



Benefits that work for you

Central Coast EPO

# Medical Plan User Guide

CommonSpirit 



# Dignity Health Medical Plan User's Guide

CommonSpirit Health is committed to offering you comprehensive, affordable, and quality health care benefits. This guide will help you understand the Dignity Health Central Coast EPO. It also describes the resources available to help you make informed choices when you need care.

Your plan requires you to use network providers for all of your health care services, except in the case of an emergency. Be sure to carefully review the key features of the plan, including the fact that you must coordinate all care through the primary care provider that you select. Also, know where both you and your covered family members can go for routine medical visits, specialized care, hospital visits, lab work and imaging, and filling prescriptions.

We encourage you to take the time to review this guide and keep it as a reference to help you understand how to get the most out of your Dignity Health Central Coast EPO.



Understanding My  
Medical Coverage

*Page 2*



Knowing  
Where to Go

*Page 6*



Immediate Care

*Page 9*



Prescription  
Medications

*Page 14*



When I Need Help

*Page 16*



# Understanding My Medical Coverage

Your Primary Care Provider coordinates all your care

## In this section

Your Primary Care Provider coordinates all your care

Important insurance terms and definitions

What I'll pay when I seek care

Using my medical plan ID card

What's an explanation of benefits (EOB)?

What's an explanation of benefits (EOB)?



**You must see your designated PCP**—your PCP will coordinate all your care, referring you to network specialists, labs, and hospitals when needed.



### FOR EMERGENCY CARE:

- Go to the nearest emergency room
- Call 9-1-1

**Note:** You may see a network mental health and substance abuse provider without a referral from your PCP. Call Anthem Behavioral Health at 1.866.470.6244 for help finding a network provider. Anthem Behavioral Health will coordinate getting authorization if any services require it.



## Important insurance terms and definitions

With the Dignity Health Central Coast EPO, there are several key terms you should know.

### What is preventive care?

In keeping with the Affordable Care Act (ACA), the Dignity Health Central Coast EPO covers certain preventive services at 100% when performed by a network provider. Preventive care won't be covered if you use an out-of-network provider. Refer to page 8 for more details about preventive care, including a link to the list of covered preventive services.

### What is a deductible?

If the plan you enrolled in has a deductible, this is the amount you have to pay out of pocket before your plan will start to pay benefits. Once you reach your annual deductible, you and the plan will start sharing the cost of services. You can use money from your Health Care Flexible Spending Account (HCFSA) to pay toward your deductible.

### What is coinsurance?

Once you meet your deductible, you may share in the cost of services by paying a percentage (called coinsurance) for covered services. The plan covers the remaining percentage.

### What is a copayment?

This is a fixed amount you pay for covered services, including doctor office visits and prescriptions. You usually pay your copayment at the time you receive the service. If your plan has a deductible, you'll only pay a copayment for most services after you've met your deductible for the year.

### What is an out-of-pocket maximum?

This is the most you'll have to pay for your covered medical expenses in a given year. Once you pay this amount, the plan will cover additional eligible expenses at 100%.





*You need to present your ID card every time you receive care—at the doctor’s office, urgent care clinic, lab, hospital, outpatient facility, and pharmacy.*

## What I’ll pay when I seek care

Be sure to take a close look at your plan’s Summary of Benefits & Coverage (SBC). The SBC summarizes the benefit coverage provided for many health care services. You’ll see when copayments, the deductible, and coinsurance apply. Go to MyBenefits on EmployeeCentral or log on to **home.commonspiritorg/employeecentral/mybenefit**. Next, click on “Summary of Benefits and Coverage” on the Benefit Resources tab.

Here’s what to think about when looking at your plan’s SBC:

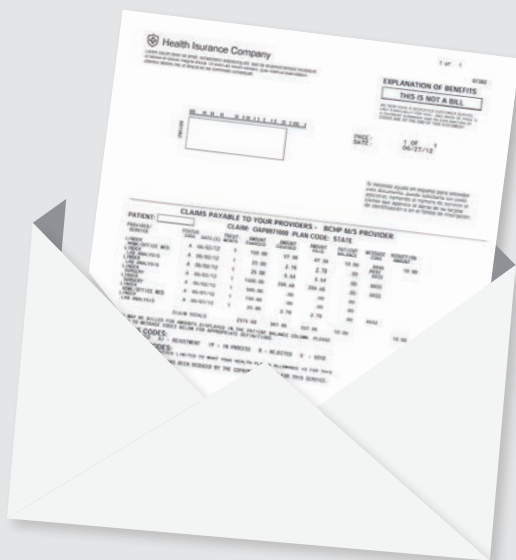
- For services that list a copayment, you can expect to pay that amount out of pocket at the time of your visit.
- For services that show a deductible and coinsurance requirement, you won’t typically pay anything at the point of care. Your provider will submit a bill to your plan administrator, BRMS. The plan will pay its applicable share of the costs. Then, your provider will bill you for your share.

## Using my medical plan ID card

When you enroll in Dignity Health Central Coast EPO, you’ll receive an ID card in the mail. You’ll receive one card for yourself and an additional card for your covered family members. If you need additional cards, you may log on to your plan administrator’s website and order those or print temporary medical plan ID cards.

If you lose your medical plan ID card, contact your Dignity Health Medical Plan administrator which is BRMS. Refer to the section titled “When I Need Help” to see BRMS’ contact information.





## What's an explanation of benefits (EOB)?

After you receive health care services, you'll receive an explanation of benefits from your plan administrator, BRMS. An EOB includes the following information:

- The date you received care
- The provider(s) who cared for you
- The services you received
- The amount billed to the plan
- The amount of your total bill that your plan covers and pays
- Your responsibility—the amount you owe your provider

*Remember, if you have a Health Care Flexible Spending Account, you can use your balance to pay for your share of eligible expenses.*

If you notice an issue or an unexpected expense on your EOB, contact your plan administrator immediately.



# Knowing Where to Go

This plan has specific requirements to follow in order to get the highest coverage at the lowest cost. You must use a PCP in the plan's network, and he or she will coordinate all of your care. There's no coverage out of network except in an emergency. Learn the ins and outs of your plan and know where to go, if you want to be sure your care is covered.

## Your Primary Care Provider (PCP)

With the Dignity Health Central Coast EPO, you must select a PCP for yourself as well as one for each of your enrolled dependents.

Your PCP will coordinate your medical care and provide referrals when you need more specialized care. It's important and required that you select a PCP when you first enroll in the Dignity Health Central Coast EPO. If you don't, one will be assigned to you, and you'll be notified by BRMS about your PCP assignment. You can change your PCP at any time by calling BRMS at 1.866.755.6974.

Here are the types of providers you can designate as your PCP:

- Pediatrician
- General Practice
- Internal Medicine (Internist)
- Family Medicine (Family Practitioner)
- OB-GYN

You and your enrolled dependents must coordinate with your designated PCP to ensure that your care is covered. There's no coverage out of network except in an emergency. If you have a family member who is traveling or living in another area, they must return to see their network PCP in order to have their care covered, except for emergencies.

## In this section

Your Primary Care Provider (PCP)

Coordinating care with your PCP

Finding your PCP

Specialist care: referrals required

Preventive care

Mental health and substance abuse treatment



## Coordinating care with your PCP

An important benefit of coordinating all care through your PCP is being able to build a close relationship with your doctor and receiving continuity of care. Your PCP will refer you for any other services (specialists, labs, etc.) you need. Here's how you can prepare for your PCP visits:

- Confirm your PCP is in the network and listed on your ID card.
- Always bring your plan ID card.
- Understand your share of costs.
- Write down a list of the medications and vitamins/supplements you're taking.
- Think about questions for your doctor in advance (see box to the right).

## Finding your PCP

When you enroll, you'll be asked to name a doctor as your PCP, or one will automatically be assigned to you. You should confirm that the doctor you plan to use as your PCP is in the Dignity Health Central Coast EPO network. Remember that you can select a new PCP at any time by calling BRMS at 1.866.755.6974.

You can find a link to the provider directory, which includes the Dignity Health Central Coast EPO providers, on the plan's website at [www.brmsonline.com/dignityhealth](http://www.brmsonline.com/dignityhealth) or by visiting MyBenefits at [home.commonspirit.org/employeecentral/mybenefits](http://home.commonspirit.org/employeecentral/mybenefits).

## Specialist care: referrals required

You must coordinate all of your care through your PCP to ensure your care will be covered. In this plan, you must obtain a referral from your PCP to see a specialist.

**Note:** You may visit a network OB-GYN or behavioral health provider without a specialist referral from your PCP.

### Great questions to ask your doctor:

1. What screenings or tests am I receiving at this visit? Are they covered by my insurance?
2. Why do I need this medication? Is there a generic available?
3. Do I need to see a specialist, and if so can you refer me to one?
4. What are the most important things I need to remember when I leave the office today?
5. What happens next? Do I need to come back? If so, when?

### Which Dignity Health hospitals are in the Central Coast EPO network?

They are...

- Arroyo Grande Community Hospital
- French Hospital Medical Center
- Marian Regional Medical Center

To find a complete list of the Dignity Health Central Coast EPO providers and facilities, log on to [www.brmsonline.com/dignityhealth](http://www.brmsonline.com/dignityhealth) or call BRMS at 1.866.755.6974.





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*When you see your PCP for preventive care, he or she will determine if you need any further lab tests or screenings, like a mammogram or colonoscopy. Your PCP will then refer you to a network provider.*

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### **LiveHealth Online video visit**

You can also make an appointment for a video visit with a licensed therapist for mental health and substance abuse treatment. Appointments can be scheduled online at **[www.livehealthonline.com](http://www.livehealthonline.com)** or by phone at 1.888.548.3432 from 7:00 a.m. to 7:00 p.m., seven days a week. Refer to pages 10 and 11 for more details about LiveHealth Online, including how to register.

### **Preventive care**

In keeping with the Affordable Care Act, the Dignity Health Central Coast EPO covers preventive services at 100% when performed by any network provider. Covered services include:

- Physical exam
- Immunizations, based on guidelines for your age
- Pap tests
- Mammogram, based on guidelines for your age
- Colonoscopy, based on guidelines for your age
- Prostate cancer screening, based on guidelines for your age
- Tests for cholesterol and blood pressure

For a complete list of preventive services covered under the Dignity Health Central Coast EPO, go to

**<https://www.healthcare.gov/coverage/preventive-care-benefits/>**.

### **Mental health and substance abuse treatment**

The Dignity Health Central Coast EPO provides coverage for mental health services and substance abuse treatment. You may see a network mental health and substance abuse provider without a referral from your PCP. Call Anthem Behavioral Health at 1.866.470.6244 for help finding a network provider. Anthem Behavioral Health will coordinate getting authorization if any services require it. There's no coverage out of network except in an emergency.



# Immediate Care

It's important to know the resources available to you when you have an unexpected medical situation or face a life-threatening emergency. This section describes where to go for immediate care, including:

- Your PCP's office or a walk-in clinic
- LiveHealth Online telemedicine
- An urgent care center
- An emergency room

## Visit your Primary Care Provider or a walk-in clinic

You should see your PCP for routine care or for your annual preventive care, as well as contact their office first for immediate care to see if a same-day appointment is available.

Walk-In clinics are an alternative method of accessing care when your designated PCP is not available. These services are subject to the standard PCP copayment. To find walk-in clinics in the network, go to [www.brmsonline.com/dignityhealth](http://www.brmsonline.com/dignityhealth).

## Access LiveHealth Online telemedicine

LiveHealth Online gives you and your covered family members access to board-certified doctors through video visits 24/7, and generally for less than your regular PCP copayment. Your claim is processed through BRMS, like other medical claims.

You do have to register for LiveHealth Online prior to your first visit, so we recommend you complete the registration process in advance. Registration only takes a few minutes and once complete, you can request a consultation any time you need care—via video visits from your smartphone, tablet, or computer. Spanish-speaking doctors are also available.

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*Know where to go to get care based on your condition. There are many places to get care—from your personal doctor, by accessing LiveHealth Online telemedicine, at an urgent care center, or by calling the Nurse Advice Line. Knowing where to go for care can help save you time and money.*

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## HOW TO REGISTER FOR LIVEHEALTH ONLINE

1. Go to [livehealthonline.com](https://livehealthonline.com) or **download the free LiveHealth Online app** at the Apple Store or on Google Play.
2. Choose “Sign Up” and follow the instructions

### Good to Know!

- Have your medical ID card handy when you register to complete your insurance information. Adding your Member ID upon registration will ensure you see the cost of your visit based on your plan benefits. Don't worry, you'll always know your share of the costs prior to the start of any LiveHealth Online visit.
- You'll be asked to provide your medical history and medications, so the doctors have the information they need to make an accurate diagnosis during your video visit.
- Take advantage of this valuable benefit and register today so when you need care, you can be seen right away!

## When Should You Use LiveHealth Online?

LiveHealth Online's board-certified doctors can help assist you with many conditions including:

- Cold and flu
- Bronchitis
- Respiratory infection
- Sinus problems
- Allergies
- Urinary tract infection
- Pediatric care
- Poison ivy
- Pink eye

You may also access mental health care assistance and treatment through LiveHealth Online. Seeking help for anxiety, depression, grief, panic attacks, and more is an important step. Using LiveHealth Online Psychology makes it easier for you to...

- Get access to a licensed therapist from 7 a.m. to 11 p.m. during the week and weekends.
- Visit with a psychologist or therapist from a convenient and comfortable environment, such as your own home.
- Schedule the first visit within four days in most cases, and in some cases, on demand.

It's important to note that online counseling is not appropriate for all kinds of problems. If you're in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1.800.784.2433 (National Suicide Prevention Lifeline) or 911 and ask for help. Additionally, if your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online doesn't offer emergency services.

### Go to an urgent care center

For common issues like a cold, high fever, flu, allergic reactions to food, animal or bug bites, ear infections, sprains, and minor cuts, that should be treated immediately and your doctor's office is not available, you may want to visit an urgent care center. You can receive same-day care, and urgent care centers are often open after normal business hours. You'll also pay less at urgent care than at the emergency room.

To find a network urgent care provider, visit [www.brmsonline.com/dignityhealth](http://www.brmsonline.com/dignityhealth) and choose "Central Coast EPOs & Dental Plans" in the Select Plans section. Next, scroll down to Finding a Provider. Then you can:

- Download the Dignity Health Central Coast Network PDF, or
- Click the link to the Anthem network. For help with an Anthem search, see the **Member Urgent Care Search Guide**.





## Go to an emergency room

If you face a potentially life-threatening situation, call 911 or go to the nearest emergency room—the preferred facilities for emergency services include Dignity Health hospitals, Marian Regional Medical Center, French Hospital Medical Center and Arroyo Grande Community Hospital. However, all legitimate emergency claims are considered in-network, regardless of where you receive care—even if you or your dependents are outside of the Central Coast region at the time.

You'll have to pay a copayment, which is waived if you're admitted. If the plan you're enrolled in has a deductible, your copayment and deductible will be waived if you're admitted. After that, services received are covered at the network benefit level. If you go to the emergency room for a non-emergency, you'll be responsible for the full cost.



See the table below to understand when it's recommended you visit the emergency room versus an urgent care center based on your symptoms:

Emergency Room	Urgent Care
<ul style="list-style-type: none"><li>• Difficulty breathing or speaking</li><li>• Chest pain or pressure</li><li>• Sudden or severe pain</li><li>• Uncontrolled bleeding/large open wounds</li><li>• Severe head injury</li><li>• Spinal injuries</li><li>• Severe or persistent vomiting or diarrhea</li><li>• Coughing or vomiting blood</li><li>• Severe allergic reactions</li><li>• Severe burns</li><li>• Fainting, sudden dizziness, weakness, or change in vision</li></ul>	<ul style="list-style-type: none"><li>• Flu, fever, nausea</li><li>• Earaches</li><li>• Minor bone fractures</li><li>• Sprains and strains</li><li>• Minor cuts, infections</li><li>• Rashes, animal, and insect bites</li></ul>

If you're admitted to the hospital from the emergency room, or you have gone to an emergency room out of the area, you or a family member must contact BRMS by the next business day to let them know. Follow-up care should be provided in-network, and should be coordinated by your PCP.





# Prescription Medications

The Dignity Health Central Coast EPO includes comprehensive prescription drug coverage, and this section describes:

- Filling and paying for a prescription
- Prior Authorization prescriptions
- Prescription utilization and care management programs
- Important prescription drug terms and definitions

## Filling and paying for a prescription

The plan covers both walk-up retail and home delivery prescriptions.

Walk-up—when you need your medication immediately

- You'll use a network pharmacy when you need to get a medication immediately.
- Present your ID card when you pick up your prescription.
- You'll pay for your prescription at the pharmacy. Remember, you can use money from your Health Care FSA to pay for prescription drugs.

Mail order—for medication you take regularly

- For medication you take regularly to treat conditions such as high cholesterol, high blood pressure, and diabetes, using the home delivery option is a convenient and easy way to fill your prescriptions.
- To get started, go to the website or call the phone number listed on your ID card.

Take note: If you need specialty medications, you'll work directly with the Pharmacy Benefit Manager (PBM)—contact the number listed on your ID card for details. Specialty medications may require Prior Authorization.



## Prior Authorization prescriptions

Your prescription may require Prior Authorization. If it does, have your provider contact the PBM at the number on the back of your ID card.

## Prescription utilization and care management programs

Your prescription drug coverage comes with special programs, such as Utilization Management, that work behind the scenes to help you receive the highest quality, most cost-efficient health care. The program analyzes select drugs to ensure you're being provided the safest and most effective drug for your medical condition. Utilization Management coordinates Drug Quantity Management (quantity limits), Step Therapy, and Prior Authorization for your prescriptions (see below for more information).

## Important prescription drug terms and definitions

With prescription drugs, there are several terms you should know as you use the plan:

**Brand Name Drug.** A drug protected by a patent, which prohibits other companies from manufacturing the drug while the patent remains in effect. The name is unique and usually doesn't describe the chemical makeup (for example, Tylenol).

**Dispense as Written (DAW).** It's a good rule of thumb to confirm whether your doctor is prescribing generic drugs. If you choose a brand name medication when there's a generic available, you may be required to pay your copayment plus the difference between the cost of the brand name medication and the generic, unless your physician has written DAW (dispense as written).

**Drug Quantity Management (Quantity Limit).** For safety and cost reasons, certain medications, such as drugs to treat migraines, may have quantity limits on the amount covered for a period of time. The plan's quantity limits follow guidelines developed by the U.S. Food & Drug Administration (FDA). These guidelines recommend the maximum quantities considered safe for prescribing certain drugs.

**Formulary.** A formulary is a list of commonly prescribed medications preferred by the Dignity Health Central Coast EPO. You'll pay a lower cost for drugs on the formulary.

**Generic Drug.** A prescription drug that is proven to be as safe and effective as a brand name drug. Generic drugs generally have the same active ingredients as brand name drugs, and they usually become available after the patent expires on a brand name drug. Generic drugs are usually the least expensive option.

**Prior Authorization.** Some medications require approval before the medication can be covered by the plan. Generally, the PBM, will contact your doctor to request additional information. The PBM will notify you and your doctor whether coverage has been approved.

**Specialty Drug.** A drug used to treat complex conditions like cancer and autoimmune diseases. Specialty drugs are typically high-cost prescription medications that require special handling and administration.

**Step Therapy.** Certain medications may require you to try one or more specified drugs that have been proven effective for most people with your condition before you can move up a "step" to a more expensive drug, even one initially prescribed by your doctor. This might mean you'll try a less expensive generic drug instead of a brand name medication. Step therapy is intended to reduce costs by encouraging the use of medications that are less expensive but can still treat your condition effectively.

# When I Need Help



When you need to...	Contact	Phone	Website
Find out more details about my Dignity Health Central Coast EPO <ul style="list-style-type: none"> <li>• Network providers</li> <li>• Prior Authorizations</li> <li>• Claims</li> <li>• ID cards</li> <li>• Mental health or substance abuse providers</li> </ul>	BRMS	1.866.755.6974	<a href="http://www.brmsonline.com/dignityhealth">www.brmsonline.com/dignityhealth</a> Select the Central Coast EPOs & PPO Plans then go to <i>Finding a Provider</i>
	Anthem Behavioral Health	1.866.470.6244	
Find a network pharmacy or signup for mail order prescriptions	OptumRx	1.844.579.7778	<a href="http://www.optumrx.com">www.optumrx.com</a>
Get answers to CommonSpirit Health benefit questions	CommonSpirit Health Benefits Contact Center	1.855.475.4747, press Option 1	<a href="http://home.commonspirit.org/employeecentral/mybenefits">home.commonspirit.org/employeecentral/mybenefits</a>
Access LiveHealth Online telemedicine	LiveHealth Online	1.888.548.3432	<a href="http://www.livehealthonline.com">www.livehealthonline.com</a> or download the app and register on your phone or tablet

# My Quick Reference

Fill out this sheet now and save it for future reference when you may need it.

## My and my family members' primary care doctor(s)

Physician's name: \_\_\_\_\_

Phone number: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional PCPs: \_\_\_\_\_

\_\_\_\_\_

To find a Dignity Health primary care doctor, see page 6.

## Closest urgent care center

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To learn when to visit an urgent care center vs. visiting the ER, see page 11-13.

## Closest ER and hospital

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## My pharmacy

Name/pharmacist: \_\_\_\_\_

Phone number: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

To learn more about prescription coverage, see page 14-15.

## Additional important medical information:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



*This document is a brief summary of your plan benefits; it is not a complete description or binding contract. If there is any difference between the information in this document, any verbal description you receive, the Summary Plan Description (SPD), and legal plan contracts or plan documents, the legal documents will govern.*

Central Coast

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