

# DHMP Central Coast Select R and DHMP Central Coast Premier Medical Plans

Frequently Asked Questions for Eligible Employees



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# 2025 Dignity Health Medical Plans

## Frequently Asked Questions (FAQs)

### DHMP Central Coast Select R/DHMP Central Coast Premier Plans

CommonSpirit Health is offering two new medical plan options for 2025 to the non-represented employees currently eligible for the Dignity Health Central Coast EPO plans. These two new medical plans, the Dignity Health Medical Plan Central Coast Select R (*DHMP Central Coast Select R*) and the Dignity Health Medical Plan Central Coast Premier (*DHMP Central Coast Premier*) will have a Tier 1 Network, similar to the current Dignity Health Central Coast EPO plans, in addition to a Tier 2 Network. We are providing this FAQ document as a reference to better understand the new DHMP Central Coast plans.

## Plan Overview

### 1. What are some of the important points of the new DHMP Central Coast Select R and DHMP Central Coast Premier plans?

Both of these plans use an Exclusive Provider Organization (EPO) that:

- Has out-of-pocket costs, such as copayments, deductibles and coinsurance
- Require no primary care physician (PCP) designation or referrals to specialists
- Offers two benefit tiers based on the provider network you use. When you use a Tier 1 provider, you will pay less out of pocket than if you use a Tier 2 provider. (See below for more information about the tiers)
- Provides no out-of-network coverage. If you use a provider that is not in either network, the plan will not cover the cost and you will be solely financially responsible (emergency services are the only exception to this rule)

- Tier 1

- The Tier 1 network benefit level is similar to the current Dignity Health Central Coast EPO plans but with a few changes to copayments for certain services.
- The Tier 1 network is the Dignity Health Preferred Network, which is made up of select physicians and Dignity Health facilities and aligned partners. Services are generally covered after a copayment, deductible and/or coinsurance, depending on the plan.

**Note:** Most facility-based services must be received at a Tier 1 facility. If a Tier 1 facility within the market where you work (i.e., Marian Regional Medical Center, Arroyo Grande Community Hospital, French Hospital Medical Center) does not provide the service that you need, you may obtain the service from any Tier 2 facility and receive the same benefit levels that you would have received if you had obtained the services from a Tier 1 facility.

- Tier 2



- Tier 2 provides members with choices through a national network with both physicians and facilities.
- The Tier 2 network is the Anthem PPO Network. This is a national network where some services have a copayment and most other services are covered at 75% after an annual deductible.

For both plans, BRMS will be the plan administrator that will process claims and provide customer service. Capital Rx will manage the prescription benefit program.

The DHMP Central Coast plans require that you use either Tier 1 or Tier 2 providers for covered services. When you use a provider or facility that is part of the Dignity Health Preferred Network (Tier 1), you will pay less out-of-pocket than when using a provider in the Anthem PPO Network (Tier 2). If you use a provider that is not in either network the health plan will not cover the cost and you will be solely financially responsible. Emergent services are the only exception to this rule.

More detailed information like the 2025 DHMP Central Coast Plan Summaries, 2025 Medical Plan Documents and Medical Plan User Guide is available on the Annual Benefit Enrollment Page on MyBenefits.

## Plan Options, Enrollment & Administration

### 1. Will I still have the Dignity Health Central Coast EPO or Dignity Health Central Coast EPO 2 R available to me in 2025?

No. For 2025, the DHMP Central Coast Select R will be your fully employer-paid medical plan option and the DHMP Central Coast Premier will be your buy up option.

### 2. What do I need to do during Annual Benefit Enrollment (ABE) to make sure my family and I are enrolled in one of the medical plans effective Jan. 1, 2025?

If you and your covered dependents are currently enrolled in a Dignity Health Central Coast EPO plan, you and your covered dependents will be automatically enrolled as follows:

2024 Medical Plan	2025 Medical Plan
Waive	Waive
Dignity Health Central Coast EPO	DHMP Central Coast Premier
Dignity Health Central Coast EPO 2 R	DHMP Central Coast Select R

If you do not wish to be enrolled in one of these medical plans, need to add or remove coverage for dependents, or are not currently enrolled in a Dignity Health medical plan, you must log on to MyBenefits during ABE and make your benefit elections for 2025.

**3. Will I get a new medical plan identification (ID) card if I enroll in one of the new medical plans?**

Yes. BRMS, the plan administrator, will issue a new medical plan ID card effective Jan. 1, 2025. Your new medical plan ID card will provide you with your plan name, group information and important phone numbers. Show your new ID card to your doctor's office, pharmacy and any other health care providers during your first visit in 2025 so they can update their records.

## Provider Network

**1. Which physicians and facilities are included in the Dignity Health Preferred Network and where can I find that list?**

The Dignity Health Preferred Network is made up of the Dignity Health Central Coast EPO Network and the Southern California Integrated Care network (SCICN), which include:

- Select physicians who are aligned with, and generally admit to Dignity Health facilities.
- Dignity Health owned and partnered hospitals, imaging centers, ambulatory surgery centers and other types of facility providers.

You can find a link to the provider directory which includes the Dignity Health Preferred Network providers at [brmsonline.com/dignityhealth](http://brmsonline.com/dignityhealth).

**2. What makes up the Anthem PPO Network?**

The Anthem PPO Network is a national network which includes both physicians and facilities. You can search for providers by logging on to the BRMS website at [brmsonline.com/dignityhealth](http://brmsonline.com/dignityhealth). Select the Plan and under Finding a Provider, choose Find A Doctor Tool under the Anthem PPO Network heading.

**3. Can I see a Dignity Health Preferred Network (Tier 1) primary care physician and see a specialist that is an Anthem PPO Network (Tier 2) physician?**

Yes. Both DHMP Central Coast plans give you flexibility to see both Tier 1 and Tier 2 physicians; however your out-of-pocket costs will be different, based on the Tier.

**4. Do I need to have an assigned Primary Care Physician (PCP)?**

No. There is no requirement to have an assigned PCP, although it is always a good idea to establish and maintain a relationship with a PCP. If you enroll in one of the new DHMP Central Coast plans, you can seek services from any physician in the Dignity Health Preferred Network at the Tier 1 benefit level and you may obtain services from any Anthem PPO Network physician at the Tier 2 benefit level.

**5. Do the DHMP Central Coast plans require me to obtain a referral to a specialist?**

No. You may see a specialist in the Dignity Health Preferred Network (Tier 1) or a specialist in the Anthem PPO Network (Tier 2) without a referral; however, your PCP knows the most about your medical history and you should consider consulting your PCP for recommendations as to the most appropriate specialist for your care needs.

# Accessing Care

**1. Are all Specialties available or represented in the Dignity Health Preferred Network (Tier 1)?**

Every effort has been made to have all Specialists represented, however, if services cannot be rendered by a Dignity Health Preferred Network (Tier 1) physician, services may be rendered by an Anthem PPO Network (Tier 2) physician at the Tier 2 benefit.

**2. What if I have a child covered under my medical plan that is going to school outside of California and requires a surgery that isn't an emergency?**

If you enroll in a DHMP Central Coast plan and your covered dependent lives outside of California and requires non-emergency surgery, the child must have the surgery performed at a Dignity Health Preferred Network facility (Tier 1) in order for the facility charge to be covered. All Dignity Health facilities are included in Tier 1. However, if the surgery or procedure cannot be performed at a Tier 1 facility where you work (Marian Regional Medical Center; Arroyo Grande Community Hospital; French Hospital Medical Center) then your covered dependent may obtain services at any Tier 2 facility, covered at the Tier 1 benefit.

**3. What providers are available for mental health/substance abuse treatment and how are those services covered?**

As with the Dignity Health Central Coast EPO plans, the Anthem Behavioral Health Network is part of the Dignity Health Preferred Network (Tier 1). Your mental health/substance abuse treatment out of pocket costs are the same under Tier 1 and Tier 2. They are:

Plan	Behavioral Health Coverage
<b>DHMP Central Coast Select R</b>	<ul style="list-style-type: none"> <li>● Office Visit: \$25 copayment after Tier 1 deductible (\$250)</li> <li>● Inpatient: \$250 copayment after Tier 1 deductible (\$250)</li> </ul>
<b>DHMP Central Coast Premier</b>	<ul style="list-style-type: none"> <li>● Office Visit: \$10 copayment</li> <li>● Inpatient: 100% covered after \$100 copayment</li> </ul>

# Plan Benefits & Coverage

## 1. What will my out of pocket costs be for physician office visits?

When you have a physician office visit, your out of pocket costs are based on whether you are seeing a primary care physician or specialist, what tier the provider is in and what plan you are enrolled in. Your out of pocket costs are described in the table below:

Plan	Dignity Health Preferred Network Tier 1	Anthem PPO Network Tier 2
<b>DHMP Central Coast Select R</b>	<ul style="list-style-type: none"> <li>Primary Care: \$25 copayment after \$250 deductible</li> <li>Specialists: \$30 copayment after \$250 deductible</li> </ul>	<ul style="list-style-type: none"> <li>Primary Care: 25% after \$500 deductible</li> <li>Specialists: 25% after \$500 deductible</li> </ul>
<b>DHMP Central Coast Premier</b>	<ul style="list-style-type: none"> <li>Primary Care: \$10 copayment</li> <li>Specialists: \$30 copayment</li> </ul>	<ul style="list-style-type: none"> <li>Primary Care: 25% after \$300 deductible</li> <li>Specialists: 25% after \$300 deductible</li> </ul>

## 2. How is Urgent Care covered?

Your Urgent Care out of pocket costs are the same under Tier 1 and Tier 2. They are:

Plan	Dignity Health Preferred Network Tier 1	Anthem PPO Network Tier 2
<b>DHMP Central Coast Select R</b>	\$50 copayment, after \$250 deductible	\$50 copayment, after Tier 1 deductible (\$250)
<b>DHMP Central Coast Premier</b>	\$50 copayment	\$50 copayment (no deductible)

## 3. Will outpatient diagnostic imaging/x-rays services need to be performed at a Dignity Health Preferred Network facility in order to be covered?

Generally, yes. However, if the services are performed in a Tier 2 physician’s office, they are also covered. Outpatient diagnostic imaging/x-rays services are covered differently depending on which plan you choose and what Tier is utilized. The table below shows how these services are covered.

Plan	Dignity Health Preferred Network Tier 1	Anthem PPO Network Tier 2
<b>DHMP Central Coast Select R</b>	\$10 copayment after \$250 deductible	<ul style="list-style-type: none"> <li>Hospital/Freestanding Facility: Not covered</li> <li>Physician Office: 25% after \$500 deductible</li> </ul>
<b>DHMP Central Coast Premier</b>	100% Covered	<ul style="list-style-type: none"> <li>Hospital/Freestanding Facility: Not covered</li> <li>Physician Office: 25% after \$300 deductible</li> </ul>

**4. Where can I go for lab services and how are they covered?**

The Tier 1 network is the same as the current Dignity Health Central Coast EPO plans, but with a Tier 2 network, your options are expanded. Lab services are covered differently depending on the DHMP Central Coast plan that you enroll in, if you have the lab services performed at a Tier 1/Tier 2 laboratory, as well as having your labs drawn in your network Tier 1/Tier 2 physician’s office. The table below shows how these services are covered.

Plan	Dignity Health Preferred Network Tier 1	Anthem PPO Network Tier 2
<b>DHMP Central Coast Select R</b>	\$10 copayment after \$250 deductible	<ul style="list-style-type: none"> <li>Hospital/Freestanding Facility: Not covered</li> <li>Physician Office: 25% after \$500 deductible</li> </ul>
<b>DHMP Central Coast Premier</b>	100% Covered	<ul style="list-style-type: none"> <li>Hospital/Freestanding Facility: Not covered</li> <li>Physician Office: 25% after \$300 deductible</li> </ul>

**5. What if I need surgery and my surgeon doesn’t have privileges at a Dignity Health Preferred Network facility, will my surgery be covered?**

If you enroll in a DHMP Central Coast plan and your surgery is offered at a Dignity Health Preferred Network facility (Tier 1) in your market (Marian Regional Medical Center; Arroyo Grande Community Hospital; French Hospital Medical Center), but you choose not to have your surgery performed at a Dignity Health Preferred Network (Tier 1) facility, then the facility charges related to your surgery would not be covered by the plan. However, if your surgeon is a member of the Dignity Health Preferred Network or an Anthem PPO Network physician, your surgeon’s claim for his/her professional services would still be covered at the Tier 1 or Tier 2 benefit level, respectively. Your surgeon may obtain privileges at a Dignity Health Preferred Network facility in order to have the facility charges covered by the plan.

**6. How are Emergency Room charges covered?**

Emergency room coverage depends on which DHMP Central Coast plan you enroll in, however it doesn’t matter what emergency room you utilize. We know that in some cases you cannot choose the emergency room that you go to, so even when utilizing an out of network emergency room in a true emergency, coverage will be the same.

Plan	Dignity Health Preferred Network Tier 1	Anthem PPO Network Tier 2
<b>DHMP Central Coast Select R</b>	\$100 copayment after \$250 deductible (waived admitted)	\$100 copayment after Tier 1 deductible (\$250) (waived if admitted)
<b>DHMP Central Coast Premier</b>	\$100 copayment (waived if admitted)	\$100 copayment (waived if admitted)



**7. What happens if I'm traveling out of the service area and have a legitimate emergency that requires immediate care?**

Claims with an emergency indicator would be considered in-network and processed as such. Legitimate emergency claims are based on service codes submitted with your claim that define it as an emergency claim.

**8. In those instances where I need a procedure that is not offered at a Dignity Health Preferred Network (Tier 1) facility in my market (e.g. a transplant or a highly specialized brain procedure), what is the process for me to receive treatment?**

These types of services would be coordinated with Anthem's Utilization Management staff. CommonSpirit Health and Anthem have set up a process so that procedures that cannot be performed at a Dignity Health Preferred Network (Tier 1) facility in your market would be authorized at an Anthem PPO Network facility.

## **Other Important Information**

**1. Who can I call if I have questions about the new DHMP Central Coast plans?**

For any questions about the DHMP Central Coast plans, call BRMS at (866) 755-6974.