

SelectHealth

Small Employer Sales Guide

UTAH 2023





All plans include at no additional cost:

- > Wellness reimbursement programs
- > Preventive care
- > Member health and wellness discounts
- > Intermountain healthcare provider and facility access
- > Member Advocates support

Let Us Introduce Ourselves

At SelectHealth, we not only cover things like accidents and illness, we also provide wellness solutions and reward employees for being active. No matter where you are in your health journey, we’ve got you covered.

THE SELECTHEALTH DIFFERENCE

We’re more than just an insurance company. We’re your insurance company. Feel the difference with the following perks and benefits included on all Small Employer plans:

WELLNESS REWARDS PROGRAM

Get reimbursed up to \$240 per person or \$580 per family per calendar year for things like your gym membership, taking 7,000+ steps a day, participating in a yoga or karate class, and more.

VIRTUAL HEALTHCARE

Get care whenever, wherever. Our Primary Care Provider (PCP) and behavioral health virtual visits, 24/7 nurse line, and Intermountain Connect Care have got you covered. The best part? With many plans, you’ll pay \$0 out-of-pocket costs before your deductible for virtual visits*.

*High Deductible Health Plans (HDHP) pay \$0 out-of-pocket after deductible.

NATIONAL NETWORK ACCESS

With many employees working remotely across the country, we’ve designed a plan to meet your needs. Our SelectHealth Med® plans with out-of-network benefits now include in-network access across the United States.

NEW FOR 2023

All Small Employer plans include generic prescription drug coverage to help you manage your diabetes, asthma, and COPD related conditions for a \$0 copay.

INTERMOUNTAIN EMPLOYEE ASSISTANCE PROGRAM (EAP)

Taking care of your mental health is just as important as taking care of your physical health. EAP can help you create positive relationships at home and work, effectively manage stress, and thrive during times of change. There are also options for financial and legal services. This program is available to you and your employees at no additional cost. Take advantage of this benefit at intermountainhealthcare.org/eap or call **800-832-7733** to schedule an appointment.

Everything at Your Fingertips with the SelectHealth App

MEDICAL COST ESTIMATOR

Wish you could know how much a medical procedure will cost before it happens? With our cost estimator, you can! Check out our app or website to learn more.

REQUEST A CALL

Use our call request feature to schedule a call back from our Member Services team at a set time that’s convenient for you.

ID CARDS

Lost your ID card? No worries—you can view and print copies of your card by logging in to your member account.

CHAT WITH US

No time for a phone call? Use our secure chat feature to talk with Member Services online. We’re here to help.

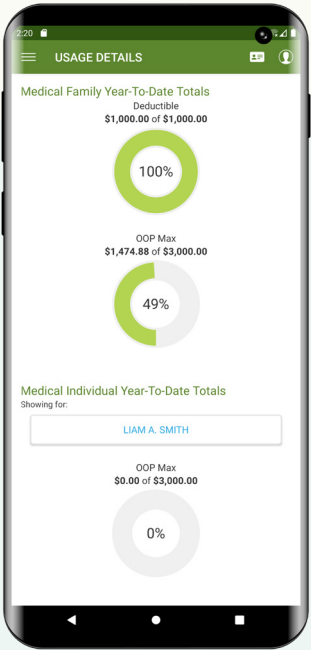
INTEGRATED MEDICAL CARE AND INSURANCE



Intermountain Healthcare® and SelectHealth form one integrated system to ensure you get quality care at the best price.

QUICK TIP

Our extended hours mean someone from our Member Services team is available when you need us. To ensure you get the answers you need, we’re committed to resolving your concerns on a single call with our “one-and-done” philosophy. Call us at **800-538-5038** weekdays, from 7:00 a.m. to 8:00 p.m., and Saturdays, from 9:00 a.m. to 2:00 p.m.



HEALTHCARE INFORMATION

View your benefits, claims, and deductibles, send and receive secure messages, and view lab results all through your member account.

RX SAVINGS SOLUTIONS®

Rx Savings Solutions is an easy to use, comprehensive online prescription tool that shows you ways to spend less money on your prescriptions. It will automatically alert you if you are paying too much for your medication and identifies less expensive alternatives. To start saving, log in to your SelectHealth member account at **selecthealth.org/rxsavings**.



Compare Medical Plans

Our flexible plan options allow you to offer up to three plans, along with the SelectHealth Med and Value networks. Our Qualified High Deductible Health Plans (QHDHPs) generally have lower premiums with higher out-of-pocket costs, while our traditional plans typically have higher premiums with lower out-of-pocket costs. Whatever plan or plans you choose to offer, you can rest assured that we've got you covered.

Wish you could know how much a medical procedure will cost before it happens? With our cost estimator, you can! Check out our app or website to learn more.

HEALTH SAVINGS ACCOUNTS

Choosing a QHDHP allows you to set up and use an HSA to pay for healthcare expenses and save money. Here are five reasons to consider a plan that supports an HSA:

- > Money put into an HSA is tax-free, and you'll earn tax-free interest
- > Unlike a flexible spending account, HSA balances roll over from year-to-year
- > Once you've saved enough, you can invest your HSA funds to earn more tax-free money
- > There's no need to submit receipts—just keep for your own records
- > Many employers provide a contribution match to your HSA account

We've contracted with HealthEquity®, an experienced HSA vendor, to create a seamless experience for you and your employees.

QUALIFIED HIGH DEDUCTIBLE PLANS (QHDHP)

These plans generally have lower premiums, but higher out-of-pocket costs. However, these costs can be appealing because they can be paired with a Health Savings Account (HSA).

TRADITIONAL PLANS

These plans offer comprehensive coverage with a variety of deductible options. Some plans even have flat copays for office visits, so you don't have to worry about meeting your deductible first.

COPAY PLAN OPTIONS

SelectHealth offers copay plan options with predictable costs and easy-to-understand benefit designs. If you like simple, these are the plans for you.

Understanding Prescription Drug Coverage

Prescription drug benefits are included on all Small Employer plans and provide access to more than 45,000 pharmacies nationwide. Our RxSelect® formulary provides a complete list of prescription drugs covered by each plan. Drugs are grouped into five tiers, and the amount you pay differs by tier. Generally, Tier 1 drugs are the lowest cost and Tier 5 are the highest cost. For those on high deductible health plans, some maintenance drugs are covered without having to meet the deductible first, such as certain asthma, diabetes, and heart medications. To compare costs and learn more about which drugs are covered and which have special requirements, visit selecthealth.org/pharmacyresources.

ALL YOUR PRESCRIPTION INFORMATION IN ONE PLACE

Log in to selecthealth.org to search for in-network pharmacies, view claims and prescription benefits, and learn more about drug interactions and lower-cost alternatives.

FLEXIBLE PRESCRIPTION COVERAGE

Flexible options give you choices for prescription coverage. We have plans that waive a prescription deductible and plans that include one. These options can mean lower premiums or more convenient coverage.

QUICK TIP

For those with ongoing prescription needs, consider offering a plan without a prescription deductible.



Mail Order

With Intermountain Home Delivery Pharmacy you can order refills, pay for them online, and have them delivered right to your door. They even provide refill reminders to help you stay on track.

To learn more, visit Intermountainrx.org.

Retail90®

With our Retail90 program, you can get a 90-day supply of many Tier 1 and Tier 2 medications, saving you time and money.

Visit selecthealth.org/pharmacyresources to learn more.

All Small Employer plans include generic prescription drug coverage to help you manage your diabetes, asthma, and COPD related conditions for a **\$0 copay**.

2023 Utah Small Employer Plans and Benefits



Questions?

Contact your agent for information regarding plans options.

Plan Type	HSA-Qualified ¹			Traditional						Copay Plans	
Benefit Category				No-Deductible Office Visits	No-Deductible Office Visits	No-Deductible Office Visits	No-Deductible Office Visits	No-Deductible Office Visits	No-Deductible Office Visits		
Plan Name	Expanded Bronze	Silver 3750	Silver 3000	Silver 2600	Gold 2000	Gold 1000	Gold 750	Gold 250	Platinum 0	Gold 0	Silver 0
Participating Networks	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>	<div>V</div> <div>M</div>
Deductible											
Single	\$7,500	\$3,750	\$3,000	\$2,600	\$2,000	\$1,000	\$750	\$250	\$0	\$0	\$0
Family	\$15000	\$7,500	\$6,000	\$5,200	\$4,000	\$2,500	\$2,250	\$750	\$0	\$0	\$0
Out-of-Pocket Max											
Single	\$7,500	\$7,500	\$7,500	\$9,100	\$8,950	\$8,950	\$8,950	\$8,950	\$8,950	\$8,950	\$9,100
Family	\$15,000	\$15,000	\$15,000	\$18,200	\$17,900	\$17,900	\$17,900	\$17,900	\$17,900	\$17,900	\$18,200
Primary Care Provider (PCP)	Covered 100% after deductible	Covered 100% after deductible	\$15 after deductible	\$25	\$15	\$20	\$25	\$25	\$0	\$15	\$20
Secondary Care Provider (SCP)	Covered 100% after deductible	Covered 100% after deductible	\$35 after deductible	\$50	\$35	\$40	\$50	\$50	\$20	\$25	\$75
Urgent Care Services	Covered 100% after deductible	Covered 100% after deductible	\$40 after deductible	\$50	\$35	\$40	\$50	\$50	\$30	\$35	\$75
Virtual Visits	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Preventive Care and Immunizations	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Minor Diagnostic Tests	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	\$50
Inpatient Hospital Services	Covered 100% after deductible	20% after deductible	30% after deductible	40% after deductible	20% after deductible	25% after deductible	20% after deductible	30% after deductible	20%	20%	30%
Outpatient Services	Covered 100% after deductible	20% after deductible	30% after deductible	40% after deductible	20% after deductible	25% after deductible	20% after deductible	30% after deductible	20%	\$500	\$500
Emergency Room	Covered 100% after deductible	Covered 100% after deductible	\$350 after deductible	\$350 after deductible	\$350 after deductible	\$350 after deductible	\$350 after deductible	\$350 after deductible	\$250	\$750	\$1,200
Annual Wellness Rewards	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family	\$240 per person/ \$580 per family
Rx Deductible Per Person	Combined with medical deductible	Combined with medical deductible	Combined with medical deductible	\$900/\$1,800	\$0/\$0	\$0/\$0	\$500/\$1,500	\$50/\$150	\$0/\$0	\$0/\$0	\$3,400 per person
Tier 1 Drugs	Covered 100% after deductible	Covered 100% after deductible	\$20 after deductible	\$20	\$20	\$20	\$20	\$20	\$0/\$0	\$10	\$20
Tier 2 Drugs	Covered 100% after deductible	Covered 100% after deductible	\$30 after deductible	\$30	\$30	\$30	\$30	\$30	\$10	\$20	\$30
Tier 3 Drugs	Covered 100% after deductible	Covered 100% after deductible	25% after deductible	25% after pharmacy deductible	\$75	25%	25% after pharmacy deductible	25% after pharmacy deductible	\$50	25%	\$100 after pharmacy deductible
Tier 4 Drugs	Covered 100% after deductible	20% after deductible	50% after deductible	50% after pharmacy deductible	\$125	50%	50% after pharmacy deductible	50% after pharmacy deductible	20%	50%	50% after pharmacy deductible
Tier 5 Drugs	Covered 100% after deductible	20% after deductible	50% after deductible	50% after pharmacy deductible	50%	50%	50% after pharmacy deductible	50% after pharmacy deductible	20%	50%	50% after pharmacy deductible

1. When two or more family members are enrolled on a HSA Qualified plan, no single person in the family will pay more than the single deductible or single out-of-pocket maximum.

Please note: The coverage and benefit details presented here do not include out-of-network cost-share details. Please refer to your plan materials for out-of-network cost-share information.

Preauthorization is required for certain services. Visit limits apply to certain services. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at 800-538-5038.



Value Network



Med Network





Your Care Options

Not everyone wants to receive care the same way. That’s why we’ve expanded our care options to give you a choice in managing your health.

In-Person Care

SCHEDULED CARE



Primary Care Provider

A Primary Care Provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you find other doctors when you need them. To find an in-network doctor, visit selecthealth.org/findadoctor.

Specialty Care Provider

When you need more than your PCP, our network of specialists and surgeons can help—and there are thousands to choose from. Our affiliations with specialty facilities mean you can count on access to top-notch care.

Local Clinics

There are Intermountain community clinics and contracted, partner clinics in your area, so you never have to drive far to get the care you need. Plus, some clinics have extended hours!

IMMEDIATE CARE



Intermountain InstaCare®

What’s open late and costs less than the ER? InstaCare clinics. If you need urgent care, this is a great option.

Urgent Care

If you need urgent or emergency care, we’ve got you covered. If you need urgent care within your service area, you will need to go to an in-network facility. For an emergency, call 911 or go to the nearest hospital.

Hospitals

Intermountain hospitals span the state of Utah, offering a variety of care and services. Think heart care, cancer treatment, transplant services, women and newborns, and much more—you name it, they can treat it. And because we are integrated with Intermountain, you get high-quality care at a low cost.

Outside of Intermountain hospitals, we partner with top-quality facilities and providers to get you the care you need most.

Telehealth and Virtual Care



Urgent Care Virtual Visits

SelectHealth Individual & Family plans offer convenient options to receive the care you need virtually. And best of all, it’s covered at **\$0 out-of-pocket costs*** when you see in-network providers.

A COUPLE GREAT OPTIONS:

My Health+

Use the My Health+ app to self-schedule visits for urgent care, primary care, mental health, and nutritional support. The app even has an E-Visit option where you can get care via online chat. Services available through My Health+ may vary by state. Visit intermountain.com/myhealthplus for more information.

Your Provider

You can also schedule a virtual visit directly with your in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

*Deductible may apply on high-deductible health plans



Out-of-Area Care



OUTSIDE UTAH, IDAHO, OR NEVADA

In-network benefits apply when you receive services for urgent or emergency conditions, no matter where you are.

Save Money While Traveling

Reduce your medical out-of-pocket expenses while traveling. Using the UnitedHealthcare Options PPO network may save you money for urgent and emergency care.

Remember: Always present your ID card when you visit a UnitedHealthcare Options PPO network provider or facility. The logos on the back of the card give you access to the networks.

To find UnitedHealthcare Options PPO network providers or facilities, call Member Services at **800-538-5038** or visit selecthealth.org/findadoctor and select “UnitedHealthcare Options PPO” from the network drop down.

OUTSIDE OF THE COUNTRY

If you are traveling outside of the country and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it along with a Claim Reimbursement Form, which can be found on selecthealth.org/forms.

Network Options

In Utah, there are options for care depending on where you live or travel. Remember: It is best to go to an in-network doctor and facility to keep your price for care lower and save you the most money.

Review the network options below to understand what may be best for you and your employees..

SELECTHEALTH VALUE® NETWORK

SelectHealth Value is a great option for employees along the Wasatch Front and in other key areas throughout the state. This network provides access to all Intermountain facilities in Box Elder, Cache, Weber, Davis, Morgan, Salt Lake, Summit, Wasatch, Utah, Tooele, Iron, and Washington Counties—including over 700 facilities, and more than 11,000 doctors.

Dependents living outside of Utah, Idaho, and Nevada can access in-network benefits through the UnitedHealthcare Options PPO network.



SELECTHEALTH MED® NETWORK

SelectHealth Med encompasses the state of Utah with more hospitals and providers than SelectHealth Value, including Huntsman Cancer Institute. Additionally, a swing-out option provides benefits at out-of-network hospitals and providers for most services. This plan option also includes national access.

UNITEDHEALTHCARE® OPTIONS PPO NETWORK

To ensure you and your employees have access to the same great customer service and benefits, we provide in-network access across the United States for SelectHealth Med plans.

SelectHealth utilizes the UnitedHealthcare Options PPO network for those accessing care outside of Utah, Idaho, and Nevada. This network includes access to 83% of all hospitals and two out of every three healthcare professionals in the U.S.

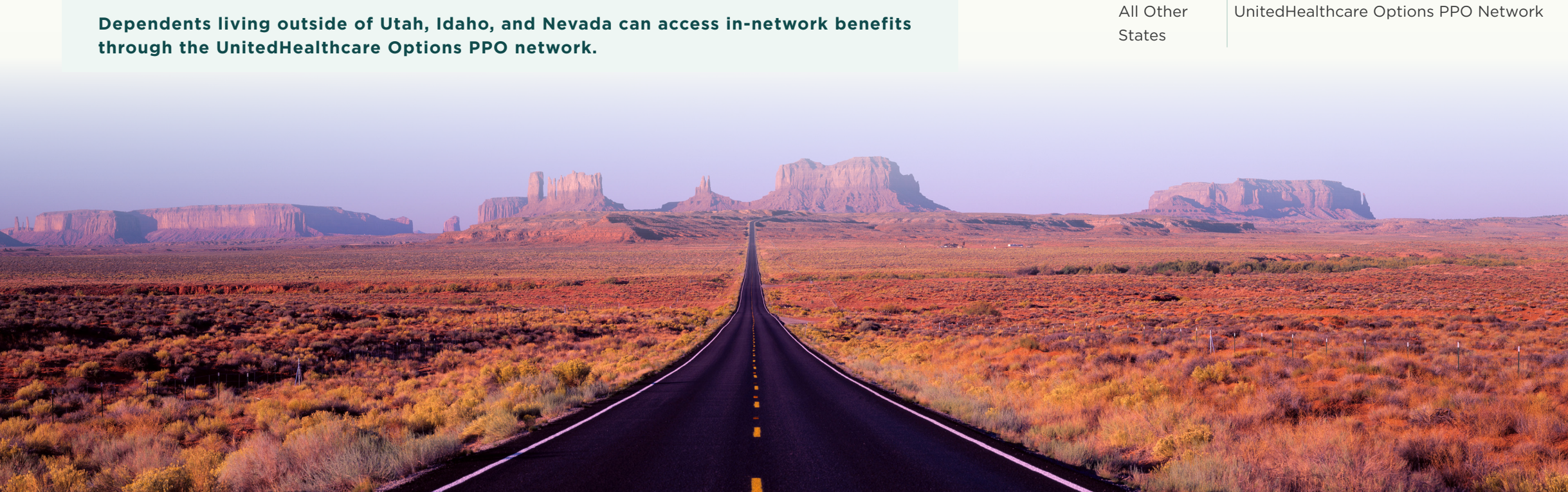
Visit selecthealth.org/find-a-doctor or use our mobile app to search for in-network doctors and facilities. Remember to choose the right network from the drop-down list.

State	Network
Utah	SelectHealth Med
Idaho	Southwest Idaho: St. Luke’s Health Partners’ (SLHP) Eastern & Northern Idaho: SelectHealth Med and BrightPath
Nevada	SelectHealth Med®, Beech Street Network (outside Clark and Nye Counties)
All Other States	UnitedHealthcare Options PPO Network

IN-NETWORK HOSPITALS AND CLINICS

UTAH	Value	Med
Alta View Hospital*	•	•
American Fork Hospital*	•	•
Ashley Valley Medical Center	•	•
Bear River Valley Hospital*	•	•
Beaver Valley Hospital	•	•
Blue Mountain Hospital	•	•
Castleview Hospital	•	•
Cedar City Hospital*	•	•
Central Valley Hospital	•	•
Davis Hospital & Medical Center	•	•
Delta Community Hospital*	•	•
Fillmore Community Hospital*	•	•
Garfield Memorial Hospital*	•	•
Gunnison Valley Hospital	•	•
Heber Valley Hospital*	•	•
Huntsman Cancer Institute (For Med: Cancer Treatment Only)	•	•
Intermountain Medical Center*	•	•
Kane County Hospital	•	•
Layton Hospital*	•	•
LDS Hospital*	•	•
Logan Regional Hospital*	•	•
McKay-Dee Hospital*	•	•
Milford Valley Memorial Hospital	•	•
Moab Regional Hospital	•	•
Moran Eye Center		•
Mountain West Medical Center	•	•
Orem Community Hospital*	•	•
Park City Hospital*	•	•
Primary Children’s Hospital*	•	•
Riverton Hospital*	•	•
San Juan Hospital	•	•
Sanpete Valley Hospital*	•	•
Sevier Valley Hospital*	•	•
Spanish Fork Hospital*	•	•
St. George Regional Medical Center	•	•
TOSH – The Orthopedic Specialty Hospital*	•	•
Uintah Basin Medical Center*	•	•
Utah Valley Hospital*	•	•

*Intermountain-owned Facility



Additional Benefit Options

Give your employees something to smile about with one of our flexible SelectHealth Dental® plans. You can purchase dental as a standalone product, or add value to your employee’s benefit package by adding it to your medical plan.

DENTAL

The traditional plan design provides coverage for many in-network providers and offers a buy-up option to include coverage for out-of-network providers.

Benefits	In-Network (Participating)	Out-of-Network (Nonparticipating)
Deductible	Individual - \$50/\$100 Family - \$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 80%
Basic: Fillings and oral surgery	Plan pays 80% after deductible	Plan pays 60% after deductible
Major: Crowns, bridges, dentures, endodontics, and periodontics	Plan pays 50% after deductible	Plan pays 40% after deductible
Implants	Plan pays 50% after deductible	
Orthodontics (buy-up option for contributory plans with employers who have at least ten employees enrolling in dental)	Plan pays 50%	
Orthodontic Lifetime Maximum Plan Payment (per person)	\$1,000/\$1,500	

CONTRIBUTORY AND VOLUNTARY PLANS

We offer both contributory and voluntary premium options.

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

For voluntary plans, employers need at least 30% participation. There are also coverage waiting periods for certain services.

COVERAGE WAITING PERIODS (VOLUNTARY PLANS)

- > Preventive and Diagnostic: No waiting period
- > Basic: 3 months
- > Major: 12 months
- > Missing Tooth: 36 months

QUICK TIP

When you bundle a dental plan with your existing medical plan, you’ll be eligible for lower rates.



The **SelectHealth Fundamental** network is our smallest and most affordable network. It provides the greatest value to members seeking dental care along the Wasatch Front.

600+
PARTICIPATING PROVIDERS
THROUGHOUT UTAH



The **SelectHealth Prime** network is our mid-sized option. It provides affordable access to more dental providers throughout the Wasatch Front to serve members in the most populated counties.

700+
PARTICIPATING PROVIDERS
THROUGHOUT UTAH



The **SelectHealth Classic** network is our largest and most popular plan. It is a statewide network that even provides coverage in rural areas where Prime and Fundamental are not available.

1,600+
PARTICIPATING PROVIDERS
THROUGHOUT UTAH

Note: For those who live outside of the service area, we offer plans that do not require a network selection. Learn more about our dental options at selecthealth.org/plans/dental.

SelectHealth Eyewear®

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®. Benefits include contacts, frames, lenses, and lens options.



VOLUNTARY PLANS

Eligible employees can purchase coverage at 100% of the cost. Employers do not pay for any portion of the cost.

CONTRIBUTORY PLANS

These plans allow you to share the cost with employees. Contributions must be equal to at least 75% of the single coverage monthly premium.

ELIGIBILITY

Enrollment is optional at the employee level and there is no minimum enrollment percentage for participation.

Eligible employees and their dependents may apply for coverage. Eligible dependents include:

- > The insured's legal spouse
- > Children younger than age 26
- > Eligible disabled children older than age 26
- > Children who are under court-ordered legal guardianship until legal guardianship ends



Medical Plans Requirements and Exclusions

EMPLOYER MONTHLY CONTRIBUTION

Small employers must contribute an amount equivalent to at least 50% of the lowest-cost plan offered by the employer. This contribution must be consistent for all employees in a given class.

REQUIRED MINIMUM EMPLOYEE ENROLLMENT

Employees waiving coverage will not be counted toward participation if they have other comprehensive medical coverage. For employers with up to four eligible employees after valid waivers, 100% must participate. For employers with five or more eligible employees after valid waivers, 75% must participate. 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.

Groups enrolling for a January 1 effective date that submit their enrollment no later than December 15 are not subject to participation or contribution requirements.

EXCLUDED SERVICES

All plans are subject to exclusions and limitations. A complete list of exclusions will be included in your employees' member materials. A list of common exclusions can be found at selecthealth.org/resources/member-support.

SelectHealth 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.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a SelectHealth: **1-800-538-5038** (TTY: 711).

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 SelectHealth: **1-800-538-5038** (TTY: 711)。



With more than 250 Utah locations and nearly 30,000 locations nationwide, EyeMed is an affordable way to give employees access to a variety of private practitioners and leading retailers such as LensCrafters, Target Optical, and Pearle Vision. Our voluntary and contributory plans provide flexible cost-sharing options designed for any budget.

We've got you covered.

