

2025

Certificate of Coverage

Large Employer

Utah - HMO



**Select
Health**

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.

We provide free:

- Aid to those with disabilities to help them talk with us. This may be sign language interpreters or info in other formats (large print, audio, electronic).
- Help for those whose first language is not English, such as interpreters or member materials in other languages.

Need help? Call Select Health Member Services at **800-538-5038**.

If you feel you've been treated unfairly, call Select Health 504/Civil Rights Coordinator at **1-844-208-9012** (TTY Users: 711) or the Compliance Hotline at **1-800-442-4845** (TTY Users: 711). You may also call the Office for Civil Rights at **1-800-368-1019** (TTY Users: **1-800-537-7697**).

Language Access Services

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

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 Select Health

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Select Health.

통지: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Select Health. 번호로 전화해 주십시오.

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। Select Health मा फोन गर्नुहोस्।

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Select Health.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Select Health.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги переводчика. Позвоните Select Health.

ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Contactez Select Health.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。Select Health. まで、お電話にてご連絡ください。

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ПАЖЊА: Ако говорите Српски, бесплатне услуге помоћи за језик, биће вам доступне. Контактирајте Select Health.

تامدخ لكل رفوتت سف، یبرع ترحت تنك اذا: هی بننت
Select Health. ب ل ص ت ا. اناجم فیوغلل ا قذع اسملا

تامدخ، دی نکی م تب حص ینک دراو ار نابز هب رگا: هجوت
اب. ت س امش رای تخ ارد ناگیار تروص ب، ینابز کم ک
دی ری گب سامت Select Health

หมายเหตุ: หากคุณพูด ใ้ภาษา, การบริการภาษา โดย
ไม่มีค่าใช้จ่าย มีพร้อมบริการให้กับคุณ ติดต่อ Select
Health

Select Health: 1-800-538-5038



MEMBER PAYMENT SUMMARY

IN-NETWORK

When using In-Network Providers, you are responsible to pay the amounts in this column. Services from Out-of-Network Providers are not covered (except emergencies).

MEDICAL DEDUCTIBLE AND MEDICAL OUT-OF-POCKET^{5,6}	IN-NETWORK
Self Only Coverage, 1 person enrolled - per calendar Year	
Deductible	\$1,500
Out-of-Pocket Maximum	\$3,000
Family Coverage, 2 or more enrolled - per calendar Year	
Deductible - per person/family	\$1500/\$3000
Out-of-Pocket Maximum - per person/family	\$3000/\$6000
(Medical and Pharmacy Included in the Out-of-Pocket Maximum)	
INPATIENT SERVICES	IN-NETWORK
Medical, Surgical and Hospice ⁴	20% after Deductible
Hospital Level Care at Home ⁴	20% after Deductible
Skilled Nursing Facility ⁴ - Up to 60 days per calendar Year	20% after Deductible
Inpatient Rehab Therapy: Physical, Speech, Occupational ⁴	20% after Deductible
Up to 40 days per calendar Year for all therapy types combined	
Physician's Fees - (Medical, Surgical, Maternity, Anesthesia)	20% after Deductible
PROFESSIONAL SERVICES	IN-NETWORK
Office Visits & Minor Office Surgeries	
Primary Care Provider (PCP) ¹	\$25
Primary Care Provider (PCP) Virtual Visits ¹	Covered 100%
Specialist/Secondary Care Provider (SCP) ¹	\$35
Allergy Tests	See Office Visits Above
Allergy Treatment and Serum	20%
Major Surgery	20%
Physician's Fees - (Medical, Surgical, Maternity, Anesthesia)	20% after Deductible
PREVENTIVE SERVICES AS OUTLINED BY THE ACA^{2,3}	IN-NETWORK
Primary Care Provider (PCP) ¹	Covered 100%
Specialist/Secondary Care Provider (SCP) ¹	Covered 100%
Adult and Pediatric Immunizations	Covered 100%
Elective Immunizations - herpes zoster (shingles), rotavirus	Covered 100%
Diagnostic Tests: Minor	Covered 100%
Other Preventive Services	Covered 100%
VISION SERVICES	IN-NETWORK
Preventive Eye Exams	Covered 100%
All Other Eye Exams	\$35
OUTPATIENT SERVICES⁴	IN-NETWORK
Outpatient Facility	20% after Deductible
Ambulatory Surgical Center	10% after Deductible
Imaging Center	10% after Deductible
Ambulance (Air or Ground) - <i>Emergencies Only</i>	20% after Deductible
Emergency Room	\$250 after Deductible
Intermountain InstaCare [®] Facilities, Urgent Care Facilities	\$50
Intermountain KidsCare [®] Facilities	\$25
Intermountain Connect Care [®]	Covered 100%
Radiation	20% after Deductible
Dialysis	20% after Deductible
Diagnostic Tests: Minor ²	Covered 100%
Diagnostic Tests: Major ²	20% after Deductible
Home Health, Hospice, Outpatient Private Nurse	20% after Deductible
Outpatient Cardiac Rehab	Covered 100%
Outpatient Rehab/Habilitative Therapy: Physical, Speech, Occupational	\$35 after Deductible



MEMBER PAYMENT SUMMARY

IN-NETWORK

MISCELLANEOUS SERVICES

IN-NETWORK

Durable Medical Equipment (DME) ⁴	20% after Deductible
Miscellaneous Medical Supplies (MMS) ³	20% after Deductible
Autism Spectrum Disorder	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services
Maternity and Adoption ^{4,7}	See Professional, Inpatient or Outpatient
Cochlear Implants or Auditory Osseointegrated Devices ^{2,4} <i>One device every 36 months per ear</i>	See Professional, Inpatient or Outpatient
Infertility - <i>Select Services</i>	50% after Deductible
TMJ (Temporomandibular Joint) Services - <i>Up to \$2,000 lifetime</i>	See Professional, Inpatient or Outpatient

OPTIONAL BENEFITS

IN-NETWORK

Mental Health and Substance Use Disorder ⁴	
Office Visits	\$25
Virtual Visits	Covered 100%
Inpatient	20% after Deductible
Outpatient	20%
Residential Treatment ²	20% after Deductible
Chiropractic <i>(up to 20 visits per calendar Year)</i>	\$25
Healthcare Provider Administered Injectable or Infusible Drugs ⁴	20% after Deductible
Bariatric Surgery <i>(Up to one surgery/lifetime)</i> ⁴	See Professional, Inpatient or Outpatient

PRESCRIPTION DRUGS

Pharmacy Deductible - Per Person per calendar Year	\$200
Prescription Drug List (formulary)	RxSelect [®]
Prescription Drugs - <i>Up to 30 Day Supply of Covered Medications</i> ⁴	
Tier 1	\$10
Tier 2	\$25 after pharmacy Deductible
Tier 3	\$45 after pharmacy Deductible
Tier 4	\$100 after pharmacy Deductible
Maintenance Drugs - <i>90 Day Supply (Mail-Order, Retail90[®])-selected drugs</i> ⁴	
Tier 1	\$10
Tier 2	\$50 after pharmacy Deductible
Tier 3	\$135 after pharmacy Deductible
Generic Substitution Required	Generic required or must pay Copay plus cost difference between name brand and generic

- 1 Refer to selecthealth.org/findadoctor to identify whether a Provider is a primary or secondary care Provider.
 - 2 Refer to your Certificate of Coverage for more information.
 - 3 Frequency and/or quantity limitations apply to some Preventive care and MMS Services.
 - 4 Preauthorization is required for certain Services. Benefits may be reduced or denied if you do not preauthorize certain Services with Out-of-Network Providers. Please refer to Section 11—"Healthcare Management", in your Certificate of Coverage, for details.
 - 5 All Deductible/Copay/Coinsurance amounts are based on the Allowed Amount and not on billed charges. Out-of-Network Providers or Facilities may not accept the Allowed Amount for Covered Services. When this occurs, you may be responsible for Excess Charges.
 - 6 Certain Services as noted on this document and in your Certificate of Coverage are not subject to the Deductible.
 - 7 SelectHealth provides a \$4000 adoption indemnity as outlined by the state of Utah. Medical Deductible, Copay, or Coinsurance listed under the benefit applies and may exhaust the benefits prior to any plan payments.
- Select Health will cover an insulin from each therapeutic category with a cap of \$25 per prescription of a 30-day supply.
- * Not applied to Medical Out-of-Pocket Maximum.

To contact Member Services, call 800-538-5038 weekdays, from 7:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 2:00 p.m. TTY users should call 711.

Benefits are administered and underwritten by SelectHealth, Inc.SM (domiciled in Utah).



appendix A

optional benefits



MENTAL HEALTH/SUBSTANCE USE DISORDER OPTIONAL BENEFIT

1. Your Mental Health Benefits

This Optional Benefit provides mental health and substance use disorder Benefits for the treatment of emotional conditions or substance use disorder listed as a mental disorder in the Diagnostic and Statistical Manual, as periodically revised, and which require professional intervention for as long as Services are considered Medically Necessary. These Benefits are subject to all the provisions, limitations, and exclusions of your medical Benefits that are listed in the Certificate.

If you have any questions regarding any aspect of the Benefits described in this Optional Benefit, please call the Behavioral Health AdvocatesSM weekdays, from 8:00 a.m. to 6:00 p.m. at 800-876-1989.

2. Services requiring Preauthorization

Preauthorization is required for the following mental health services that are not for Emergency Conditions:

- a. Inpatient psychiatric/detoxification admissions;
- b. Residential treatment after the third day of admission;
- c. Partial hospitalization after 20 visits; and
- d. Intensive outpatient treatment after 35 visits.

If you need to request Preauthorization, call the Behavioral Health Advocates. Refer to Section 11 – “Healthcare Management” of your Certificate of Coverage for additional information.

3. Exclusions

The following are not covered:

- a. Behavior modification;
- b. Counseling with a patient’s family, friend(s), employer, school authorities, or others, except for approved Medically

- c. Necessary collateral visits, with or without the patient present, in connection with otherwise covered treatment of the patient’s mental illness;
- d. Education or training;
- e. Long-term care;
- f. Milieu therapy;
- g. Rest cures;
- h. Self-care or self-help training (nonmedical);
- i. Surgical procedures to remedy a condition diagnosed as psychological, emotional, or mental: and
- j. Services for conduct disorder.

Protecting Your Privacy

This notice describes how medical information about you may be used and disclosed and how you can access this information. Please review it carefully.

We understand the importance and sensitivity of your personal health information, and we have security in place to protect it. Access to your information is limited to those who need it to perform assigned tasks. We restrict access to work areas and use locking filing cabinets and password-protected computer systems. We follow all federal and state laws that govern the use of your health information. We use your health information in written, oral, and electronic formats (and allow others to use it) only as permitted by federal and state laws. These laws give you certain rights regarding your health information.

We participate in organized healthcare arrangements (OHCAs) with other entities including but not limited to, Intermountain Healthcare entities, The Intermountain Life and Health Benefit Plan, and the University of Utah Medical Group (with respect to certain defined pediatric specialty services). These OHCA members share information for treatment, payment and healthcare operations to improve, manage, and coordinate your care.

To learn more about activities and see a current list of all OHCA members, visit <https://selecthealth.org/plans/individual/services/Pages/ohca.aspx>.

YOUR HEALTH INFORMATION RIGHTS

You may:

- Review and get a paper copy of your policy or claims records as allowed by law, usually within 30 days of your request (you can also ask us to provide a copy in electronic form, and we will do that if we can readily produce it).
- Request and be provided a paper copy of our current Notice of Privacy Practices, or receive an electronic copy by email if you have agreed to receive an electronic copy.
- Ask us to contact you at a specific address or phone number if contacting you at your current address or phone number could endanger you.
- Request and receive an accounting, as specified by law, of certain situations when your information was shared without your consent.
- Receive a notice if SelectHealth or one of its Business Associates causes a breach of your unsecured information.
- Report a privacy concern and be assured that we will investigate your concern thoroughly, supporting you appropriately, and not retaliate against you in any way (in fact, SelectHealth will provide you with information on how to report any privacy concerns to the SelectHealth Privacy Coordinator, the Intermountain Corporate Privacy Office, or the Office for Civil Rights, U. S. Department of Health and Human Services).
- Request in writing other restrictions on the use of your health information or amendments to your health information if you think it is wrong, though we may not always be able to grant these requests.

HOW YOUR HEALTH INFORMATION IS USED

Common Uses of Health Information

As we provide health insurance benefits, we will gather some of your health information. The law allows us to use or share this health information for the following purposes.

- To receive payment of health coverage premiums and to determine and fulfill our responsibility to provide you benefits. For example, to make coverage determinations, administer claims, and coordinate benefits with other coverage you may have.
- To improve the overall Intermountain system as well as to help better manage your care. For example, Intermountain has programs in place to manage the treatment of chronic conditions, such as diabetes or asthma, and as part of these programs, we share information with affiliated providers and Intermountain Healthcare to facilitate improved coordination of the care you may receive for these conditions.
- To support healthcare providers in providing treatment.
- To share in limited circumstances health information with your plan sponsor. However, SelectHealth will only do so if the plan sponsor specifically requests health information for the administration of your health plan and agrees in writing not to use your health information for employment-related actions or decisions.
- To identify health-related services that may be beneficial to your health and then contact you about these services.
- To request your support for improving healthcare by contributing to one of Intermountain's charitable foundations. (If you don't want to be contacted for this purpose or other fundraising communications, call Intermountain's Privacy Office at **800 442-4845** to let us know).
- To improve our services to you by allowing companies with whom we contract, called "business associates," to perform certain specialized work for us. The law requires these business associates to protect your health

information and obey the same privacy laws that we do.

- To perform a very limited, specific type of healthrelated research, where the researcher keeps any patient-identifiable information safe and confidential. Intermountain reviews every research request to make sure your privacy is appropriately protected before sharing any health information.
- To law enforcement, but only as authorized by law (e.g., to investigate a crime against SelectHealth or any of its members).

Required Uses of Health Information

The law sometimes requires us to share information for specific purposes, including the following:

- To the Department of Health to report communicable diseases, traumatic injuries, or birth defects, or for vital statistics, such as a baby's birth.
- To a funeral director or an organ-donation agency when a patient dies, or to a medical examiner when appropriate to investigate a suspicious death.
- To state authorities to report child or elderly abuse.
- To law enforcement.
- To a correctional institution, if a member is an inmate, to ensure the correctional institution's safety.
- To the Secret Service or NSA to protect, for example, the country or the President.
- To a medical device's manufacturer, as required by the FDA, to monitor the safety of a medical device.
- To court officers, as required by law, in response to a court order or a valid subpoena.
- To governmental authorities to prevent serious threats to the public's health or safety.
- To governmental agencies and other affected parties, to report a breach of health-information privacy.
- To a worker's compensation program if a person is injured at work and claims benefits under that program.

Uses According to Your Requests

Your preferences matter. If you let us know how you want us to disclose your information in the following situation, we will follow your directions. You decide if you want us to share any health or payment information related to your care with your family members or friends. Please let us know what you want us to share. If you can't tell us what health or payment information you want us to share, we may use our professional judgment to decide what to share with your family or friends for them to be able to help you.

Uses with Your Authorization

Any sharing of your health information, other than as explained above, requires your written authorization. For example, we will not use your health information unless you authorize us in writing to:

- share any of your health information with marketing companies.
- sell any of your health information.

You can change your mind at any time about sharing your health information. Simply notify us in writing. Please understand that we may not be able to get back health information that was shared before you changed your mind.

SPECIAL LEGAL PROTECTIONS FOR CERTAIN HEALTH INFORMATION

SelectHealth complies with federal laws that require extra protection for your health information if you receive treatment in an addiction treatment program, or from a psychotherapist who keeps notes on your

therapy that are kept outside of your regular medical record.

SelectHealth is prohibited from using or disclosing genetic information for underwriting purposes.

IF YOU STILL HAVE QUESTIONS

Our Privacy Coordinator can help you with any questions you may have about the privacy of your health information. He can also address any privacy concerns you may have about your health information and can help you fill out any forms that are needed to exercise your privacy rights.

This privacy notice became effective on May 26, 2015. We may change this privacy notice at any time, and we may use new ways to protect your health information. We always post our current privacy notice on **selecthealth.org**.

You can request a copy of this notice by visiting our website or calling our Privacy Office at **801-442-7253**.

This notice of privacy practices describes the practices of SelectHealth and of our employees and volunteers. (For more information about the specific privacy practices of Intermountain Healthcare and its employees or volunteers working in its hospitals, clinics, doctors' offices or service departments, please contact them directly by visiting **intermountainhealthcare.org**, or by calling Intermountain's Privacy Office at **800-442-4845**.)

SELECTHEALTH MEMBER RIGHTS AND RESPONSIBILITIES

YOUR RIGHTS

You have the right to:

- Receive information about our services, providers, and members' rights and responsibilities.
- Receive considerate, courteous care and treatment with respect for personal privacy and dignity.
- Receive accurate information regarding your rights and responsibilities and benefits in member materials and through telephone contact.
- Be informed by your provider about your health so you may make thoughtful decisions before you receive treatment.
- Candidly discuss with your healthcare provider appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage. We do not have policies that restrict dialogue between provider and patient, and we do not direct providers to restrict information regarding treatment options.
- Participate with providers in decisions involving your health and the medical care you receive.
- Express concerns about SelectHealth and the care we provide, and receive a response in a reasonable period of time.
- Request a second opinion.
- Refuse recommended medical treatment.
- Select or change your primary care provider.
- Make recommendations regarding our members' rights and responsibilities policy.
- Have reasonable access to appropriate medical services regardless of your race, religion, nationality, disability, sex, or sexual orientation, and 24-hour access to urgent and emergency care.
- Receive care provided by or be referred by your primary care provider.
- Have all medical records and other information kept confidential.
- Have all claims paid accurately and in a timely manner.

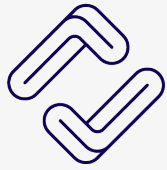
for assistance.

- Ask questions and understand the consequences of refusing medical treatment.
- Communicate openly with your healthcare provider, develop a patient-provider relationship based on trust and cooperation, and participate in developing mutually agreed-upon treatment goals.
- Read and understand your plan benefits and limitations and call us with any questions.
- Keep scheduled appointments or give adequate notice of cancellation.
- Obtain services consistently according to the policies and procedures of your plan.
- Provide all pertinent information needed by your provider to assess your condition and recommend treatment.
- Use our providers when applicable, carry your ID Card, and pay copay/coinsurance amounts at the time of service.

YOUR RESPONSIBILITIES

You have the responsibility to:

- Treat all our providers and personnel at SelectHealth courteously.
- Read all plan materials carefully as soon as you enroll and ask questions when necessary.
- Ask questions and make certain you understand the explanation and instructions you are given.
- Understand the benefits of your plan and understand not all recommended medical treatment is eligible for coverage.
- Follow plans and instructions for care that have been agreed upon with the provider.
- Express constructively your opinions, concerns, and complaints to the appropriate people at SelectHealth.
- Follow the policies and procedures of your plan, and when appropriate, seek a referral from your primary care provider to SelectHealth providers or call SelectHealth



**Select
Health**

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selecthealth.org