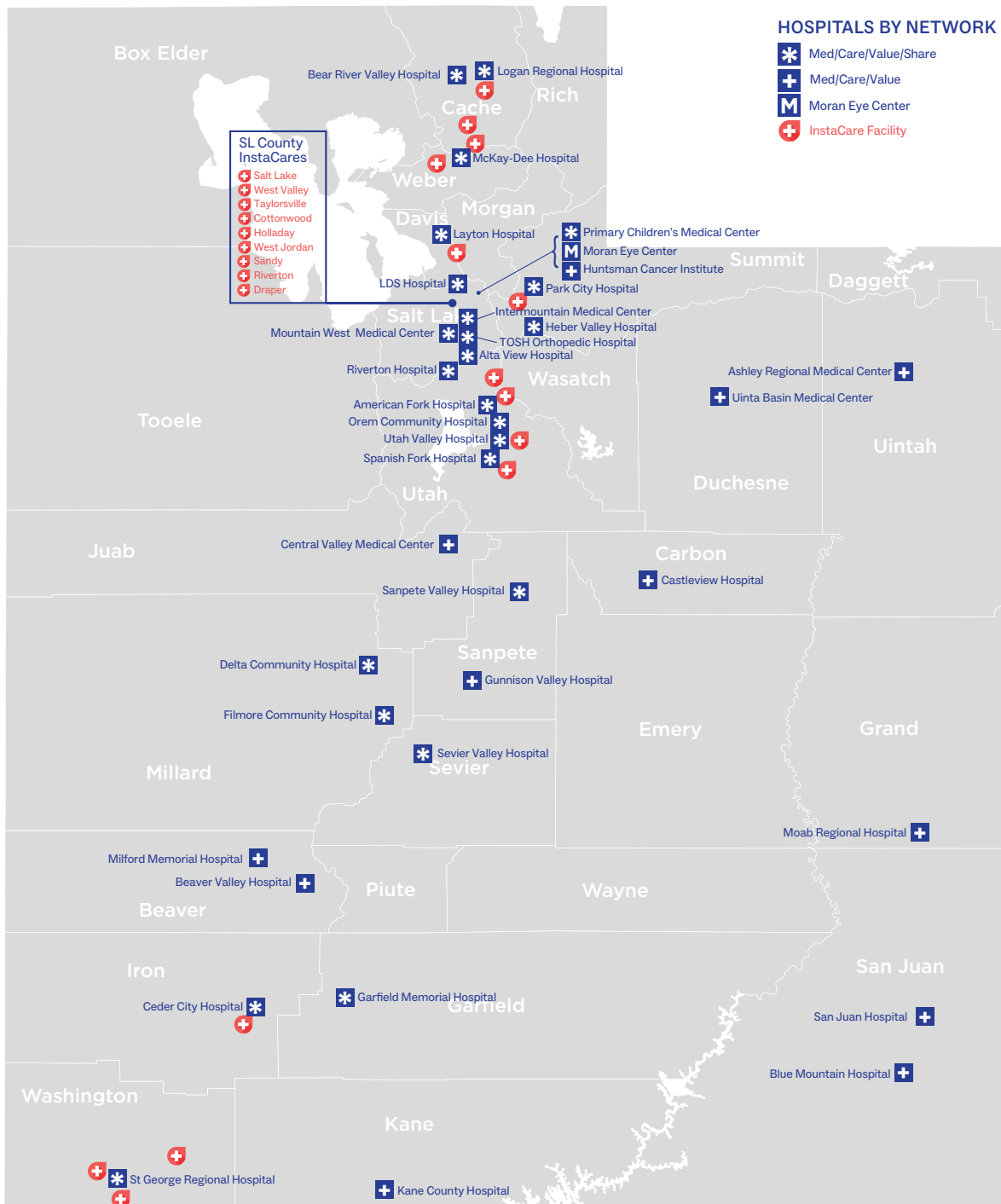
Tier 1	Tier 2	Tier 3
<p>gives you lower prices</p>	<p>gives you greater access</p>	<p>gives you unlimited access (out-of-network benefits)</p>
<ul style="list-style-type: none"> ● Member cost-sharing: Depending on your plan, you may pay less for care through copays, coinsurance, and deductibles. ● Combined deductible/out-of-pocket: Expenses you pay in Tier 1 or 2 will count towards both the Tier 1 and Tier 2 deductible and out-of-pocket maximum. ● Prescriptions: Any money you spend out-of-pocket to pay for covered prescriptions will count towards your deductible and out-of-pocket maximum. 	<ul style="list-style-type: none"> ● Potentially higher overall costs: Doctors and facilities may charge you more for some services. ● Greater access: There are more in-network providers and more in-network facilities when compared to Tier 1. ● Combined deductible/out-of-pocket: Expenses you pay in Tier 1 or 2 will count towards both the Tier 1 and Tier 2 deductible and out-of-pocket maximum. ● Prescriptions: Any money you spend out-of-pocket to pay for covered prescriptions will count towards your deductible and out-of-pocket maximum. 	<ul style="list-style-type: none"> ● Total freedom: See any provider or go to any facility you want for covered services. ● Higher costs: Your copays, coinsurance, and overall costs for care will be higher when compared to Tiers 1 and 2. ● Separate deductible/out-of-pocket: None of the out-of-pocket expenses you incur on Tier 1, Tier 2, or on prescriptions drugs will count toward your Tier 3 deductible or out-of-pocket maximum. Additionally, none of the expenses you incur on Tier 3 will count towards your Tier 1 or Tier 2 deductible or out-of-pocket maximum. ● Certain services: Some services are not covered when done by an out-of-network provider. Confirm your coverage and benefits before using out-of-network providers.



Questions? Log into the Select Health app or your member account and check out your Member Payment Summary (MPS) to see your network options in each tier. If you need help, call Member Services at **800-538-5038**.

Utah Hospitals and InstaCare Facilities—Large Employer Plans

Scan for facilities and providers near you or visit selecthealth.org/facilities



Example only. Facility availability is subject to change at any time. Map does not guarantee network coverage. Please visit selecthealth.org/facilities or call 800-538-5038 for the most current information.

UTAH-LARGE EMPLOYER	MED		VALUE
Alta View Hospital	●		●
American Fork Hospital	●		●
Ashley Regional Medical Center	●		●
Bear River Valley Hospital	●		●
Beaver Valley Hospital	●		●
Blue Mountain Hospital	●		●
Castleview Hospital	●		●
Cedar City Hospital	●		●
Central Valley Medical Center	●		●
Delta Community Hospital	●		●
Fillmore Community Hospital	●		●
Garfield Memorial Hospital	●		●
Gunnison Valley Hospital	●		●
Heber Valley Hospital	●		●
Huntsman Cancer Hospital	●		●
Intermountain Medical Center	●		●
Kane County Hospital	●		●
Layton Hospital	●		●
LDS Hospital	●		●
Logan Regional Hospital	●		●
McKay-Dee Hospital	●		●
Milford Memorial Hospital	●		●
Moab Regional Hospital	●		●
Moran Eye Center	●		●
Mountain West Medical Center	●		●
Orem Community Hospital	●		●
Park City Hospital	●		●
Primary Childrens Medical Center	●		●
Riverton Hospital	●		●
San Juan Hospital	●		●
Sanpete Valley Hospital	●		●
Sevier Valley Hospital	●		●
Spanish Fork Hospital	●		●
St George Regional Hospital	●		●
Tosh The Orthopedic Specialty Hospital	●		●
Uintah Basin Med Center	●		●
Utah Valley Hospital	●		●

Utah Hospitals— Large Employer Plans



Scan for facilities and providers near you or visit selecthealth.org/facilities



Example only. Facility availability is subject to change at any time. This chart does not guarantee network coverage. Please visit selecthealth.org/facilities or call 800-538-5038 for the most current information.

Care Options

Primary care

A Primary Care Provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. Your PCP can help you find specialty care and may even offer virtual (video) visits!

Specialty care

When you need more than your PCP, our network of quality specialists and surgeons can help.

Mental health care

You have coverage through thousands of in-network mental health providers. With your benefits, there is no reason to neglect any mental health issue.

Urgent care

What's open late and costs less than the emergency room (ER)? Our Intermountain InstaCare®, KidsCare® clinics and other in-network urgent care facilities.

Virtual care

You're covered when you see in-network providers virtually, whether it's with your PCP or otherwise.

Preventive care

Your plan covers many procedures, services, and preventive screenings at no out-of-pocket cost to you.

Emergency care

For emergencies, go to the nearest ER or hospital and you'll be covered whether you're in the U.S. or abroad.

Hospitals and local clinics

Our facilities span the state, offering exceptional care and services.



Not sure where to start?

Try our free, 24/7 Nurse Line. Talk to a nurse about any condition to get advice on how and where to get care. Call **844-501-6600**.



Out of Area Care Options

Traveling in the United States

Outside of your service area

Use the **UnitedHealthcare (UHC) Options PPO network** whenever possible.

Urgent care - before visiting a UHC Options PPO provider, sign into the Intermountain Health® patient portal or app and see if virtual care could save you the time and money of an in-person visit.

Emergency care - in-network benefits apply when you receive services at any emergency room location.

Out-of-area dependents

Enrolled dependents who live outside of your service area (maybe they're going to college or living with another family member) can receive in-network benefits for covered services, no matter where they live in the U.S.

To qualify for this coverage, submit a Dependent Address Change form which can be found at selecthealth.org/forms.

Traveling Outside the United States

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.



Need help?

Call Member Advocates at
800-515-2220.





Virtual Care

An opportunity to save money

Many services that are performed over video may cost you less than visits done inside a traditional clinic.

Intermountain Health® patient portal and app

Self-schedule or learn more about virtual visits* for:

- Urgent care
- Primary care
- Mental health
- Nutritional support
- Lactation support
- Physical therapy



The portal and app even have an E-Visit option where you can get care via secure online chat!

** Services available through the Intermountain Health patient portal and app may vary by state*

Other virtual care options

For virtual care outside of the Intermountain Health virtual clinic, your in-network doctor's office may use various apps or websites for virtual visits. No matter what video platform you and your doctor use, you have covered benefits for virtual care from in-network providers.



Get started

Download the Intermountain Health app or visit intermountain.com/patientportal.



Intermountain Connect Care[®]

What's Connect Care?

Get primary care, mental health care, physical therapy, nutritional and lactation support, and 24/7 urgent care from home with virtual doctor visits at no or low out-of-pocket cost to you. The typical wait time for urgent care is under 10 minutes, and you can save an average of \$400 per visit compared with the emergency room* (ER).

**For emergencies, call 911 or go to the ER.*

Commonly treated conditions:

- Stuffy and runny nose
- Allergies
- Sore throat
- Eye infections
- Cough
- Painful urination
- Lower back pain
- Joint pain or strains
- Minor skin problems

Other virtual care options

For virtual care outside of Connect Care, your in-network doctor's office may use various apps or websites for virtual visits. No matter what video platform you and your doctor use, you have covered benefits for virtual care from in-network providers.

Get started

Download the Intermountain Connect Care app or visit intermountainhealthcare.org/connectcare.



Preventive Care

Did you know?

Your plan covers many preventive procedures, services, and screenings at no out-of-pocket cost to you.

What does that mean for you?

Preventive health care is anything from immunizations to colonoscopies. These services give you a chance to detect and/or prevent a potential illness or disease at a stage when it is likely to be the most manageable. With 100% coverage¹, you can get the preventive care you need to live the healthiest life possible!

What's covered?

Visit selecthealth.org/wellness/preventive-care to view our list² of common preventive services. To verify if a service is considered preventive, call Member Services at **800-538-5038**.

1 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.

2 This list may not include all the preventive care available to you for no out-of-pocket cost. This information is subject to change at any time and additional limitations may apply.



Questions?

Visit selecthealth.org/wellness/preventive-care or call Member Services at **800-538-5038**.





Chiropractic Care

You have chiropractic coverage!

Chiropractic care may help back and neck pain, reduce stress, improve muscle strength, range of motion, and flexibility. It can even improve your mood! If you're ready for body and brain improvement, schedule a chiropractic appointment.

Use your Select Health member ID card to help you understand which network to use in each state. Remember that annual visit limits may apply.

Questions?



Visit selecthealth.org/findadoctor to search for in-network chiropractors or call Member Advocates at **800-515-2220**.



Behavioral Health Care

Access

Mental health is just as important as physical health, so we made sure that you have:

- Access to the largest behavioral health network in Utah
- Coverage for virtual visits with any mental health provider through any platform

Non-crisis resources

myStrength app

Find convenient, same-day virtual visits for psychiatric care, talk therapy, and more. Access myStrength for free with registration code MYHEALTHPLUS.

Behavioral Health Services Navigation Line

Our Navigators will help you with a personalized experience for better mental health by getting you in touch with the right mental health professional and getting you scheduled for a preliminary appointment.

Crisis resources

If you have an immediate crisis, call 9-1-1 or the Suicide & Crisis Lifeline at 9-8-8.



Questions?

For additional behavioral health resources, scan the QR code below or visit:

intermountainhealthcare.org/behavioralhealth.



Care Management Services

What is care management?

Care Management is your support system for all things healthcare! Select Health Care Managers are nurses and Social Workers who are trained to help you meet your health goals.

If you qualify, a Care Manager can help you:

- Create a care plan that supports your physical and mental well-being
- Coordinate care for chronic illness with your doctor or specialist
- Coordinate care with your Primary Care Provider to ensure you can access the treatment and medications you need
- Understand your health insurance benefits
- Connect to community and online resources, such as finding a ride to an appointment



Get started

Visit selecthealth.org/wellness/care-management to submit a referral form or call our Care Management team at **800-442-5305**.





Healthy BeginningsSM Program

Our Healthy BeginningsSM program is designed to help you have the healthiest pregnancy possible and is available at no extra cost.

What are the perks?

- Support with childbirth, breastfeeding, and more
- We'll guide you to community resources such as Women, Infants, and Children (WIC), food programs, transportation programs, etc.
- Help with claims and benefit questions
- Cash incentives¹ for prenatal and postnatal care²
- Free online education through Intermountain Health[®]
- Free prenatal booklet
- Help getting a free breast pump after delivery

¹ Incentives received may be considered income and subject to tax

² Based on plan type

How do I enroll?

Call our Nurse Care Managers at
866-442-5052.



Tobacco Cessation and Nicotine Replacement Therapy Programs

Quit for Life®

With the help of the Quit For Life® tobacco cessation program, you'll have the tools and resources you need to quit smoking. This program is available to you at no extra cost.

Get coaching support

- Personalized tips to plan your path to quitting
- Recommended daily goals, articles, and videos
- Manage triggers with coach-led group sessions, trackers, and text support



Get started

Visit myquitforlife.com/selecthealth
or call 1-866-QUIT-4-LIFE (TTY 711)

Nicotine replacement therapy (NRT)

Most Select Health plans include 100% coverage for Nicotine Replacement Therapy (NRT), which includes prescription drugs or patches that can help curb nicotine cravings. If your plan provides coverage, you can have two 90-day courses of nicotine replacement medication each year. For more information about prescribed medication that may increase your chances of quitting, talk to your doctor.



Questions?

Call Member Services at
800-538-5038.





Pharmacy

Prescription coverage

To search for in-network pharmacies and covered drugs, log into your member account on the Select Health app or at selecthealth.org.

View covered medications prior to enrollment with Select Health

- Your covered drug list (formulary) will likely be RxSelect 4 Tier. Confirm your covered drug list by calling Member Services at **800-538-5038**.
- Visit selecthealth.org/pharmacy/pharmacy-coverage

Drug tiers

- Your benefits are divided into Tiers. Drugs on Tier 1 are the least expensive. The higher the Tier, the more you will likely pay for the medication. Through your member account, you can see drug prices based on your benefits.

continued on next page



Pharmacy (continued)

Network

You have in-network access at over 55,000 pharmacies nationwide, including almost all national chains.

Home Delivery Pharmacy

- Get a 90-day supply of many medications delivered to your door in all 50 states through the Intermountain Home Delivery Pharmacy.
- Sign up for home delivery at intermountainhealthcare.org/services/pharmacy/home-delivery or call **855-779-3960**.

Intermountain Specialty Pharmacy

If you or dependents take specialty medications, please use the Intermountain Specialty Pharmacy by calling **877-284-1114**, as they are your exclusive specialty drug pharmacy.

Save money on prescriptions

Rx Savings Solutions

- If you enroll in our Rx Savings Solutions service, they will proactively identify savings opportunities and notify you via email and text message. You can also search for any medication to find the lowest-cost and alternatives to many medications covered by your health plan. You can then talk to your doctor about potential savings and work together to determine if a less expensive medication would work for you.
- Visit selecthealth.org/rxsavings or call **1-800-268-4476**

Coupon services

- You don't have to use your insurance benefits to pay for medications. Sometimes it might be less expensive to use coupon services such as GoodRx[®], Cost Plus Drugs[®], or Amazon's RxPass[®] to pay for medications.
- Log into your member account to view embedded coupons from these services that might save you money.

Questions?

Visit
selecthealth.org/pharmacy
or call Member Services at
800-538-5038.





Health Savings Account (HSA)

What's an HSA?

An HSA is a healthcare savings account that lets you use pre-tax contributions to pay for medical-related expenses. It is a great way to build savings for today and for your future. Unlike a Flexible Savings Account (FSA) with more restrictions, whatever you do not spend year-to-year rolls over into the next.

How do I enroll?

Step 1: Select an HSA-qualified health plan

Enroll in an HSA-qualified Select Health plan. These plans typically cost less than traditional plans and provide tax-saving opportunities.

Step 2: Set up an HSA

Work directly with your HSA provider or with your employer to set up an account.

Step 3: Add money to your HSA

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

** 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.*

Questions?

To see how you can personally benefit from an HSA, call Select Health Member Services at **800-538-5038** or visit selecthealth.org/resources/hsa.





Tips to Keep Healthcare Costs Low

TIP 1

Get care in the right place.

Save that trip to the emergency room for true emergencies and choose the most appropriate in-network option for your healthcare needs. If you're not sure where to go, visit selecthealth.org/find-care.

TIP 2

Try virtual care.

Video visits can often meet your healthcare needs as effectively as in-person care, but at a lower cost. Remember: No matter what video platform you and your doctor use, you have covered benefits for virtual care from in-network providers. Call Member Services at **800-538-5038** for your plan-specific details.

TIP 3

Use imaging centers or ambulatory surgical centers (ASCs).

MRIs, CT scans, and out-patient surgeries can be done at imaging centers and ASCs where the prices are often lower than a hospital. To find these centers, visit tellicaimaging.com, intermountainhealthcare.org/surgerycenters, or search for providers on the UnitedHealthcare Options PPO network.

TIP 4

Take advantage of our pharmacy resources.

Use generic drugs, if possible. Talk to your doctor and pharmacist about options for using generic drugs - they can help you get effective medication at the best price.

TIP 5

Get preventive care and stay healthy.

Preventive services are covered 100% by most plans when you use in-network providers. Use preventive care to stay healthy and spend less on healthcare. Visit selecthealth.org/wellness/preventive-care to see what preventive services are available.

TIP 6

Manage your chronic illness.

The Care Management team can help coordinate your care and find the best way to meet your needs. Call **800-442-5305**.

Member Discounts

ChooseHealthy™ discounts

Login to your member account and click on ChooseHealthy Discounts to start saving. You'll find specialty provider discounts, deep product discounts, and free health resources. ChooseHealthy has great deals on hearing aids, home gym or fitness equipment, wearable tech, sunglasses, fitness fashion, healthy food service delivery, and even wireless earbuds.

Select Health discounts

When in Utah, Idaho, or Nevada, our members may have additional discounts.

Get a little motivation to stay healthy with local member discounts. You'll find reduced prices for things like Lasik surgery, gym memberships, hearing aids, cosmetic dermatology, eyewear, and more.



Questions?

Visit selecthealth.org/discounts or call Member Services at **800-538-5038**.





Plan Information

Care and cost management

Select Health works to manage costs while protecting your quality of care. We review things such as the appropriateness of the care setting, medical necessity, and appropriateness of hospital lengths of stay. This helps reduce unnecessary medical expenses and keeps premiums as low as possible. For more information about how we help manage healthcare, including information about services that require preauthorization or to know how to file an appeal, please visit selecthealth.org/policy.

Protecting your privacy

We understand the importance and sensitivity of your personal health information, and we have security measures in place to protect it. For more information about how we protect your privacy, including our complete Notice of Privacy Practices, please visit selecthealth.org/policy.

Exclusions and limitations

Unless otherwise noted on your Member Payment Summary (MPS) or Summary Plan Description (SPD), there are some healthcare services that your plan does not cover. Please visit selecthealth.org/policy to learn more about some of the services that are not covered or have coverage limitations. You can also read more about exclusions and limitations in your Member Materials.

Member rights and responsibilities

We want you to be an active part of your healthcare. Visit selecthealth.org/policy to view your member rights and responsibilities.

Fair treatment notice

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

To view our comprehensive Fair Treatment Notice, visit selecthealth.org/non-discrimination.

Printed versions available

If you would like to request a printed copy of your in-network provider directory, or any or all of these notices, call Member Services at **800-538-5038** weekdays, from 7:00 a.m. to 8:00 p.m. MST, and Saturdays, from 9:00 a.m. to 2:00 p.m. MST.

Fair Treatment Notice

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

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Your Healthcare



Benefit Summaries