

Bind Frequently Asked Questions



GENERAL

Will I still have access to the Family Health Clinic and HealthJoy if I chose Bind? Yes, the clinic and HealthJoy are benefits for all employees.

Does Bind cover pre-existing conditions? Yes. Bind offers you coverage regardless of pre-existing medical conditions.

Do I need new prior authorization for medical care? Probably, yes. Unfortunately, your existing prior authorization doesn't transfer. Once you receive your Bind member ID card, call the number on the back of the card to discuss prior authorizations.

Do I need a referral to see a specialist? No specialist referrals are needed.

Can I submit expenses to my Flexible Spending Account (FSA)? Yes, you can submit expenses to your FSA for reimbursement.

Can I choose Bind as well as the Spousal Plan? Bind is a medical plan offered by ARUP. You and your eligible dependents cannot be double covered on both Bind and the Spousal Plan.

Does Bind have virtual visits? Yes, however a virtual visit with Bind will have \$35 copay. You may want to consider virtual visits with HealthJoy or the Family Health Clinic since there is no cost associated with them.

Will my pharmacy benefits still be with Navitus? Yes. Prescriptions are still handled through Navitus, and the copays will apply to your out of pocket max. Check plan details for copayments.

How are providers rated? Providers with lower direct costs, lower risks of complications and higher rates of effectiveness are listed as more cost effective options.

If a provider is highly rated, will they cost more? No, actually their copay is less.

COPAYS

What is a copayment? A copay is a set amount that you have to pay for a service. Typically, there is no additional cost for a service once the copay is paid. If additional services are rendered an additional copay may apply.

How can I find out what the copay is going to be before a service? You can visit the Bind app or website and type in the service you are searching for. You can also call Bind member support to help.

What if something happens suddenly and I haven't had time to research? That's ok, life happens, and healthcare is unpredictable. A copay will still apply based on what services were rendered.

NETWORKS

What provider network does Bind use? Bind is powered by UnitedHealthcare's Choice Plus Network.

What hospitals can I use in Utah? University of Utah, Mountain Star and IHC Facilities will be in-network. Steward facilities are out of network.

What hospitals can I use in my state? To find care facilities near you please see:

<https://www.choosebind.com/default/access-login> - Access Code ARUP2022

Can I keep my same providers? With Bind, it's highly likely that you'll be able to keep your doctor. You will have access to a broad network. To find the in-network doctors please see:

<https://www.choosebind.com/default/access-login> - Access Code ARUP2022

If you see a provider who is not in-network, you may have higher out-of-pocket costs. Out-of-network prices tend to be higher than staying in-network.

Can I be balanced billed for using an out of network provider? Yes. Treatment from out-of-network providers may cost members significantly more due to often higher out-of-network prices, compared to staying in-network.

OUT OF POCKET MAXIMUM

What is the Out of Pocket Max for Bind?

In network:

\$5,500 individual / \$11,000 family

Out of network:

\$11,000 individual/\$22,000 family

You will have a separate accumulator for your in-network and out-of-network maximum.

What happens if I reach my out-of-pocket maximum?

Your out-of-pocket maximum is the most money you'll pay in a given year for the health care benefits your plan covers. Once you hit this number, ARUP will pick up the full cost for covered services the remainder of the year.