

## 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 copayments, coinsurance, 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, hospital and other facilities that are Nationwide, outside of those listed in the above In-Network tier, that 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 Example:

***Non-Routine Personal Care Physician's Office Visit –The total cost of this visit is \$3,000.***  
(Family Practice, General Practice, Pediatrics, OB/GYN & Internal Medicine)

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

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

**\$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 a doctor, hospital or other facilities (e.g. urgent care) access the following Directories.**

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

### **In-Network Provider Directories** (Tier 1)

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.  
Customer Service: (386) 615-0801

**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: <http://www.myvhn.com/doctor-finder#/>  
Customer Service: (386) 425-4846, Option 3 for Provider Relations Department

**Lake, Orange, Osceola and Seminole Counties****Florida Hospital Health Care System (Complete Health Network)**

Website:  
<https://www.tpabenefits.com/web29118/ProviderDirectorySearch/ExternalSearch/ProviderDirectoryLanding.asp>  
Customer Service: (800) 741-4810

**Expanded-Network Provider Directories (Tier 2)**

*These are a list of National providers outside of the above In-Network Counties*

**Primary Directory**

Contact Secondary Directory (Stratose) if Provider cannot be found.

**Multiplan**

Website: <http://multiplan.com/search/search-2.cfm?originator=84453>  
Customer Service: (888) 342-7427

**Secondary Directory****Stratose (Clint Code # 3893)**

No website, employees must call Customer Service.  
Customer Service: (888) 266-3053

**Other information available to you!**

Both Volusia County's **Health Partnership Plan (HPP)** (*MedSave USA*) and **Prescription Drug Program** (*Catamaran 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):** *MedSave USA* (Group Number 2081)

Website: <https://www.medsaveadmin.com/pages/login.aspx>

Customer Service: (855) 224-5173

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

**Prescription Drug Program:** *Catamaran 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