



Getting Started Guide

Whether you're just starting with SelectHealth® or just looking to learn a bit more about your plan, we're here to help. Check out the information in this *Getting Started Guide* to familiarize yourself with your benefits and to get answers to the most common questions.



What Does This Word Mean?

First things first, let's break down a few common insurance terms—understanding these may help you now and in the future.

DEDUCTIBLE — This is an amount you must pay to doctors and facilities before your plan begins to pay for covered services. (But remember, you're still only paying the amount we negotiate for covered services from in-network providers!)

COINSURANCE — After you've met your deductible, you may start paying a percentage of the charges for a doctor's visit or to a facility. This percentage is coinsurance. For example, you pay 20%, we pay 80%.

COPAY — This is a fixed amount you pay *before* seeing your doctor.

OUT-OF-POCKET MAXIMUM — This is the total amount you may pay for services covered by your plan each year. Amounts you pay toward your deductible, coinsurance, and copays apply to your out-of-pocket maximum.

PRESCRIPTION (RX) DEDUCTIBLE — A separate deductible that only applies to prescription drug coverage. You must pay this amount before we start to pay for covered prescriptions.



How Do I Find Providers in my Network?

SelectHealth plans offer several medical networks that provide access across the country. Your primary network is listed on the front of your ID card.



Your Care Options

Not everyone wants to receive care the same way. That's why we've expanded our care options to give you more choice in managing your health.

IN-PERSON CARE

Care options for those that prefer a traditional, in-person experience. Whether it's a scheduled office visit or an urgent care visit, we have options to fit your needs.

- > Your Primary Care Provider (PCP)
- > Specialty Care Providers
- > Intermountain
- > InstaCare®
- > Urgent Care
- > Hospitals
- > Local Clinics

Visit selecthealth.org/findadoctor to find providers and facilities near you.

TELEHEALTH AND VIRTUAL CARE

SelectHealth Individual & Family plans offer convenient options to receive the care you need virtually. And best of all, it's covered at \$0 out-of-pocket costs* when you see in-network providers.

A COUPLE GREAT OPTIONS

MY HEALTH+

Use the My Health+ app to self-schedule visits for urgent care, primary care, mental health, and nutritional support. The app even has an E-Visit option where you can get care via online chat. Services available through My Health+ may vary by state. Visit intermountain.com/myhealthplus for more information.

YOUR PROVIDER

You can also schedule a virtual visit directly with your in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

*Deductible may apply on high-deductible health plans

OUTSIDE OF UTAH, IDAHO, OR NEVADA

To reduce your medical out-of-pocket expenses while outside of Utah, Idaho, or Nevada, use the UnitedHealthcare Options PPO network to save you money for urgent and emergency care. Find UnitedHealthcare providers and facilities by visiting selecthealth.org/findadoctor.



How Should I Prepare for a Visit?

FIND AN IN-NETWORK PROVIDER—If you don't already have a Primary Care Provider (PCP) selected, we recommend choosing a doctor who is included in your SelectHealth network. This doctor will be your “go-to provider” when you need medical care. To find doctors near you who are participating in your SelectHealth network, you can call SelectHealth Member Advocates® at 800-515-2220 or search selecthealth.org/findadoctor.

THINK ABOUT YOUR CONCERNS—Write down what questions or issues you want to discuss with your provider. Thinking of these beforehand is useful to avoid forgetting an important topic during your visit.

BRING YOUR ID CARD—You will receive your SelectHealth ID card shortly after enrolling. While this card isn't required to receive care, we recommend always bringing it with you to ensure quick and accurate service. Access your digital ID card by logging in to your SelectHealth account on selecthealth.org or on your mobile device with the SelectHealth Mobile App.



How Do I Pay My Premium?

It's easy! Head to selecthealth.org and log in or use the SelectHealth App to pay your premium and set up automatic payment. **QUESTIONS ABOUT YOUR BILL?** Call 844-442-4106.



How Can I Manage My Plan?

The information you need right at your fingertips. Your account information is readily accessible with the use of our digital tools.

YOUR MEMBER ACCOUNT—This is your online health dashboard. Create or log in to your account on selecthealth.org to track your health insurance costs like deductibles and out-of-pocket costs, choose paperless notification options, and access tools that can help you achieve your wellness goals.

SELECTHEALTH MOBILE APP—Quickly view benefits and claims or search for providers and hospitals. Plus, make premiums payments; estimate medical costs for services and procedures; and view, email, or fax images of your ID card to your doctor. Available on Google Play¹ and the Apple® app store.

YOUR SELECTHEALTH ID CARD—Sent to members upon enrollment. It shows your specific plan benefits, your provider network, contact information, and more. Also available virtually on the mobile app and in your account.

1 Google Play is a trademark of Google LLC



How Do I Get Prescription Medications?

SelectHealth may help pay the cost of some prescription medications. To find out what prescriptions are covered, you can:

- > Call SelectHealth Member Services at **800-538-5038**
- > Visit **selecthealth.org/pharmacy/pharmacy-benefits** and click on RxCore® 5 Tier PDL

RX SAVINGS SOLUTIONS® — This is an easy to use, comprehensive online prescription tool that shows you ways to spend less money on your prescriptions. It will automatically alert you if you are paying too much for your medication and identifies less expensive alternatives. Log in to your SelectHealth member account at **selecthealth.org/rxsavings** to enroll.



What Other Benefits Should I Take Advantage Of?

WELLNESS REWARDS — Choose from getting reimbursed up to **\$240 per person, or \$580 per family** per calendar year* for things like your gym membership OR a free PIVOT Lifestyle + Fitness gym membership. Start getting reimbursed today by logging in to your SelectHealth account at **selecthealth.org**.

**Amounts received may be considered income and subject to tax.*

\$0 MAINTENANCE RX CLASSES — SelectHealth Individual & Family plans include coverage for generic maintenance medications for Asthma, COPD, and Diabetes for a **\$0 copay**.

MEMBER DISCOUNTS — As a SelectHealth member, you have access to discounts on everyday products and services that aren't normally covered by your plan, including: acupuncture, health clubs, hearing aids, LASIK vision surgery, massage therapy, and more. To learn more, visit **selecthealth.org/discounts**.

Who Do I Contact if I Have Questions?

MEMBER SERVICES — Our friendly customer service team can answer any questions about your plan. Call **800-538-5038** weekdays, from 7:00 a.m. to 8:00 p.m., and Saturday, from 9:00 a.m. to 2:00 p.m. TTY users, please call 711.

MEMBER ADVOCATES — If you need help finding care for your mental health or physical health needs, Member AdvocatesSM can help you find the right doctor, make an appointment, or learn more about getting the best care. Call **800-515-2220**.

YOUR HEALTH IDAHO — If you are receiving an Advance Premium Tax Credit (APTC) and need to make changes to your address, household, or income, please contact Your Health Idaho (YHI) at **855-944-3246**, visit **yourhealthidaho.org**, or call your agent.



CARE MANAGEMENT — If you have a chronic condition such as heart disease or diabetes, a new illness or injury, or a child with special needs, a Care Manager may be able to help. These nurses and social workers are specifically trained to help members improve their health. To learn more about Care Management and to talk with a Care Manager, call **801-442-5305**.

YOUR AGENT — If you enrolled on your health plan with an agent, you can always call them for help with questions or making changes to your account.

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.

This information is available for free in other languages and alternate formats.

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 Advantage: **855-442-9900** (TTY: 711) /
SelectHealth: **800-538-5038**