

SelectHealth

FEHB Member Guide

2023

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Welcome to SelectHealth

You can count on us to provide services with a human touch. We are thoughtful in plan designs, making care accessible, high-quality, affordable, and we empower you with tools to help you manage your health.

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Feel the SelectHealth Difference

SelectHealth is different. Unlike other insurance plans, we care about you and your health journey. We make sure our plans and perks truly fit your needs. We listen, we adapt, we change—for you. We put our profits back into our plans—for you. We are nonprofit—for you. We align with the best healthcare providers, like Intermountain Healthcare®—for you. Our wellness perks and rewards aren't an industry trend for us, they're about helping you be the healthiest and happiest you can be.

Everything we do is for you. We care about you—truly. And that's the SelectHealth Difference.



TOTAL INTEGRATION WITH INTERMOUNTAIN HEALTHCARE®

SelectHealth and Intermountain Healthcare are integrated, sister companies. What integration means to you is a seamless transfer of information between your insurance provider and your care provider. This integration permits your providers to see the different treatments and medications you've received, even among multiple care providers within the health system. This allows for the highest quality of care to take place. With total integration, gaps or blind spots between providers are greatly prohibited, allowing you to access the premium care that you deserve.

DEPENDENTS AGING OFF

A common situation that federal employees find themselves in occurs when their dependent children reach the age of 26. Up to this point, your children have established a history and relationship with their health provider. When your dependents age off your federal plan as they turn 26, there is no need for any change or disruption with the doctors that they know and trust. With SelectHealth, your over-age dependents can enroll in a SelectHealth Individual plan, providing access to the same quality of care, with the doctor they know.

WE'RE LOCAL

SelectHealth is a Utah-headquartered company. We are your neighbors, your friends, and we work and play in the same neighborhoods that you do...right here in the great state of Utah! Being local provides a whole other level of access to your insurance provider. Feel free to stop by our office and say hello! Together, we are a part of the Utah community. And we are committed to the health and well-being of our neighbors!



Contact Us



CALL US

844-345-FEHB (toll-free)

Weekdays, from 7:00 a.m. to 8:00 p.m. and Saturday, from 9:00 a.m. to 2:00 p.m.



ONLINE

selecthealth.org/fehb



Health Insurance Definitions



Before you start to even think about shopping for a plan, there are a few pretty confusing terms used in insurance. Get to know these concepts so you feel confident in how your health coverage works.

DEDUCTIBLE

Amount you must pay to doctors and facilities before your plan pays for certain covered services.

OUT-OF-POCKET MAXIMUM (OOP)

The total amount you may pay for services covered by your plan each year. Things like deductibles, coinsurance, and copays may apply to your out-of-pocket maximum.

COINSURANCE

A percentage of the cost of a covered service that you pay after you've met your deductible. For example, you pay 20%, the plan pays 80%.

COPAY

A fixed amount you pay the doctor, pharmacy, or facility for covered services. For example, you might pay \$20 for an office visit with your primary care doctor.

NETWORK

A network is the combination of doctors and facilities contracted with us to give you care for the best price.

VIRTUAL CARE

No need to leave home. For urgent medical, mental health, or primary care, talk to a provider online using your smart phone, tablet, or computer.

HEALTH SAVINGS ACCOUNT (HSA)

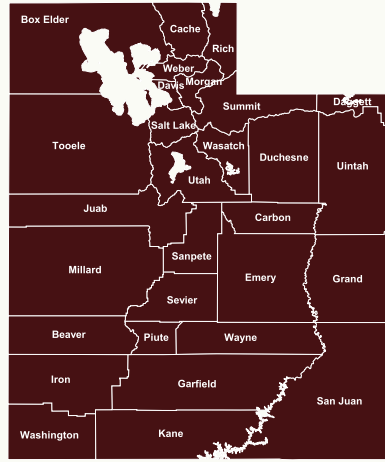
Think of an HSA as a savings account for healthcare expenses. If you enroll on a high deductible health plan, you can pair it with an HSA. You can use money in an HSA to pay for medical services—these are called qualified medical expenses and are defined by the IRS. Some examples of qualified medical expenses include doctor's visits, copays, dental care, and prescriptions. The tax-free funds in an HSA can be saved from year to year, but only the amount that has been contributed so far will be available.

HSA PREMIUM PASSTHROUGH

If you have a high deductible health plan, your health insurance plan will contribute a portion of your monthly premium to your HSA or credit a specific amount to your Health Reimbursement Account (HRA).



Your Network



SelectHealth Med covers all of Utah’s Intermountain Healthcare hospitals, facilities, and physicians, in addition to thousands of contracted providers. This network also covers specialty care facilities like Primary Children’s Hospital and Huntsman Cancer Institute for cancer treatment.



CLOSE TO HOME COVERAGE

Standard Option Plan & High Deductible Health Plan (HDHP)—As a SelectHealth FEHB member, you can go to any provider who is integrated with our clinic partner, Intermountain Healthcare. In addition, our affiliation with a vast number of providers and clinics across our service area aims to ensure you are getting the best possible care without having to go far.

Remember: if you get sick or injured while you are outside of your service area or even out of the country, you’re covered for urgent and emergency care.



NATIONWIDE COVERAGE

Standard Option Plan only—Members who are enrolled in the SelectHealth Standard Option can now access providers and facilities nationwide through the UnitedHealthcare Options PPO network! This network includes 83% of all hospitals and two of every three healthcare providers in the U.S., so you get more access and more peace of mind.

Remember: Out-of-network benefits do have a higher member cost-share and members may be subject to balance billing or preauthorization for services.

Use the table below to find providers wherever you are in the country.

STATE	NETWORK
All states outside Utah, Idaho, and Nevada	UnitedHealthcare Options PPO
Utah, Idaho, and Nevada	Use the appropriate local network on your ID card when seeking care in Utah, Idaho, or Nevada

Visit selecthealth.org/findadoctor or use our mobile app to search for in-network doctors and facilities. Remember to choose the appropriate network based on what is shown on your ID card.

OUT-OF-AREA DEPENDENT COVERAGE

Dependent children on a High Deductible Health Plan (HDHP), who live outside of the service area, will receive in-network benefits for covered services when they use SelectHealth Med providers in Utah and preferred network providers outside of Utah.

To qualify for this coverage, you need to submit an FEHB Dependent Address Change form, which can be found at selecthealth.org/plan-documents. Questions? Call Member Services at **844-345-FEHB**.

AGING INTO MEDICARE COST-SHARE WAIVER

FEHB annuitants enrolled in Medicare Parts A and B as their primary insurance, and who are simultaneously enrolled in the SelectHealth Standard Option, will have their cost-share waived (e.g., deductible, coinsurance, and medical copays) for covered services.

Regular member cost-share will apply for services not covered by Medicare (e.g., prescriptions, oral surgery). The Pharmacy benefit on the Standard Option will pay as primary and regular member cost-share will apply for members who are not enrolled in Medicare Part D.

Going the distance for you, so you don’t have to means we also contract with many additional key providers. A few examples are:



Local In-Network Hospitals

Salt Lake Area

- Alta View Hospital
- Huntsman Cancer Hospital
- Intermountain Medical Center
- LDS Hospital
- Primary Children's Hospital
- Riverton Hospital
- TOSH—The Orthopedic Specialty Hospital

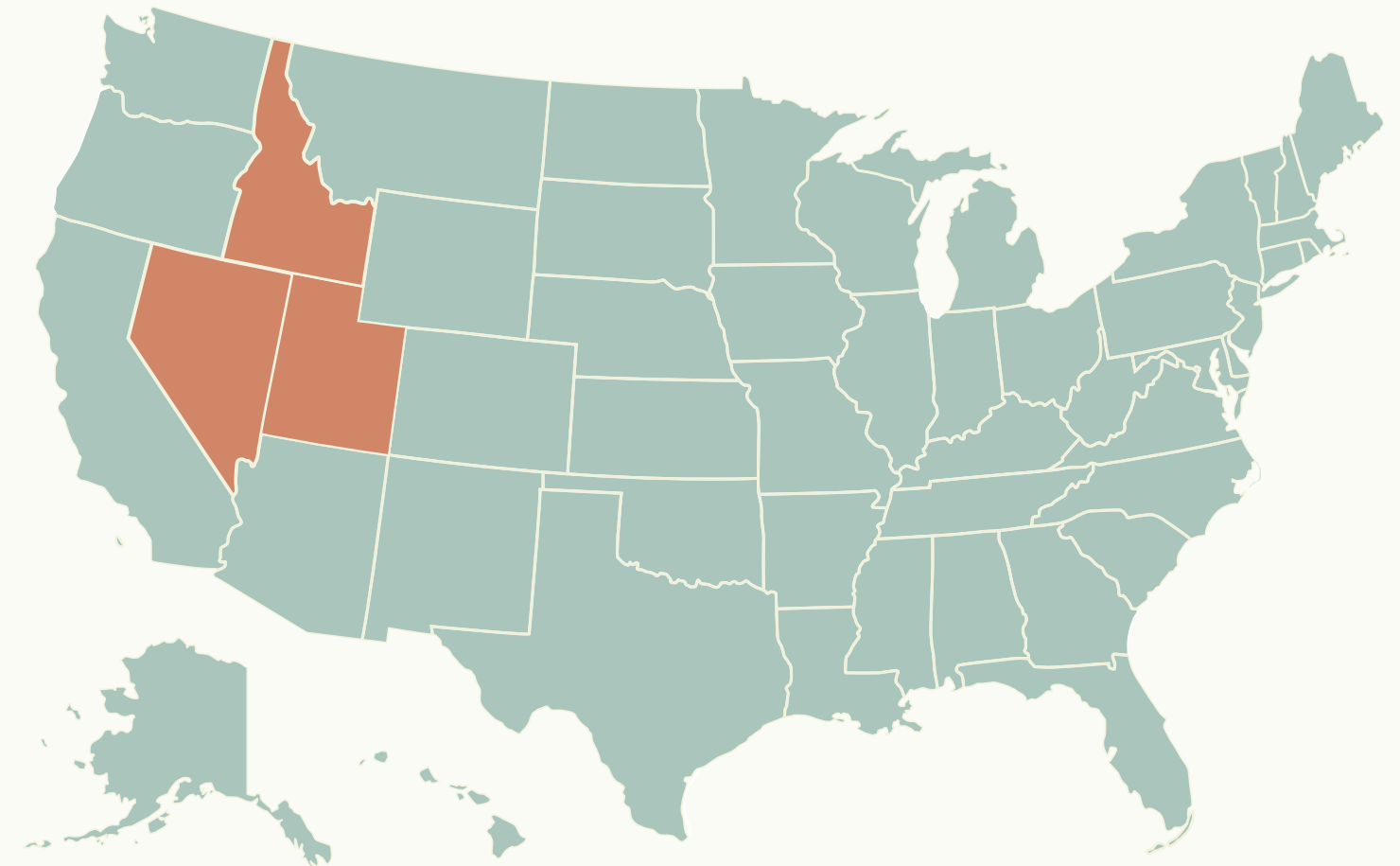


Visit SELECTHEALTH.ORG/FACILITIES to find additional facilities that are participating on the SelectHealth Med® network.

Nationwide Access

SelectHealth Standard Option members who are traveling in the U.S. outside of Utah, Idaho, or Nevada, can reduce their medical out-of-pocket expenses by using the UnitedHealthcare Options PPO network! If you are traveling in Utah, Idaho, or Nevada, you also have access to in-network providers and facilities, but be sure to use the appropriate local network that is listed on your ID card.

You can easily search for in-network providers and facilities anywhere in the country through the SelectHealth website or mobile app.



Visit SELECTHEALTH.ORG/FINDADOCTOR to find providers and facilities that are participating on the UnitedHealthcare Options PPO network.



Your Care Options



Your Regular Scheduled Care



Scheduled care keeps you in tip-top shape and can help detect and correct issues that come up. Here are a few resources for regular care.

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. To find an in-network doctor on the SelectHealth Med® network, visit selecthealth.org/findadoctor.

Note: Designating a PCP is not required on an FEHB plan.

Specialists

When you need more than your PCP, our network of specialists and surgeons can help—and there are thousands to choose from. Our affiliations with specialty facilities mean you can count on access to top-notch care. No referral required.

Local Clinics

Intermountain Healthcare 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!

When You Need Help Now



There are other options for care when you have questions or you're feeling under the weather at times when your PCP isn't available. Choosing the right care can save you time and money.

Intermountain Health Answers®

Our nurse line is available 24/7 for any medical questions or concerns you have. Call **844-501-6600** to get help and talk to a registered nurse for free.

My Health+ Virtual Clinic

Visit a provider 24/7 via live online video at no or low out-of-pocket cost to you. Self schedule visits for urgent care, primary care, mental health, and nutritional support whenever, wherever you need it. The My Health+ app even has an E-Visit option where you can get care via secure online chat. Download the My Health+ app or visit intermountain.com/myhealthplus to get started.

Intermountain InstaCare®

What's open late and costs less than the ER? InstaCare clinics. If you need urgent care, this is a great option.

Emergency and Urgent Care

If you need urgent or emergency care, we've got you covered. If you are outside of Utah, all emergency and urgent care is paid as an in-network benefit—nationwide and worldwide. If you need urgent care while in Utah, you will need to go to an in-network facility. For an emergency, call 911 or go to the nearest hospital.

For times when you need more than just your regular doctor or more timely care, we have a broad network of facilities for any kind of treatment you seek.

When You Need Extra Special Care



Hospitals

Intermountain Healthcare 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. And because we are integrated with Intermountain Healthcare, you get high-quality care at a low cost.

Outside of Intermountain Healthcare hospitals, we partner with top-quality facilities and providers to get you the care you need.

Ambulatory Surgical Centers (ASCs)

You can receive convenient, high-quality, lower-cost outpatient surgery at an ASC. They offer prices that are up to 58% lower than traditional settings. To search for ASCs, visit intermountainhealthcare.org/surgerycenters.

Imaging Centers

Members now have access to Tellica Imaging centers that provide global pricing for MRIs (\$550 bundled price) and CT scans (\$350 bundled price) so there are no billing surprises. These prices are 2.5 times less expensive than national averages for imaging. Visit tellicaimaging.com to find a facility near you.



Standard Option Benefits

BENEFIT ¹	In-Network	Out-of-Network ²
Deductible	\$250 per person, per calendar year \$500 Self Plus One or Self & Family, per calendar year	\$500 per person, per calendar year \$1,000 Self Plus One or Self & Family, per calendar year
Out-of-Pocket Maximum (protection against catastrophic costs)	\$5,500 per person, per calendar year \$11,000 per Self Plus One or Self & Family, per calendar year	\$7,500 per person, per calendar year \$15,000 per Self Plus One or Self & Family per calendar year
Hospital Services		
Inpatient	15% after deductible	30% after deductible
Outpatient	15% after deductible	30% after deductible
Surgical & Imaging Centers		
Ambulatory Surgical Center	\$200 after deductible	30% after deductible
Free-Standing Imaging Center	Nothing (minor diagnostic tests) Nothing, after deductible (major diagnostic tests)	30% after deductible
Doctor's Office Visits		
Preventive	\$0	Not covered
Primary Care Physician	\$15 copay	30% after deductible
Specialist	\$35 copay	30% after deductible
Intermountain KidsCare®	\$15 copay	Not available
Urgent Care & Intermountain InstaCare®	\$35 copay	30% after deductible
Virtual Consultations		
Telehealth Urgent Care/ Intermountain Connect Care	\$0 copay	Not available
Telehealth Non-Urgent Care	\$0 copay	30% after deductible
Maternity		
Physician	\$15 first visit, subsequent visits \$0	30% after deductible
Hospital	\$200 per admission copay	30% after deductible
Emergency Benefits		
In-Area/Out-of-Area Emergency Room	\$200 copay after deductible	See In-Network benefit
Mental Health & Chemical Dependency		
Mental Health & Substance Abuse Treatment	\$15 per office visit 15% for outpatient services, after deductible 15% per inpatient admit, after deductible	30% per office visit, after deductible 30% for outpatient services, after deductible 30% for inpatient services, after deductible
Employee Assistance Program	Nothing (up to eight in-person or virtual visits per incident, per family)	Not available
Prescription Drugs		
Retail Pharmacy (30-day supply)	Tier 1: \$5 Tier 2: \$40 after deductible Tier 3: 50% up to \$250, after deductible Tier 4: 30% after deductible	
Mail Order (90-day supply)	Tier 1: \$5 Tier 2: \$80 after deductible Tier 3: 50% after deductible	
Injectable Drugs & Specialty Medications (in provider's office)	30% after deductible	30% after deductible

¹ These Benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all Enrollees and family members who become Members of SelectHealth, Inc.

² Member cost-share includes the difference between the billed and allowed amount.

High Deductible Health Plan (HDHP) Option Benefits

BENEFIT ¹	HDHP
Deductible	\$1,500 per person, per calendar year \$3,000 Self Plus One or Self & Family, per calendar year
Out-of-Pocket Maximum (protection against catastrophic costs)	\$5,000 per person, per calendar year \$10,000 per Self Plus One or Self & Family per calendar year
HSA Premium Passthrough	
Contribution Amount (per month that you are eligible)	\$75 Self Only, \$150 Self Plus One or Self & Family
Hospital Services	
Inpatient	\$150 per day up to \$750 per admission, after deductible \$0 after deductible (professional fees)
Outpatient	\$150 per day after deductible
Surgical and Imaging Centers	
Ambulatory Surgical Center	Nothing, after deductible
Free-Standing Imaging Center	Nothing, after deductible
Doctor's Office Visits	
Preventive	\$0
Primary Care Physician	\$10 copay after deductible
Specialist	\$30 copay after deductible
Intermountain KidsCare®	\$10 copay after deductible
Urgent Care & Intermountain InstaCare®	\$30 copay after deductible
Virtual Consultations	
Telehealth Urgent Care/ Intermountain Connect Care	\$0 copay after deductible
Telehealth Non-Urgent Care	\$0 copay after deductible
Maternity	
Physician	\$10 first visit, subsequent visits \$0, after deductible
Hospital	\$100 per admission copay, after deductible
Emergency Benefits	
In-Area/Out-of-Area Emergency Room	\$200 copay after deductible
Mental Health & Chemical Dependency	
Mental Health & Substance Abuse Treatment	\$10 per office visit, after deductible \$150 per day for outpatient services, after deductible \$150 per day up to \$750 per admission, after deductible
Employee Assistance Program	Nothing (up to eight in-person or virtual visits per incident, per family)
Prescription Drugs	
Retail Pharmacy (30-day supply)	Tier 1: \$7 after deductible Tier 2: \$25 after deductible Tier 3: \$50 after deductible Tier 4: 30% after deductible
Mail Order (90-day supply)	Tier 1: \$7 after deductible Tier 2: \$50 after deductible Tier 3: \$150 after deductible
Injectable Drugs & Specialty Medications (in provider's office)	30% after deductible

¹ These Benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all Enrollees and family members who become Members of SelectHealth, Inc.

The High Deductible Difference

Take a look at the scenario below. This shows the differences between a Traditional (Copay) Plan and a High Deductible Health Plan (HDHP), including the out-of-pocket amounts Bill and Tammy, on a Self Plus One plan, would have to pay on each plan.

Example Scenario:		
	Bill	Tammy
Age	58	57
Health	High Cholesterol	Type 2 Diabetic
Medications	Pravastatin, 10 mg daily	Metformin, 1,000 mg daily
Healthcare Utilization	Preventive visits 2 Blood Pressure Checkups 1 Urgent Care (cut hand)	Preventive visits 2 Diabetes Checkups

Example Comparison:				
	Traditional (Copay) Plan		HDHP/HSA Plan	
MONEY IN				
Premium Passthrough Contributions		\$0	\$150* x 12 months	\$1,800
MONEY OUT				
Annual Premiums	\$190 x 26 Pay Periods	\$4,940	\$137 x 26 Pay Periods	\$3,562
Provider Visits	Copays	\$95	Paid from HSA	\$470
1 Urgent Care	\$35 x 1		\$182	
2 Blood Pressure Checkups	\$15 x 4		\$144	
2 Diabetes Checkups			\$144	
Prescriptions	Copays	\$114.72	Paid from HSA	\$138.72
Generic: Pravastatin	\$5 x 12		\$7 x 12	
Generic: Metformin	\$4.56 x 12		\$4.56 x 12	
MONEY OUT SUBTOTAL		\$5,149.72		\$4,170.72
Less the HSA Contributions		\$0		\$1,800
TOTAL MONEY OUT		\$5,149.72		\$2,370.72
DIFFERENCE BETWEEN TRADITIONAL PLAN AND HDHP PLAN: MONEY OUT				\$2,779 Savings

* Amount for Self Plus One or Self and Family, per month

2023 HSA Premium Passthrough Amounts



If you are eligible for HSA contributions, SelectHealth will deposit \$75 of your monthly premium for Self Only, or \$150 for Self Plus One or Self and Family, per month in your HSA. Remember: if your eligibility date is after the first day of the month you enrolled, your HSA will be established and funded the following month.

Saving for Today and Tomorrow



Health Savings Account (HSA) from HealthEquity®



An HSA is a type of savings account that allows you to set money aside on a pre-tax basis for qualified medical 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 Spending Account (FSA), whatever you do not spend rolls over from year-to-year. To get started:

STEP 1

CHOOSE AN HSA-QUALIFIED HEALTH PLAN

Once you enroll on our SelectHealth FEHB HDHP plan, you can start saving right away. Upon enrollment, our HSA provider, HealthEquity, will automatically set up your account and send you a HealthEquity VISA® Health Account Card¹ to conveniently pay for qualified medical expenses, including dental, vision, and pharmacy expenses.²

To see how you can personally benefit from an HSA, visit [HealthEquity.com/Me](https://www.healthequity.com/Me).

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. We'll also make contributions using the HSA Premium Passthrough.

To make tax-free contributions³ 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, or VA health benefits (except for veterans with a service-connected disability, and/or Indian Health Services (IHS) benefits, in the last three months)
- > You are not enrolled in Medicare Part A or Part B
- > You cannot be claimed as a dependent on another person's tax return

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 [irs.gov/publications/p502](https://www.irs.gov/publications/p502)

³ 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. The limits for 2023 contributions are: Self-\$3,850; Family-\$7,750. HSA-eligible members who are 55 or older can contribute an additional \$1,000, considered a catch-up allowance.

Know Before You Fill

COMPARE DRUG PRICES

Log in to your SelectHealth member account to search for covered medications, compare drug prices, and see other information about your prescriptions and benefits. You can also find 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 Pharmacy Services at **844-345-FEHB**.

SAVE MONEY WITH LOWER-TIER DRUGS

Your prescription drugs are through the RxSelect® formulary. This formulary name is listed on your ID card and a list of covered drugs is available on our website.

Your pharmacy benefit has **four tiers of coverage**. Each drug is covered under a specific tier that corresponds to a copay or coinsurance amount—this is the amount you pay at the pharmacy. Look for generics and lower-tier alternatives to pay less for equally effective medications. SelectHealth will credit any deductible, copays, and coinsurance paid for covered prescription drugs toward your out-of-pocket maximum.

TIER 1	Lowest Cost (mostly generic drugs)
TIER 2	Low Cost (generic and brand-name drugs)
TIER 3	Higher Cost (mostly brand-name drugs)
TIER 4	Highest Cost (injectable drugs and specialty medications)

A PRESCRIPTION FOR SAVINGS

Rx Savings Solutions® is an easy to use, comprehensive online prescription tool that shows you ways to spend less money on your prescriptions. It will also automatically alert you if you are paying too much for your medication and identifies other ways to get the same treatment for less money. Now you can easily find less expensive alternatives for your personal prescription needs according to your health plan.

Log in to your SelectHealth member account at selecthealth.org/rxsavings to enroll and start saving!

CONVENIENT PHARMACY ACCESS

Intermountain Home Delivery Pharmacy

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



Retail 90

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

Intermountain Specialty Pharmacy

If you take specialty drugs or self-injectables, the Specialty Pharmacy offers the convenience of FREE home delivery. Intermountain Specialty Pharmacy is required for Tier 4 drugs.

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.



Wellness? Well, Yes!

Wellness Incentive Program

We want you to be healthy—that’s why we offer flexible wellness benefits. So, listen to this! As a SelectHealth FEHB member, you will earn up to **\$250 per eligible enrollee, or up to \$500 per family, per year** for participating in qualifying wellness activities.



CURRENT ENROLLEES

Remember to check and see if you already have rewards in your account! If you have participated in a wellness activity since enrollment, you may already have funds available to use for qualified medical expenses.

Visit selecthealth.org and log into your member account. From the Dashboard, go to your Member Checklist and choose **Progress Tracking & Rewards**.

WHAT’S A WELLNESS ACTIVITY?

- > Joining a gym
- > Approved weight loss programs such as The Weigh to Health®, Weight Watchers, and Jenny Craig
- > Nutritional services like dietitian and nutritional counseling services
- > Health education classes such as aquatics therapy or type 2 diabetes classes

You’re free to manage your health—your way. Go to any gym or fitness center that is convenient for you. Choose from a wide range of wellness activities. What’s important is that you feel healthy. And a little motivation never hurt anyone, right?

ATTENTION TO PREVENTION

Preventive care can help you stay healthy in the long run. It is covered 100% on our Standard and HDHP plans when you use in-network providers. 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. These services are generally covered once every 12 months.

For more information about your preventive care benefits, see the SelectHealth Plan FEHB brochure, call Member Services at **844-345-FEHB**, or visit selecthealth.org/fehb.

Benefits Built for You



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is available to all SelectHealth FEHB plan enrollees at no additional cost for services. This program can help you create positive relationships at home and work, effectively manage stress, and thrive during times of change. Take advantage of:

- > **Counseling**—up to eight in-person or virtual sessions per incident, per family (dependents ages 6 to 26)
- > **Crisis Response Services**—24/7 access to licensed mental health professionals by calling **800-832-7733**
- > **Online Resources**—live virtual trainings via webinar, tips on living well, problem solving, parenting skills, and more
- > **Legal and Financial Assistance**—speak with a legal and/or financial expert, for up to 30 minutes, who can point you in the right direction for long-term support

Visit intermountainhealthcare.org/eap to learn more, or to schedule an appointment, call **800-832-7733** from 8:00 a.m. to 5:00 p.m. (MST). For nonurgent questions, send an email to eap@imail.org.

VIRTUAL CARE

Virtual visits are **no additional cost** to members for these covered services*:

**HDHP it will apply to the deductible until the deductible is met, then \$0 copay will apply.*

- > Nonurgent, in-network primary care and mental health care visits
- > Urgent care visits using Intermountain Connect Care®
- > EAP

PRE-DEDUCTIBLE COVERAGE

The deductible is waived for the following services:

- > Preventive care
- > Retinopathy screening and Hemoglobin A1c testing for diabetes
- > Peak flow meter for asthma
- > International Normalized Ration (INR) testing for liver disease and/or bleeding disorders
- > Low-density Lipoprotein (LDL) testing for heart disease
- > Certain prescription drugs

Resources

From discounts to disease management, we have several programs designed to meet your unique needs. Your health and wellness are our priority, that's why we want you to have resources to help you maintain and enjoy a healthy lifestyle.

CARE MANAGEMENT

Our registered nurse care managers offer one-time or ongoing one-on-one support and help coordinate care with your doctor(s). They provide educational materials, newsletters, and follow-up phone calls. For more information, call Care Management at **800-442-5305**.

MEMBER DISCOUNTS

We know that embracing a healthy lifestyle is easier when it costs less. As a SelectHealth member, you have access to discounts on everyday products and services that aren't generally covered by your plan, including:

- > Health clubs
- > Medical alarms
- > Massage therapy
- > LASIK vision surgery

The process is simple—no enrollment forms, fees, or payroll deductions—just great savings when you mention that you are a SelectHealth member and show your ID card. To learn more, visit selecthealth.org/discounts.

TOBACCO CESSATION

One of the most significant things a person can do to improve overall health is to quit smoking. We offer a free program, Quit for Life®, that allows participants to progress at their own pace from home. For more information, call **866-784-8454**.

THE WEIGH TO HEALTH

Finding a balance of fitness and nutrition that works for your body is important for a lasting weight management program. The Weigh to Health is for overweight individuals who want to lose weight, improve their health, and feel better every day. Contact Member Services for a program near you.



SELECTHEALTH HEALTHY BEGINNINGS®

Our prenatal care program provides emotional support and coaching for expectant mothers from a team of nurse care managers. In addition to pregnancy and prenatal education materials and other over-the-phone screenings, the program includes high-risk care management when needed. For more information, call Healthy BeginningsSM at **866-442-5052**.





Everything at Your Fingertips

Your health plan (and medical information) is digital! Once enrolled on a plan, download our app or go to selecthealth.org/fehb, log in, and enjoy being in the know.



MEDICAL COST ESTIMATOR

Get an estimate for common healthcare services. For example, find out ahead of time how much to plan for when having a baby, including charges for the facility, provider, and anesthesiologist, if applicable. Bundling these numbers together, we'll estimate how much your plan will cover and what you will pay.



HEALTHCARE INFORMATION

Get lab results, faster—many providers upload them directly to your SelectHealth account. Keep track of appointments, view records, message Intermountain Healthcare doctors, and much more.



CHAT WITH US

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



MESSAGE YOUR DOCTOR

With a few clicks, you can send a message to your Intermountain doctor about your last visit, see recent lab results, or ask questions about your new prescription.

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

You've got questions and we've got answers. Give us a call! And we know life doesn't always happen between nine and five, so we open early and stay late.

Weekdays, from 7:00 a.m. to 8:00 p.m., and Saturday, from 9:00 a.m. to 2:00 p.m.

844-345-FEHB

SELECTHEALTH 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



Notes



2023 Rate Information for the SelectHealth Standard and High Deductible Health Plan Options

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

	Enrollment Code	Biweekly	Monthly
		Your Share	Your Share
Standard Option Self Only	SF4	\$80.95	\$175.40
Standard Option Self Plus One	SF6	\$178.10	\$385.88
Standard Option Self and Family	SF5	\$202.39	\$438.51
HDHP Option Self Only	WX1	\$75.42	\$163.41
HDHP Option Self Plus One	WX3	\$165.93	\$359.51
HDHP Option Self and Family	WX2	\$188.55	\$408.53

This is a summary of the features of SelectHealth, Inc. Before making a final decision, please read the Plan's Federal brochure (73-865). All Benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

These Benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all Enrollees and family members who become Members of SelectHealth.

SelectHealth 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.

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

SelectHealth: **844-345-3342**

