CommonSpirit

Medical Plan User Guide

For Dignity Health Team Members who are Eligible for EPO Medical Plans



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My Total Rewards

Knowing Where to Go

Office Visits and Facility-based Services

Enhanced/Dignity Health Preferred Network vs. In-Network/ Anthem National PPO Network: What's the Difference?

For all LA EPO, San Bernardino EPO, North State EPO and Merced EPO members, you have the option to visit the provider of your choice. However, the amount you pay for services will depend on the network your provider is in. You'll receive an enhanced level of benefits when you seek care through the Dignity Health Preferred Network, also known as the Enhanced Network, if there is an available provider. If there is not an available provider in the Enhanced/Dignity Health Preferred Network then you will need to select a provider from the Anthem National PPO Network (also known as In-Network).

For all Central Coast EPO and Ventura EPO plans, you also have the option to visit the provider of your choice. You'll receive an Enhanced level of benefits through the Dignity Health Preferred Network, if a provider is available. If there is not an available provider in the Enhanced/Dignity Health Preferred Network then you will need to select a provider from the Anthem National PPO Network (also known as In-Network). Benefit & Risk Management Services (BRMS) manages the Central Coast and Ventura plans. Members can search providers via: **brmsonline.com/dignityhealth**.



Enhanced/Dignity Health Preferred Network

Enhanced/Dignity Health Preferred Network is made up of:

- Select physicians where services are generally covered at 100% after a small copayment.
- Dignity Health facilities and aligned facilities, where services are covered at 100% with a small co-insurance or waived co-insurance.

Important: Most facility-based services must be received at an Enhanced/Dignity Health Preferred Network provider unless it's not available in your market. If the facility-based service is not available at an Enhanced/Dignity Health Preferred Network facility in your market, then you may use any Enhanced/Dignity Health Preferred Network facility or, with prior authorization, any In-Network/Anthem National PPO facility for the service, and the plan pays the Enhanced benefit level (up to 100%).

In-Network/Anthem National PPO Network

- Anthem offers plan members access to a regional and national network of doctors, hospitals and other health care providers and facilities.
- Most services you receive through the In-Network/Anthem National PPO Network are covered at 75–90% after you meet the annual deductible.



Except in a medical emergency, you may not go out of network for care. If you do, you're responsible for the full cost.

Finding a Doctor or Provider for the LA, San Bernardino, North State and Merced EPO plans

Before scheduling health care services, you should confirm that your doctor and other providers you plan to visit are In-Network. If you don't currently have a primary doctor, we encourage you to find a doctor in the Enhanced/Dignity Health Preferred Network, however you may select someone in the In-Network/Anthem National PPO Network.

To find a doctor or facility or to confirm your provider's status

Visit **anthem.com/ca/find-care/**. You can sign in as a member for the most accurate list of Enhanced providers and facilities, or use "Basic Search as a guest".

1. Click "Select the Type of Plan or Network"
2. Click "Medical Plan or Network" and choose your state
3. Click "Select How You Get Health Insurance" and select "Medical — Employer Sponsored"
4. Click "Select a Plan or Network" and choose "Dignity EPO/PPO" and click "Continue."
5. Enter your ZIP code and search criteria.

To ensure you are selecting an Enhanced provider or facility, confirm that you are reviewing the "DH/Tier 1" in the filters. All Enhanced Providers will have DH Enhanced Designation listed in their profile.

Need assistance?

Call and talk to an Anthem representative at (844) 344-7412.



Finding a Doctor or Provider for the Central Coast and Ventura EPO Plans

Before scheduling health care services, you should confirm that your doctor and other providers you plan to visit are In-Network. If you don't currently have a primary doctor, we encourage you to find a doctor in the Enhanced/Dignity Health Preferred Network, however you may select someone in the In-Network/Anthem National PPO Network. To find a doctor or facility or to confirm your provider's status.



To find a doctor or facility or to confirm your provider's status

Visit **brmsonline.com/dignityhealth** to search both the EPO and PPO network.

To search BRMS EPO Network/Tier 1:

1. Select your Plan (Central Coast or Ventura)
2. Under the Finding a Provider section Click "DH Central Coast EPO plans" or for Ventura Click "Dignity Health Preferred Network Provider Search"
3. Enter your ZIP code and search radius.
4. Select the type of provider

To Search the Anthem PPO Network/Tier 2

1. Select your Plan (Central Coast or Ventura)
2. Under the Finding a Provider section Click "Anthem's Find a Doctor Tool"



Need assistance?

Contact BRMS Customer Service:
Monday through Friday, 7 a.m.– 6 p.m. PT

Central Coast Plans Call (866) 755-6974
Ventura Plans Call (866) 750-0576.

Using Enhanced/Dignity Health Preferred Network Facilities

Choosing to use the Enhanced/Dignity Health Preferred Network for facility-based services will affect the benefits provided to you and your share of costs. Here's what you need to know.

The plan asks this question first: Is the service you need offered by an Enhanced/Dignity Health Preferred Network facility within the market in which you work?

☑ YES

- You must use an Enhanced/Dignity Health Preferred Network facility for the service.
- You may use any Enhanced/Dignity Health Preferred Network facility—in or outside of your market.
- If you choose to use a non-Dignity Health Preferred Network facility you will pay the full cost.

☒ NO

- You may use any Enhanced/Dignity Health Preferred Network facility outside of your market or any In-Network/Anthem National PPO Network facility for the service.
- When a service is not available at an Enhanced/Dignity Health Preferred Network facility, the In-Network/Anthem National PPO Network facility will pay at the Enhanced benefit level
- If you use an out-of-network provider, you pay the full cost.

Which Dignity Health Hospitals are in My Market?

If you have an LA EPO plan	• Northridge Hospital Medical Center • Glendale Memorial Hospital • California Hospital Medical Center • St. Mary Medical Center Long Beach
If you have a San Bernardino EPO plan	• Community Hospital of San Bernardino • St. Bernardine Medical Center
If you have the North State EPO plan	• Mercy Medical Center Mt. Shasta • Mercy Medical Center Redding • St. Elizabeth Community Hospital
If you have the Merced EPO plan	• Mercy Merced
If you have a Central Coast plan	• Arroyo Grande • French Hospital • Marian Regional Medical Center
If you have a Ventura EPO plan	• St. John's Regional Medical Center • St. John's Pleasant Valley Hospital

Other facilities may be in your market. Check with your plan administrator to obtain a list of Enhanced/Dignity Health Preferred Network providers and facilities.

Before you go…

Be sure to check with Anthem when you're seeking care outside of your doctor's office. Ask a simple question: "Is the facility I'm visiting in the Enhanced/Dignity Health Preferred Network?"

Here are some examples of facility-based services:

- Imaging, including MRI, CT/PET scans and ultrasounds
- X-rays
- Outpatient surgeries
- Outpatient procedures (e.g., biopsy or endoscopy)
- Infusion services
- Wound care
- Inpatient hospitalization

What if My Covered Family Members Don't Live in the Same Area I Do?

Your covered family members need to visit Enhanced/Dignity Health Preferred Network or In-Network providers for non-emergency care.

However, take note that for facility-based services, the rules outlined on the previous page apply. For example, if your covered dependent attends college in Colorado and needs non-emergency surgery, she must visit an Enhanced/Dignity Health Preferred Network facility if the service she needs is offered within the market where you work. If the service is not available in your local service area, she may visit any In-Network facility to receive care.

For a medical emergency, you and your family may seek care at the nearest hospital. You must call Anthem as soon as possible if admitted.

Working with My Primary Doctor

With the Dignity Health Medical Plan, you have many choices to make when you schedule and receive care. You'll get the most out of the plan by taking an active role in your health.

And while you're not required to formally designate a "primary care physician," it's important to establish a relationship with someone you consider to be "your doctor." Your primary doctor may coordinate your preventive care, help you with unexpected illnesses like the flu or a cold, and consult with other providers when you need more specialized care.

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?





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.

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