



# SelectHealth

## FEHB Member Guide

2024

# Table of Contents

- Welcome .....3
- Digital Tools .....4
- Member Support .....5
- Health Insurance Definitions .....6
- The SelectHealth Med® network .....7
- In-Network Hospitals .....8
- Nationwide Access .....9
- Care Options .....10-11
- Standard Option Benefits ..... 12
- High Deductible Health Plan (HDHP) Option Benefits ..... 13
- Pharmacy ..... 14-15
- Health Savings Account (HSA)..... 16
- Wellness Programs ..... 17
- Additional Benefits ..... 18-19
- Rate Information ..... 20

# Welcome

SelectHealth 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 Federal Employee Health Benefits (FEHB) plan, as well as helpful links to make it easier to find what you're looking for. If you have questions, we're always here to help.



# Let's get started!

# Digital Tools

## START HERE.

### 1. Download the SelectHealth 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 Saving Solutions and save money.
- > Talk to Member Services through our secure chat feature.
- > Go paperless!

### 2. Download the Intermountain Connect Care® app

- > Get 24/7 virtual urgent care anywhere.
- > Access high-quality care at a lower cost.
- > See a provider with your child if they are 3+ months old.
- > Message your Connect Care provider through a secure communication feature.



## Need help?

Visit [selecthealth.org/resources/digital-tools](https://selecthealth.org/resources/digital-tools) or call **844-345-FEHB**.



# 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**  
**844-345-FEHB**

## MEMBER SERVICES

- > 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 SERVICE

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

[selecthealth.org/resources/member-support](https://selecthealth.org/resources/member-support)



## Health Insurance Definitions



Here are some key terms that will help you understand your health plan and benefits.

### 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 \$15 for an office visit with your primary care doctor.

### NETWORK

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

### VIRTUAL CARE

Using a smart phone, tablet, or computer to access urgent medical, mental health, or primary care from anywhere.

### HEALTH SAVINGS ACCOUNT (HSA)

Often paired with High Deductible Health Plans (HDHPs), HSAs act as a savings account from which you can draw to pay for qualified medical expenses, like doctor's visits, copays, dental care, and prescriptions. The funds in an HSA are tax free and can be saved from year to year.

### HSA PREMIUM PASSTHROUGH

If you have an HDHP, your health insurance plan will contribute a portion of your monthly premium to your HSA or to a health reimbursement arrangement.



## The SelectHealth Med<sup>®</sup> Network

### CLOSE TO HOME COVERAGE

**Standard Option Plan & High Deductible Health Plan (HDHP)**—To ensure you are getting the best possible care closest to you, SelectHealth Med covers all of Utah's Intermountain Health<sup>®</sup> hospitals, facilities, and physicians in the Med service area, in addition to thousands of contracted providers.

**Remember:** Remember: If you get sick or injured while outside of your service area or even out of the country, you're covered for urgent and emergency care.\*

\*Standard Option Plan members—refer to the Nationwide Access page of this member guide for additional plan-specific coverage information.



# 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



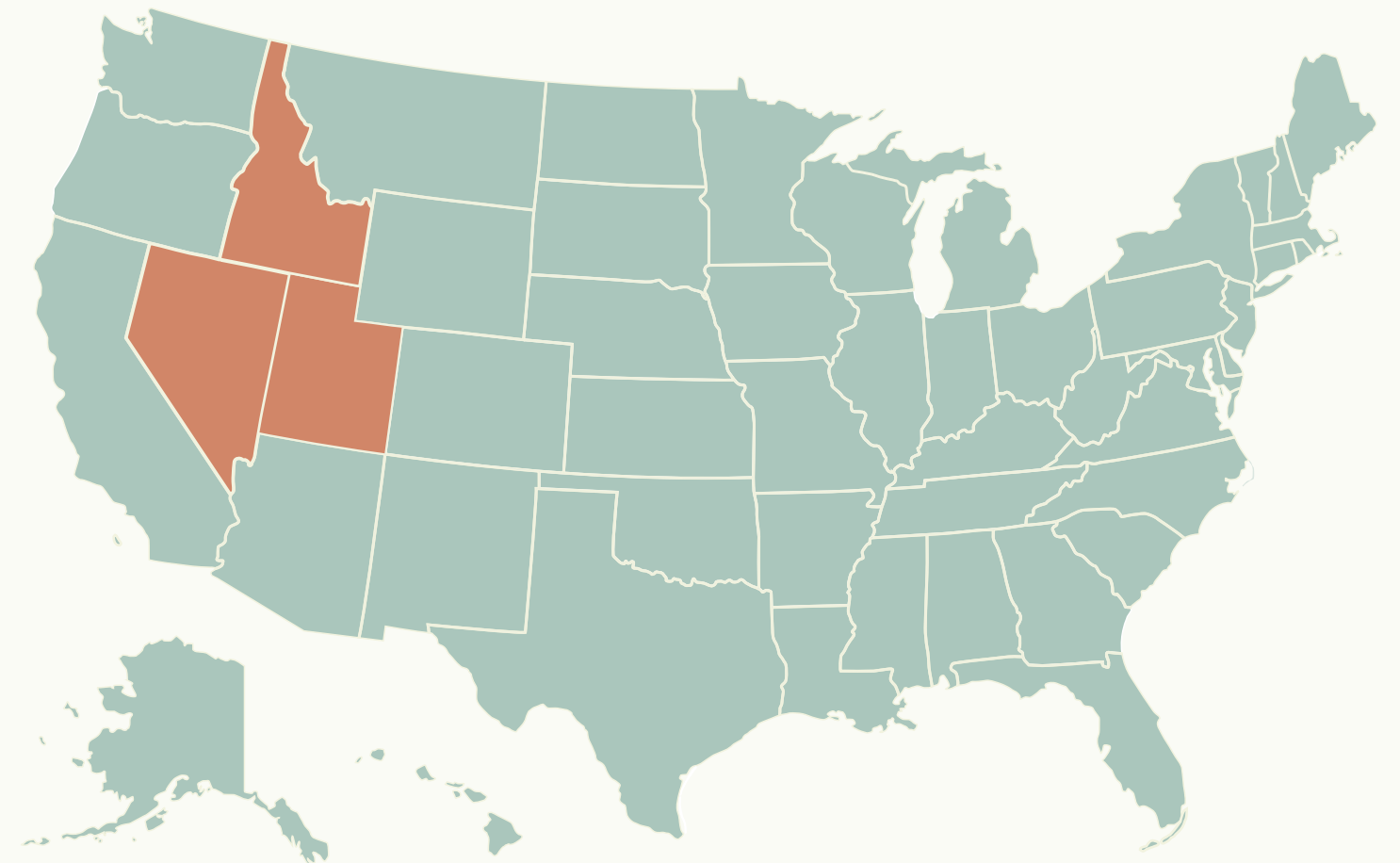
Visit  
[SELECTHEALTH.ORG/FACILITIES](https://SELECTHEALTH.ORG/FACILITIES)  
 to find additional participating  
 facilities on the SelectHealth  
 Med® network.



# 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! 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. 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 listed on your ID card.

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



Visit  
[SELECTHEALTH.ORG/FINDADOCTOR](https://SELECTHEALTH.ORG/FINDADOCTOR)  
 to find participating providers on the  
 UnitedHealthcare Options PPO network.





# Care Options



Not sure where to start? Try our free, 24/7 Nurse Line. Talk to a nurse about any condition to determine how and where to get care. Call **844-501-6600**.

### Primary care

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

*Note: Designating a PCP is not required.*

### Preventive care

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

### Specialty care

When you need more than your PCP, our network of quality specialists and surgeons can help. No referral required.

### Mental health care

You have coverage through thousands of in-network mental health providers, so there's no need to delay when you need care.

### 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.

*\*Some clinic hours may vary. Please visit [selecthealth.org/facilities](https://selecthealth.org/facilities) to find the operating hours for a clinic near 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.

[selecthealth.org/find-care/where-to-get-care](https://selecthealth.org/find-care/where-to-get-care)



## Virtual Care

Many virtual services may cost you less than visits done inside a traditional clinic.

### Intermountain Connect Care®

Self-schedule virtual visits for:

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

### 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.

[intermountainhealthcare.org/connectcare](https://intermountainhealthcare.org/connectcare)



## Imaging and Ambulatory Surgical Centers (ASCs)



### Ambulatory Surgical Centers (ASCs)

Take advantage of high-quality, lower cost outpatient surgeries at our ASCs. These centers offer prices that are up to 58% lower than traditional settings and they don't

handle emergencies or complex procedures, which allow them to provide you with great prices from some of our best professionals.

[intermountainhealthcare.org/surgerycenters](https://intermountainhealthcare.org/surgerycenters)



## IMAGING CENTERS

Tellica Imaging centers offer bundled pricing for imaging services like MRIs and CT scans that are 2.5 times below the national average for imaging. The best part? Some members may pay as low as \$0 for imaging services after their deductible.

Visit [tellicaimaging.com](https://tellicaimaging.com) for more information.



## Standard Option Benefits

BENEFIT <sup>1</sup>	In-Network	Out-of-Network <sup>2</sup>
<b>Deductible</b>	\$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
<b>Out-of-Pocket Maximum</b> (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
<b>Hospital Services</b>		
Inpatient	15% after deductible	30% after deductible
Outpatient	15% after deductible	30% after deductible
<b>Surgical &amp; Imaging Centers</b>		
Ambulatory Surgical Center	\$200 after deductible	30% after deductible
Free-Standing Imaging Center	\$0 (minor diagnostic tests) \$0 after deductible (major diagnostic tests)	30% after deductible
<b>Lab, X-Ray and Other Diagnostic Tests</b>		
Minor	\$0	30% after deductible
Major	15% after deductible	30% after deductible
<b>Doctor's Office Visits</b>		
Preventive	\$0	Not covered
Primary Care Physician	\$15	30% after deductible
Specialist	\$35	30% after deductible
Chiropractic (up to 20 visits per calendar year)	\$35	30% after deductible
Intermountain KidsCare®	\$15	Not available
Urgent Care & Intermountain InstaCare®	\$35	30% after deductible
<b>Virtual Consultations</b>		
TeleHealth Urgent Care & Non-Urgent Care	\$0	30% after deductible
TeleHealth Primary Care & Specialty Care	\$0	30% after deductible
<b>Maternity</b>		
Physician	\$15 first visit, subsequent visits \$0	30% after deductible
Hospital	\$200 per admission	30% after deductible
<b>Emergency Benefits</b>		
In-Area/Out-of-Area Emergency Room	\$200 after deductible	See In-Network benefit
<b>Mental Health &amp; Chemical Dependency</b>		
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 (up to eight in-person or virtual visits per incident, per family)	\$0	Not available
<b>Prescription Drugs</b>		
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

## High Deductible Health Plan (HDHP) Option Benefits

BENEFIT <sup>1</sup>	HDHP
<b>Deductible</b>	\$1,600 per person, per calendar year \$3,200 Self Plus One or Self & Family, per calendar year
<b>Out-of-Pocket Maximum</b> (protection against catastrophic costs)	\$5,000 per person, per calendar year \$10,000 per Self Plus One or Self & Family, per calendar year
<b>HSA Premium Passthrough</b>	
Contribution Amount (per month that you are eligible)	\$75 Self Only, \$150 Self Plus One or Self & Family
<b>Hospital Services</b>	
Inpatient Professional Fees	\$150 per day up to \$750 per admission, after deductible \$0 after deductible
Outpatient Professional Fees	\$150 per day after deductible \$0 after deductible
<b>Surgical and Imaging Centers</b>	
Ambulatory Surgical Center	\$0 after deductible
Free-Standing Imaging Center	\$0 after deductible
<b>Lab, X-Ray and Other Diagnostic Tests</b>	
Minor	\$0 after deductible
Major	\$150, after deductible
<b>Doctor's Office Visits</b>	
Preventive	\$0
Primary Care Physician	\$10 after deductible
Specialist	\$30 after deductible
Chiropractic (up to 20 visits per calendar year)	\$30 after deductible
Intermountain KidsCare®	\$10 after deductible
Urgent Care & Intermountain InstaCare®	\$30 after deductible
<b>Virtual Consultations</b>	
Telehealth Urgent Care/ Intermountain Connect Care	\$0 after deductible
Telehealth Non-Urgent Care	\$0 after deductible
<b>Maternity</b>	
Physician	\$10 first visit, subsequent visits \$0 after deductible
Hospital	\$100 per admission after deductible
<b>Emergency Benefits</b>	
In-Area/Out-of-Area Emergency Room	\$200 after deductible
<b>Mental Health &amp; Chemical Dependency</b>	
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 (up to eight in-person or virtual visits per incident, per family)	\$0
<b>Prescription Drugs</b>	
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

<sup>1</sup> 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 SelectHealth members.

<sup>2</sup> Member cost-share includes the difference between the billed and allowed amount.



## Pharmacy

### PRESCRIPTION COVERAGE

To search for in-network pharmacies and covered drugs, log in to your member account on the SelectHealth app or at [selecthealth.org](https://selecthealth.org).

### VIEW COVERED MEDICATIONS PRIOR TO ENROLLMENT WITH SELECTHEALTH

- > Your covered drug list (formulary) is RxSelect 4 Tier. Confirm your covered drug list by calling Member Services at **844-345-FEHB**.
- > Visit [selecthealth.org/pharmacy/pharmacy-coverage](https://selecthealth.org/pharmacy/pharmacy-coverage)

### DRUG TIERS

- > Your benefits are divided into tiers, with drugs on Tier 1 being the least expensive. To view drug prices based on your benefits, log in to your member account.

## Questions?

Visit [selecthealth.org/pharmacy](https://selecthealth.org/pharmacy) or call Member Services at **844-345-FEHB**.



### NETWORK

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

#### Intermountain Home Delivery Pharmacy

- > Get a 90-day supply of many medications delivered to your door in all 50 states.
- > Sign up for home delivery at [intermountainhealthcare.org/services/pharmacy/home-delivery](https://intermountainhealthcare.org/services/pharmacy/home-delivery) or call **855-779-3960**.

#### Intermountain Specialty Pharmacy

If you or your dependents take specialty medications, call **877-284-1114**.

### 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 alternatives covered by your health plan.
- > Visit [selecthealth.org/rxsavings](https://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 in to your member account to view embedded coupons from these services that might save you money.



# Health Savings Account (HSA)



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.



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.

## 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 Card<sup>1</sup> to conveniently pay for qualified medical expenses, including dental, vision, and pharmacy expenses.<sup>2</sup>

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 contributions<sup>3</sup> 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

<sup>1</sup> 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.

<sup>2</sup> [irs.gov/publications/p502](https://www.irs.gov/publications/p502)

<sup>3</sup> 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-\$4,150; Family-\$8,300. HSA-eligible members who are 55 or older can contribute an additional \$1,000, considered a catch-up allowance.

# Wellness Programs

As a SelectHealth FEHB member, you can 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.

Open the SelectHealth app or visit [SELECTHEALTH.ORG](https://www.selecthealth.org) and log in to 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
- > Other healthy lifestyle choices

Choose from a wide range of additional wellness activities that fit your personal lifestyle.

## THE WEIGH TO HEALTH PROGRAM

Finding a balance of fitness and nutrition that works for your body is important for a lasting weight management program. Weigh to Health is for overweight individuals who want to lose weight, improve their health, and feel better every day. Contact Member Services at **844-345-FEHB** to find a program near you.

## HOW DO I GET STARTED?

Scan the QR code below or visit [selecthealth.org/plans/fehb/healthy-living](https://www.selecthealth.org/plans/fehb/healthy-living)



## Additional Benefits



### 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:

- > **Brief 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 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

To schedule an appointment, call **800-832-7733**. For nonurgent questions, send an email to [eap@imail.org](mailto:eap@imail.org).

[intermountainhealthcare.org/eap](https://intermountainhealthcare.org/eap)



### CARE MANAGEMENT

For qualifying members, our registered nurse Care Managers offer personalized support to help you meet your health goals. They help coordinate care with your doctor(s), provide educational materials, newsletters, and provide follow-up phone calls.

[selecthealth.org/wellness/care-management](https://selecthealth.org/wellness/care-management)



### 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

### 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
- > Massage therapy
- > Medical alarms
- > LASIK vision surgery

[selecthealth.org/discounts](https://selecthealth.org/discounts)



### 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.

[selecthealth.org/wellness/wellness-resources](https://selecthealth.org/wellness/wellness-resources)



### TOBACCO CESSATION

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.

[myquitforlife.com/selecthealth](https://myquitforlife.com/selecthealth)



### DEPENDENTS AGING OFF

When your dependents turn 26 and age off your federal plan, there is no need for them to stop seeing a doctor 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.

### AGING INTO MEDICARE COST-SHARE WAIVER

FEHB annuitants enrolled in Medicare Parts A and B as their primary insurance, as well as 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 and 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.

# 2024 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	\$110.67	\$239.78
Standard Option Self Plus One	SF6	\$254.11	\$550.57
Standard Option Self and Family	SF5	\$309.07	\$669.65
HDHP Option Self Only	WX1	\$88.44	\$191.63
HDHP Option Self Plus One	WX3	\$194.57	\$421.58
HDHP Option Self and Family	WX2	\$238.27	\$516.25

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 by contacting SelectHealth: **844-345-3342**.

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

