



Improving health is a journey—and the hardest step is always the first. We're committed to helping your employees stay healthy by providing access to high-quality healthcare at an affordable cost, giving superior service, and offering the information they need to make smart decisions. **SelectHealth. It all starts with one good choice.**

UTAH SMALL EMPLOYER 2015

## Here are eight reasons we think SelectHealth is your best choice



### 1 WE'RE UTAH'S HIGHEST-RANKED HEALTH INSURANCE

The National Committee for Quality Assurance has ranked us as Utah's top health plan for the past six years.\* Integration with Intermountain Healthcare® means that our members have access to some of the best hospitals, clinics, and doctors in the state. And for employees who live outside of Utah, our NationCare product provides great benefits at a competitive price.

### 2 YOU AND YOUR EMPLOYEES HAVE EXPANDED "MULTI-OPTION"

Small employers are no longer locked into a "one-size-fits-all" approach. You can offer up to three SelectHealth plans to your employees, and they can choose between any of our three networks.

### 3 WE'RE WORKING TO LOWER HEALTHCARE COSTS

SelectHealth is part of Intermountain Healthcare's not-for-profit healthcare system. Many of our network doctors, providers, and hospitals support the same best practices and data-driven approach to healthcare that we do. Our seamless integration drives innovation, efficiency, convenience, and lower costs. We also keep costs down by sharing data and identifying the most effective clinical practices.

Many Intermountain providers participate in our performance-based payment model that rewards caregivers for quality and efficiency. Our program gives doctors a financial incentive to achieve evidence-based benchmarks for primary care and the treatment of many common diseases.

### 4 YOU WON'T HAVE TO WORRY ABOUT PRESCRIPTION DRUG COVERAGE

SelectHealth Prescriptions® offers benefits at over 39,000 pharmacies and preferred pricing at many area pharmacies. Members can search our online database to see prices of prescription drugs and view lower cost alternatives.

\*According to NCQA's Private Health Insurance Plan Rankings, 2013-2014



## 5 OUR EXCEPTIONAL SERVICE GIVES YOU PEACE OF MIND

Our award-winning customer service team strives to resolve concerns on the first call.

Representatives answer questions about claims or benefits—with extended weekday and Saturday hours. In addition, SelectHealth Member Advocates® help our members find the right doctor for their needs. They will schedule appointments and help find the closest or most appropriate facility or doctor.

## 6 YOUR HEALTH IS IMPORTANT TO US

We cover regular preventive care at 100 percent so our members don't pay extra out of pocket for things like physicals, immunizations, many laboratory screenings, and more. Other programs such as SelectHealth Healthy Beginnings® (our prenatal care program) and smoking cessation help our members live healthy. And for members who have urgent or ongoing medical conditions, our registered nurse care managers offer one-on-one support. Also, our members receive discounts on services and products that make them healthier. For more information, visit [selecthealth.org/stayhealthy/memberdiscounts](https://selecthealth.org/stayhealthy/memberdiscounts).

## 7 ADVANCED DIGITAL TOOLS MAKE IT EASY TO ACCESS CARE

*My Health*, our secure member website, provides important health and benefit information 24 hours a day, seven days a week. Also, the new Intermountain mobile app makes managing health easier. It offers many features designed to simplify the healthcare experience, including the ability to view lab results, get in line at an Instacare®, and refill prescriptions.



## 8 WHEN YOU PARTNER WITH US, YOU MAKE THE ENTIRE COMMUNITY A BETTER PLACE

From sponsoring the GREENbike program in Salt Lake City to helping elementary school kids stay active through programs like STEP Express, SelectHealth is invested in our community's health. Our Select 25 program awards \$2,500 each to 25 nonprofit organizations that encourage healthy behaviors or serve populations with special needs. We also provide over 200 free health education events annually, helping more than 36,000 people take a step towards better health.



**AWARD-WINNING HEALTHCARE**

# Consider Your Plan Options—Multi-option allows you to offer up to three of these for your employees to choose from

We offer several plans to fit your needs and budget. Use these tables to compare your options for both traditional plans and those that can be paired with a Health Savings Account (HSA).

## METAL TIERS

For small employer plans, a metal tier—Gold, Silver, or Bronze— represents coverage levels that indicate a specific group of health benefits. Consumers will be able to see these metal tier values when shopping for plans through an online health insurance marketplace. The charts below help show some of the benefit differences between our Gold, Silver, and Bronze plans for small employers.

## SELECTHEALTH SIGNATURE<sup>SM</sup>

These traditional plans offer comprehensive coverage with a variety of deductible options and flexible benefit features. Most Signature plans cover office visits prior to the deductible being met, and all pay for a

GENERALLY HIGHER PREMIUMS

GENERALLY LOWER OUT-OF-POCKET COST

	Signature Gold				
<b>Deductible (individual/family)</b>	\$250/\$750	\$500/\$1,500	\$500/\$1,500	\$1,000/\$2,500	\$2,000/\$4,000
<b>Out-of-Pocket Maximum (individual/family)</b>	\$5,000/\$10,000	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000
<b>Primary Care Provider (PCP)</b>	\$25 copay	\$25 copay	\$25 copay	\$25 copay	\$10 copay
<b>Secondary Care Provider (SCP)</b>	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$15 copay
<b>Preventive Care/Immunizations</b>	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost
<b>Inpatient/Outpatient Services, Maternity, and Mental Health/Chemical Dependency<sup>1</sup></b>	20% coinsurance*	20% coinsurance*	20% coinsurance*	20% coinsurance*	10% coinsurance*
<b>Emergency Room</b>	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*	\$150 copay*
<b>Prescription Drug Coverage<sup>1</sup> (see page 7 for more prescription drug coverage information)</b>	\$100/\$300 (individual/family) deductible** Tier 4 drugs are covered at 20% coinsurance*	\$250/\$750 (individual/family) deductible Tier 4 drugs are covered at 20% coinsurance*	\$0 deductible Tier 4 drugs are covered at 20% coinsurance	\$600/\$1,500 (individual/family) deductible** Tier 4 drugs are covered at 20% coinsurance*	\$0 deductible Tier 4 drugs are covered at 10% coinsurance

\*After deductible

\*\*This plan has a buy-up option to cover prescription drugs before the Rx deductible is met (e.g., \$0 deductible).

<sup>1</sup> Preauthorization is required for certain services. Benefits may be reduced or denied if your employees do not preauthorize certain services. Your employees can refer to their member materials for more information.

wide range of preventive services at 100 percent, which means there is no out-of-pocket cost for members. Several of these plans offer a buy-up option to cover prescription drugs prior to meeting the deductible.

### SELECTHEALTH HEALTHSAVE<sup>SM</sup>

These plans conform to U.S. Treasury Department guidelines for a high deductible health plan and are designed to be paired with a tax-advantaged HSA.

While HealthSave plans often have lower premiums, they typically require greater out-of-pocket spending for healthcare costs.



### WHAT IS AN HSA?

An HSA is similar to a personal savings account, with a few differences. For HSA-eligible individuals, money contributed to an HSA can be used for certain medical expenses (as defined by the IRS) such as deductibles, copays, and coinsurance. Our preferred HSA vendor is HealthEquity®. Please visit [healthequity.com](http://healthequity.com) for more information about an HSA.

GENERALLY LOWER PREMIUMS

GENERALLY HIGHER OUT-OF-POCKET COST

Signature Silver		HealthSave <sup>SM</sup> Silver			HealthSave Bronze
\$1,000/\$2,500	\$2,000/\$4,000	\$1,500/\$3,000	\$3,500/\$7,000	\$2,000/\$4,000	\$3,500/\$7,000
\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$3,500/\$7,000	\$5,000/\$10,000	\$6,450/\$12,900
\$25 copay*	\$25 copay*	\$25 copay*	\$0 copay*	\$25 copay*	\$25 copay*
\$50 copay*	\$40 copay*	\$40 copay*	\$0 copay*	\$40 copay*	\$40 copay*
No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost	No out-of-pocket cost
50% coinsurance*	30% coinsurance*	20% coinsurance*	0% coinsurance*	20% coinsurance*	30% coinsurance*
\$500 copay*	\$250 copay*	\$250 copay*	\$0 copay*	\$250 copay*	\$500 copay*
\$600/\$1,500 (individual/family) deductible Tier 4 drugs are covered at 50% coinsurance*	\$0 deductible Tier 4 drugs are covered at 30% coinsurance	Coverage begins after the medical deductible is met Tier 4 drugs are covered at 20% coinsurance*	Coverage begins after the medical deductible is met Tier 4 drugs are covered at 0% coinsurance*	Coverage begins after the medical deductible is met Tier 4 drugs are covered at 20% coinsurance*	Coverage begins after the medical deductible is met Tier 4 drugs are covered at 30% coinsurance*

## PROVIDER NETWORK OPTIONS

SelectHealth offers three provider and facility networks that range in size and coverage area—Select Value®, Select Med®, and Select Care®. Smaller networks generally have lower premiums. Individual employees can choose the network that’s right for them. Visit [selecthealth.org/findadoctor](https://selecthealth.org/findadoctor), to search for participating doctors, hospitals, and clinics, and to view patient satisfaction and quality ratings for many providers and clinics.

LOWER COST

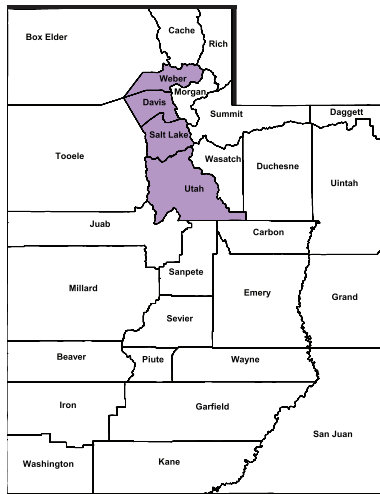
HIGHER COST

LESS PROVIDER ACCESS

MORE PROVIDER ACCESS



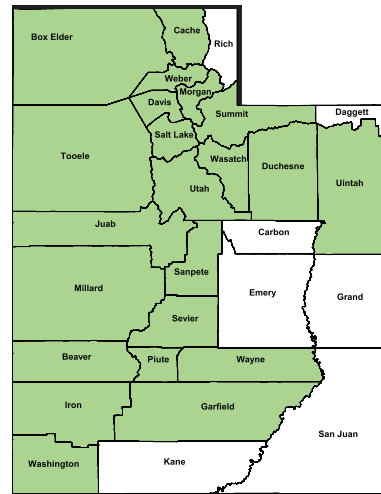
**10 PARTICIPATING HOSPITALS**  
**1,300+ PARTICIPATING**  
**PHYSICIANS & PROVIDERS**



**Select Value** is highly integrated with Intermountain Healthcare and serves members along the Wasatch Front. Select Value includes access to great hospitals like Primary Children’s Hospital, LDS Hospital, Intermountain Medical Center, Alta View Hospital, McKay-Dee Hospital Center, Riverton Hospital, and Utah Valley Regional Medical Center.



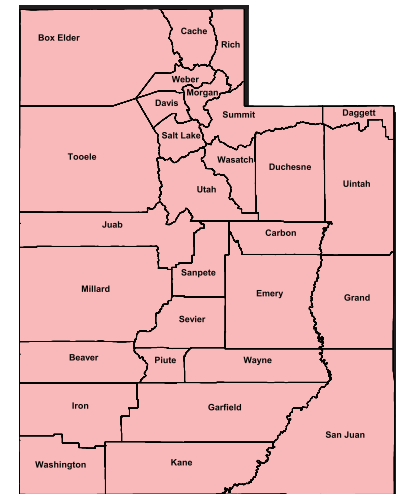
**34 PARTICIPATING HOSPITALS**  
**3,900+ PARTICIPATING**  
**PHYSICIANS & PROVIDERS**



**Select Med** is both affordable and comprehensive, including three times more hospitals and providers than Select Value. As our most popular provider network, Select Med reaches northern and southern Utah. For cancer treatment, the Huntsman Cancer Hospital is participating. **“Plus” network options provide benefits at nonparticipating hospitals or providers for most services.**



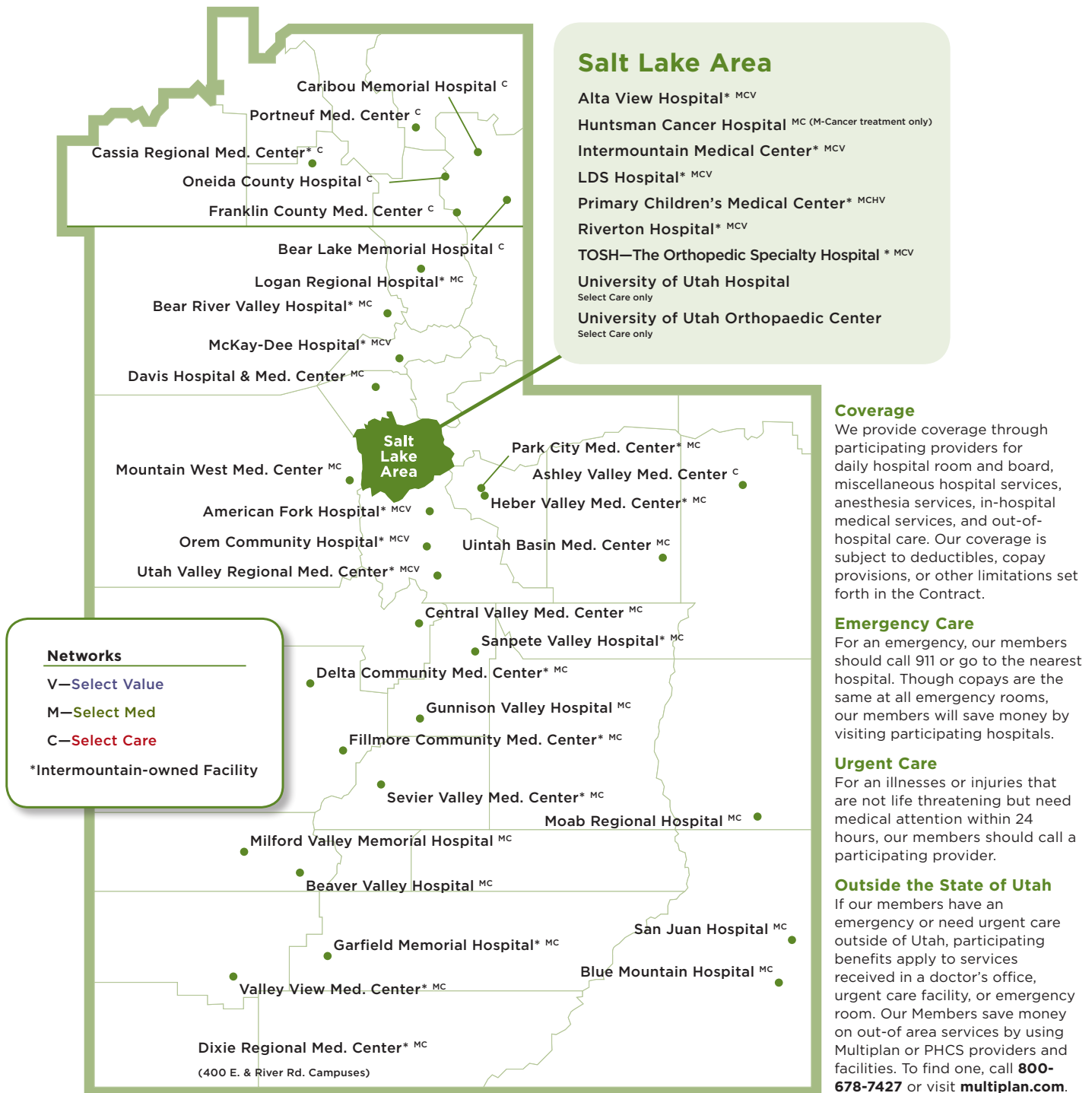
**43 PARTICIPATING HOSPITALS**  
**5,000+ PARTICIPATING**  
**PHYSICIANS & PROVIDERS**



**Select Care** is our largest provider network and includes the University of Utah Hospital. It extends into rural areas of Utah where Select Med and Select Value are not available. **“Plus” network options provide benefits at nonparticipating hospitals or providers for most services.**

## PARTICIPATING HOSPITALS AND CLINICS

SelectHealth members have access to Intermountain Healthcare’s nationally recognized facilities and contracted hospitals and clinics.



## CHOOSE A PLAN

SelectHealth Dental® allows you to customize a dental plan to add to your medical coverage.



A NEW APPROACH TO

## SelectHealth Dental

Our expanded SelectHealth Dental products offer new network options with more flexible plan designs. We can help you create the right plan at the right price.

### WHY CHOOSE SELECTHEALTH DENTAL?

- > Competitive standalone rates
- > Lower rates when combined with a SelectHealth medical plan
- > Flexible plan designs:
  - Participating and/or nonparticipating benefits
  - Tiered plans
- > Buy-up options
- > Three different networks
- > Simplified administration when combined with SelectHealth medical coverage
- > Stand-alone plans

### CHOOSE A NETWORK

#### CLASSIC

With more than 1,400 providers to choose from, this is our largest network.

#### PRIME

Our midsize network is both affordable and comprehensive.

#### FUNDAMENTAL

Although this is our smallest network, it provides the greatest value to your employees seeking dental care.

### CONTRIBUTORY AND VOLUNTARY PLANS

We offer both contributory and voluntary premium options.

For contributory plans, the employer contribution must be equal to at least 50 percent of the single coverage monthly premium. Employers with up to four eligible employees must have 100 percent participation after valid waivers. Employers with five or more eligible employees must have 75 percent participation after valid waivers.

For voluntary plans, employers with one to 50 enrolling employees need at least 30 percent participation. Also, voluntary plans have coverage waiting periods for certain services. Those waiting periods include the following:

Preventive and Diagnostic – No Waiting Period

Basic Services – 3 months

Major Services – 12 months

Missing Tooth – 36 months

Note: For frequent travelers or those who live out of the service area, we offer plans that do not require a network selection.





## DENTAL TRADITIONAL PLAN

Your employees must see participating providers to receive coverage. A buy-up option gives them access to nonparticipating providers.

Benefits	Participating	Nonparticipating
Deductible	Individual - \$0/\$50/\$100 Family - \$0/\$150/\$300	
Annual Maximum Plan Payment (per person, per calendar year)	\$1,000/\$1,500/\$2,000	
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 100%	Plan pays 100/80%
Basic Fillings, oral surgery, anesthesia for basic services	Plan pays 80% after deductible	Plan pays 80/60% after deductible
Major Crowns, bridges, dentures, anesthesia for major services, endodontics and periodontics	Plan pays 50% after deductible	Plan pays 50/40% after deductible
Implants	Plan pays 50% after deductible	
Orthodontics (Buy-up option for contributory plans with employers who have at least 10 employees enrolling in dental)	Plan pays 50%	
Orthodontic Lifetime Maximum Plan Payment (per person)	\$1,000/\$1,500	

## DENTAL TIERED PLAN

Your employees have access to both the Fundamental and Prime networks. Additionally, they can see nonparticipating providers. This plan is designed to encourage your employees to use the Fundamental network for the lowest out-of-pocket cost.

Benefits	Fundamental Network	Prime Network	Nonparticipating
Deductible	Individual - \$0 Family - \$0	Individual - \$50 Family - \$150	Individual - \$100 Family - \$300
Annual Maximum Plan Payment (per person, per calendar year)	\$2,000 (\$1,000 can be used within the Prime Network or nonparticipating providers)		
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 100%	Plan pays 100%	Plan pays 100% after deductible
Basic Fillings, oral surgery, anesthesia for basic services	Plan pays 80%	Plan pays 80% after deductible	Plan pays 60% after deductible
Major Crowns, bridges, dentures, endodontics and periodontics, anesthesia for major services	Plan pays 50%	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontics (Buy-up option for contributory plans with employers who have at least 10 employees enrolling in dental)	Plan pays 50%		
Orthodontic Lifetime Maximum Plan Payment (per person)	\$1,500		

## Prescription Drug Coverage

SelectHealth Prescriptions® works closely with area doctors and pharmacists to develop evidence-based prescription drug coverage options that keep costs low. Pharmacy benefits are included with all of our small employer plans.

Your employees have access to our RxSelect® formulary (a list of covered prescription drugs), which includes a wide range of medications, placing minimal restrictions on product selection. Benefits have four tiers (levels) of coverage. Drugs on lower tiers cost less without compromising quality. Use the chart at the bottom of this page to determine how your plan will cover prescriptions.

Remember, many of our plans include the option to have prescription drugs covered prior to the deductible being met. Please consider this value-added benefit for your employees.

### RETAIL90®

With Retail90, your employees can purchase a 90-day supply of maintenance medications at their convenience using a participating local pharmacy.

### MAIL ORDER

Your employees also have the option to fill prescriptions through the mail using Intermountain Home Delivery Pharmacy. This service allows your employees to order and pay for refills online with a credit card and then have their prescriptions delivered to their door. It's easy to get started, and Intermountain Home Delivery can even send e-mail reminders when it is time to refill a prescription. For more information or to enroll online visit [intermountainrx.org](http://intermountainrx.org).

### GENERICSAMPLE®

GenericSample is a great way to try a generic drug at no cost. This program eliminates your copay/coinsurance for the first 30-day fill of select generic prescriptions. GenericSample is only available through participating retail pharmacies.

GenericSample is not available on HealthSave plans or under the 90-day maintenance drug benefit.

### ONLINE PHARMACY TOOLS

Our online tools, available via *My Health*, allow your employees to access the following information:

- > Pharmacy claims history
- > The tier statuses of prescription drugs
- > Copay and benefit information
- > Drug prices and lower-cost alternatives
- > Potential drug interactions
- > Pharmacy lookup

RxSelect Tiers	
Tier 1	\$10 copay
Tier 2	25% coinsurance
Tier 3	50% coinsurance
Tier 4 (certain injectable drugs and speciality medications)	Coverage varies by plan. See the medical benefit charts on pages four and five to view coverage levels for these drugs.



## Increasing Employee Health: Eyewear, Group Life, and Disability Coverage

Consider adding value to your employees' coverage through these three additional benefits. Remember, some of these benefits can be added as options at no cost to employers.

### SELECTHEALTH EYEWEAR<sup>SM</sup>

Good vision is an important part of overall health. In addition to the routine eye exams covered by our medical plans, we offer coverage for vision hardware through EyeMed Vision Care<sup>®</sup>. Benefits include contacts, frames, lenses, and lens options.

Here are just a few reasons to add SelectHealth Eyewear to your current medical plan:



#### AFFORDABILITY AND SIMPLICITY

- > Low monthly premiums
- > Enrollment is optional at the employee level, and there is no minimum enrollment percentage for participation. However, a minimum of five employees must be enrolled at all times.
- > Voluntary plans are available at no cost to the employer. If the employer chooses a contributory plan, the employer contribution must be equal to at least 75 percent of the single coverage monthly premium.

#### ACCESS AND SERVICE

- > 200 Utah locations, nearly 23,000 locations nationwide, including private practitioners and leading retailers such as LensCrafters<sup>®</sup>, Target Optical<sup>®</sup>, Sears Optical<sup>SM</sup>, and Pearle Vision<sup>®</sup>
- > EyeMed provides exceptional customer service, available seven days a week.

If you would like more information contact your SelectHealth-appointed agent and request our eyewear brochure.



### GROUP LIFE AND DISABILITY

MetLife offers customized group term life insurance and group disability programs for our small employer customers. In addition, special Premium-Per-Employee (PPE) plan designs were developed with SelectHealth small employers in mind.

These plans offer the convenience of fixed rates. This means that the rates are the same for each of your employees. In Utah, MetLife makes this option available only through SelectHealth.

You will also enjoy the advantage of pooled risk by participating in the MetLife Multiple Employer Trust. Review our plan designs and learn how easily you can add value to your employee benefit packages at a competitive rate.

If you would like more information contact your SelectHealth-appointed agent and request our Group Life and Disability brochure.

# MetLife<sup>®</sup>

## Enrollment, Status, Contribution, and Limitations

Our small employer plans include participation and contribution requirements as well as certain limitations on coverage.

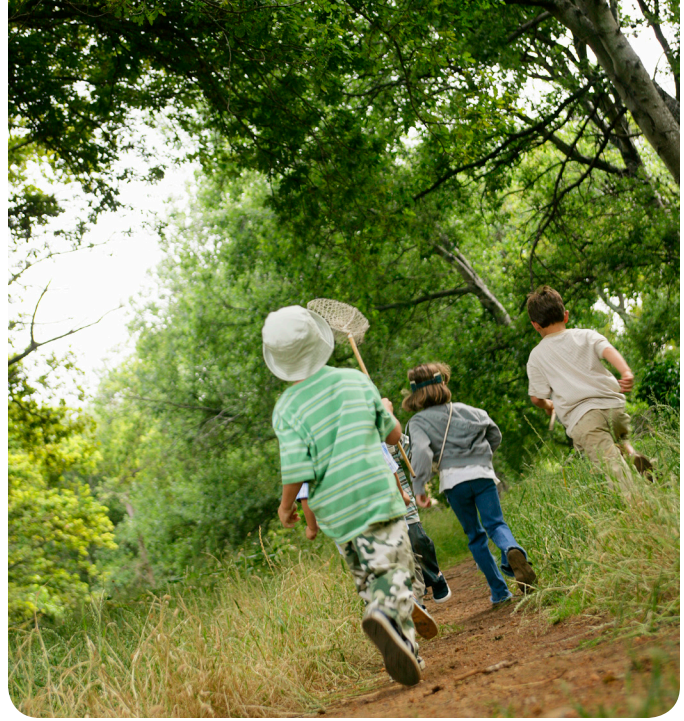
### CONTRIBUTION AND PARTICIPATION

#### Employer Monthly Contribution

Small employers must contribute an amount equivalent to at least 50 percent of the lowest individual monthly premium of the group's plan. The employer's contribution must be consistent for all employees in a given class.

#### Required Minimum Employee Enrollment

For employers with four or fewer enrolling employees, 100 percent of their employees must participate. For employers with five or more enrolling employees, 75 percent of employees must participate. Employees waiving coverage due to a valid waiver will not be counted toward participation. Valid waivers include having coverage through another carrier, valid individual medical coverage, coverage through Medicare or another government program or coverage through a spouse or parent. Also, groups enrolling between November 15 and December 15 for a January effective date are not subject to participation or contribution requirements.



### GENERAL LIMITATIONS AND EXCLUSIONS

#### Eligibility

Employees and their dependents may apply for coverage if they are a full-time resident of Utah. Eligible dependents include the insured's legal spouse, children younger than age 26, eligible disabled children older than age 26 and children who are under court-ordered legal guardianship until legal guardianship ends.

#### Excluded Services

Your employees' member materials contain a complete list of exclusions. A list of common exclusions can be found at [selecthealth.org/exclusions](http://selecthealth.org/exclusions).

For more information about our healthcare options, contact your SelectHealth-appointed insurance agent or call **800-442-3125**.