

HELPFUL TIPS

Dependents living outside of the Select service area must have their out of area address listed with SIHO in order to ensure proper claim payment. Please provide the out of area address to SCM.

SCM requires several services, admissions or procedures to be pre-certified in advance by SIHO (except emergencies). The covered person or their representative should call SIHO at 800.443.2980 prior to the services. Failure to pre-certify a covered expense will result in a 30% reduction of benefits. *Please refer to the Summary Plan Document (SPD) for a listing of services which require pre-certification.*

Many services are covered under preventive care, including annual physicals, screening colonoscopies, and some immunizations. For a comprehensive list of services covered under preventive care, please refer to the benefits section of the SCM website.

For employer assistance program (EAP) information, please visit the SCM website or call Jenny Sanders at 574.254.4504.



We're here to help. If you have any questions or need assistance understanding your insurance coverage, please contact:

NETWORK QUESTIONS

Select Health Network
1.800.263.2656
www.selecthealthnetwork.com



BILLING & COVERAGE QUESTIONS

SIHO
1.800.443.2980
memberservices@siho.org
www.siho.org



INSURANCE QUESTIONS

Jenny Sanders
574.254.4504
sandersj@mishawaka.k12.in.us
www.mishawakaschools.com/benefits



1402 S Main St • Mishawaka, IN 46544
574.254.4500 • www.MishawakaSchools.com

UNDERSTANDING YOUR SCM HEALTH CARE PLAN



WHAT YOU PAY

COPAYS

- Some types of service, including visits to a doctor's office, urgent care, and an emergency room have a copay.
- Copays range from \$20 for a visit with your primary care physician to \$250 for an emergency room visit for a true emergency.









DEDUCTIBLE


- This is the amount you must pay before your insurance starts paying.
- Some items are covered by insurance before you meet the deductible, including visits with a copay and preventive care.
- SCM's in network deductible is \$750 individual/\$1,500 family.

OUT OF POCKET MAXIMUM

- This is the maximum amount you could pay in a year for covered services.
- Once you have met your deductible, you will pay a coinsurance on most covered services until you meet your out of pocket max.
- SCM's in network out of pocket max is \$2,000 individual/\$4,000 family.

Please refer to the SBC and/or the plan document located at www.mishawakaschools.com/benefits for a more comprehensive coverage list.

 	
<p>School City of Mishawaka Group #: SCMSCH ID#: 12345678901 Kenneth J Sampleton Barbara J Smith-Sampleton David Q Sampleton Jean Z Sampleton Marie A Sampleton</p>	<p>Benefit Networks</p> <p> SELECT HEALTH NETWORK 800.263.2656 selecthealthnetwork.com</p> <p> encircle INC AN ENCORE NETWORK 888.446.5844 encoreconnect.com</p> <p> New Avenues Midwest Behavioral Health Network 1.800.223.6246 www.newavenuesonline.com</p>
<p>RX BIN: 004336 RX PCN: ADV RX GRP: RX2437</p> <p> CVS CAREMARK www.caremark.com 800-364-6331</p>	<p>Copays: RX Tier 1/RX Tier 2: \$10/\$30 RX Tier 3: \$50/ Inpatient: 10%</p> <p>Copays: Office Visit: \$20/ Specialist: \$40 Emergency Room: \$250/ Urgent Care: \$40</p>

<p>Claims Submission</p> <p>Medical Services: EDI Route #: 77153 EDI Contact: 888.372.2808</p> <p>Mail: SIHO PO Box 1787 Columbus, IN 47202</p> <p>Select Health Network Referral Requirement: To receive services at the highest benefit level from an Encircle provider, an approved referral must be obtained through SIHO Medical Management at 800.443.2980.</p>	<p>Member Services : 800.443.2980 Provider Services : 800.553.6027 Website : www.siho.org Email : MemberServices@siho.org</p> <p>Pre-certification is required for certain inpatient, outpatient and pharmacy services. Call SIHO to pre-certify.</p> <p>Possession of this card confers no rights to benefits except as described in the Health Plan under which it was issued.</p>
<p>Emergency Travel Network</p> <p>To locate a participating PHCS network provider when out-of-area please call 888.779.7427 or visit www.multiplan.com</p> <p> PHCS</p>	<p>Mental Health / Substance Abuse</p> <p>EDI Route #: 95998 Mail: New Avenues PO Box 360 South Bend, IN 46624</p> <p>For mental health/substance abuse pre-certification call New Avenues at 800.223.6246</p>

TRAVELING

- If you are traveling and need emergency medical attention, please go to the nearest Emergency Room.
- Emergency room care will always be covered at a tier 1 cost as long as the visit was for a true emergency.
- If your medical need is not emergent, please seek an Urgent Care provider. To locate a PHCS physician or facility please visit www.multiplan.com. From the Find a Provider page, select Back of Card PHCS.

SCM PROVIDER NETWORKS

- When looking for a provider always start with the Select Health Network. All services provided by a Select physician will be covered at the tier 1 cost.
- Encircle is your tier 2 network. Services provided by an Encircle provider will be covered at the tier 1 cost if you have a referral from a Select physician. Failure to obtain a referral will result in a 30% reduction in payment for coverage.
- Midwest Behavioral Health (New Avenues) is School City's behavioral health network. When looking for a psychiatrist, counselor, or facility in network, please choose a provider in the New Avenues network.



FINDING A PROVIDER

- You can access all three provider networks through selecthealthnetwork.com
- On the provider search page you will find a link for both Encircle and Midwest Behavioral Health located at the top of the page.
- When on the Encircle Network page, you must select which network SCM uses. Make sure you select the symbol that only says Encircle.
- If you need assistance locating a network provider call Select at 1.800.263.2656.