

# Central Indiana School Employees' Insurance Trust

## New Tiered Benefit with PPO3 Plan

The Central Indiana School Employees' Insurance Trust is always looking for ways of working with care providers to help achieve improved quality, better health outcomes and better cost for our members. Tiered benefit plans is one way to offer this. This year the Trust is offering a NEW Tiered Benefit Plan with the PPO 3 plan option. The current PPO 3 Plan Option will still be offered but will be referred to as PPO 3 Option 3 - Tier 2. The Tiered Benefit plan features a lower deductible and/or co-insurance when members seek care from a Tier 1 care provider for their primary care physician (PCP), specialist, or hospital inpatient or outpatient services. Members in the tiered benefit plan may pay less when they choose to receive services from Tier 1 providers.

### **Frequently Asked Questions and Answers**

**Q1. What is a tiered benefit plan?** *The tiered PPO3 benefit plan is a traditional Trust plan that includes additional features that can help both members and employers save money. By seeking care from providers who are Tier 1 for their benefit plan, members may have a lower deductible and co-insurance (larger discounts on services).*

**Q2. Who is a Tier 1 provider?** *Hendricks Regional Health (HRH) Providers are Tier 1 Providers for the Trust.*

**Q3. How often does Trust update a care provider's Tier 1 status?** *Tier 1 provider status is updated when HRH adds or removes providers from their provider list.*

**Q4. What are the different levels of care providers available to members in the tiered benefit plan?** *Members may have up to three levels of care providers they can use in a tiered benefit plan:*

- *Tier 1: Members receive the best available pricing for services when using care providers in Tier 1. This means possibly a larger discount on services and a lower deductible amount.*
- *Network (Tier 2): Members receive in-network pricing for using participating network care providers. (This is the current PPO 3 Option Plan. In-Network is United Healthcare Contracted Providers).*
- *Out-of-network (Tier 3): Members will pay a higher cost for services when using out-of-network care providers. (Providers outside of the United Healthcare Network).*

**Q5. How do the different deductible amounts work within the tiered benefit plan?** *Tier 1 and Tier 2 deductibles co-mingle. If a member only goes to Tier 1 providers, the member will not pay more than the Tier 1 deductible. However, if the member also goes to a Tier 2 provider, the member will need to pay the difference in the Tier 1 and 2 deductible amounts.*

**Q6. How is the deductible amount tracked between Tier 1 and other providers?** *Tier 1 and Tier 2 deductibles will be tracked by United Healthcare (UHC) much like in-network and out-of-network deductibles are tracked now.*

**Q7. How do I verify my Tier status?** *You can verify your Tier 1 status for a particular health benefit plan online at [www.myuhc.com](http://www.myuhc.com) and through United Healthcare Customer Service.*