

## Looking for a Health Care Provider

**You may not know that your health insurance plan contains 3-tiers of provider networks of doctors, hospitals, and other facilities.** In this 3-tier plan, you will pay different levels of co-payments, co-insurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply.

**Tier 1 In-Network Providers:** Doctors, hospitals, and other facilities that are located in Volusia, Flagler, Lake, Seminole, and Orange counties, that when utilized, will cost you the least.

**Tier 2 Expanded-Network Providers:** Doctors, hospitals, and other facilities that are nationwide, outside of those listed in the above In-Network tier, when utilized, will cost you more than the In-Network Providers.

**Tier 3 Out-of-Network Providers:** Doctors, hospitals, and other facilities that are not listed in either of the above networks and when utilized, will cost you even more than the In-Network and Expanded-Network Providers.

### Side by Side Examples:

***Non-Routine Personal Care Physician's Office Visit*** – The examples below are based on a total visit cost of **\$3,000**. (Family Practice, General Practice, Pediatrics, OB/GYN, and Internal Medicine)

<b><i>Tier 1</i></b>	<b><i>Tier 2</i></b>	<b><i>Tier 3</i></b>
<b><i>In-Network Provider</i></b>	<b><i>Expanded-Network Provider</i></b>	<b><i>Out-of-Network Provider</i></b>
<b>\$0 Deductible*</b>	<b>\$500 Deductible*</b> (\$3,000 – \$500 = \$2,500)	<b>\$2,000 Deductible*</b> (\$3,000 – \$2,000 = \$1,000)
<b>\$25 Co-Pay</b>	<b>\$500 (20% Co-Insurance)</b> (\$2,500/20% = \$500)	<b>\$400 (40% Co-Insurance)</b> (\$1,000/40% = \$400)

**Cost to you: Only \$25**

**\$1,000** (\$500+\$500=\$1,000)

**\$2,400** (\$2,000+\$400=\$2,400)

***\*Individual Calendar Year Deductible (Employee only Coverage)***

*Please refer to the current HPP Summary Plan Description (SPD) for other deductibles, co-pays, and/or co-insurances for each provider network.*

**To find doctors, hospitals, or other facilities (e.g. urgent care) access the following directories.**

### **Tier 1 In-Network Providers**

Tier 1 In-Network Providers are separated by counties. If you are looking for a particular doctor, hospital, or other facility, you would need to search each network.

#### ***Volusia and Flagler Counties***

##### ***Florida Memorial Health Network***

Website: <http://fmhn.org/search.php>

Customer Service: (386) 231-4398 or (888) 839-7430

##### ***Volusia Health Network***

Website: <https://www.myvhn.com/provider-search-pdf.html>

Customer Service: (386) 425-4846, Option 3 for Provider Relations Department

#### ***Lake, Orange, Osceola and Seminole Counties***

##### ***Florida Memorial Health Network - Expanded Network (FHHS)***

Website: <http://fmhn.org/search.php>

Customer Service: (386) 231-4398 or (888) 839-7430

There are No Chiropractors in the ***Volusia, Flagler, Lake, Orange, Osceola, and Seminole*** county directory. Contact the Chiropractic Network – DPSC.

##### ***Chiropractic Network – DPSC***

No website, employees must call Customer Service: (386) 615-0801

### **Tier 2 Expanded-Network Providers**

Tier 2 Expanded-Network Providers are used if you are looking for a particular doctor, hospital, or other facility outside of the Tier 1 In-Network.

##### ***Multiplan***

Website: <http://multiplan.com/search/search-2.cfm?originator=84453>

Customer Service: (888) 342-7427

##### ***HealthSmart HPO***

Website: <http://providerlookup.healthsmart.com/SearchProviders.aspx>

Customer Service: (866) 511-4757

### **Tier 3 Out-of-Network Providers**

Tier 3 Out-of-Network Providers are used if you are looking for a particular doctor, hospital, or other facility outside of the Tier 1 In-Network counties and Tier 2 Expanded-Network.

## Other information available to you!

Both Volusia County's **Health Partnership Plan (HPP)** (*HealthSmart*) and **Prescription Drug Program** (*Catamaran/Optum Rx*) provide a website that allows employees to access the following information:

To log into these websites, employees must enter a User Name/ID and Password. If a first-time user, employees can also register on these websites.

Please call the Customer Service number if you have questions or problems with a website.

**Health Partnership Plan (HPP):** *HealthSmart* (Group Number 2081)

Website: <https://daytona.healthsmart.com/pages/login.aspx>

Customer Service: (855) 224-5173

- Medical Claim Information
- Request HPP ID Cards
- Medical Forms and Plan Documents
- Provider Directories (physicians, hospitals and other health care facilities)

**Prescription Drug Program:** *Catamaran/Optum Rx* (Group Number 612081)

Website: <https://www.mycatamaranrx.com/PortalCentral/index.jsp>

Customer Service: (800) 207-2568

- Pharmacy Locator
- Prescription Drug (Rx) Lookup
- Rx History
- Rx Mail Orders
- Rx Forms and Plan Documents