

# MEMBER

## WELCOME GUIDE



**HEALTH PLANS**  
UNIVERSITY OF UTAH

# WELCOME

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Thank you for choosing University of Utah Health Plans.

There are a few things you need to know about getting started with your plan. This guide will provide you with a quick overview of the following.

- [ID Cards](#)
- [Benefits](#)
- [Medical Plan Basics](#)
- [Access Your Benefits](#)
- [Your Health](#)
- [Key Terms](#)
- [Contact Information](#)

You will also find helpful links throughout this document to make it more convenient to find what you're looking for quickly and easily.

## QUESTIONS?

Our Member Services Team is here to help! If you have questions about your current plan, we'll get you the answers you need.

## MEMBER SERVICES

Monday – Friday, 8 am – 6 pm MST  
801-587-6480 or toll free 888-271-5870



# ID CARDS

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The ID card is for the following services: Medical, Pharmacy (Rx) and Behavioral Health. If dental coverage is part of your plan, you will receive a separate dental card from your dental plan administrator.

Please present your new ID card for you and any enrolled dependents. Up to date claims submission and contact information is located on the back of your card.

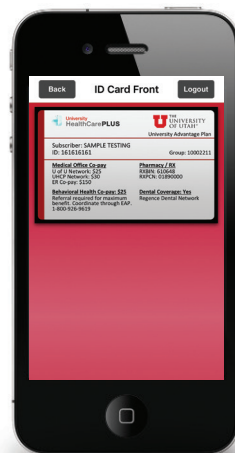
## ID CARD MOBILE APP

You can access your ID Card on the go, anywhere and anytime, through the U of U Health Plans ID Card application.

To download the ID card app, scan the QR code with your phone or search “U of U Health Plans ID Card” in iTunes or Google Play. The app will let you download your ID card right to your phone.



App PIN CODE = Last 4  
digits of your subscriber ID



# BENEFITS

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## SELECTING YOUR PCP

You can select a participating Primary Care Physician (PCP). Routinely visiting a PCP can lower your medical costs and help you maintain a healthy lifestyle. If you need help finding a doctor, contact our Member Services Team. They can help you find the closest doctor with the most immediately available appointment, and they can schedule appointments for you.

## SUMMARY OF BENEFITS AND COVERAGE (SBC)

As part of the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's medical, pharmacy, and behavioral health benefits, coverage, and exclusions. The new regulation is designed to help you better understand and evaluate your health insurance choices. Visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu) or the website listed on the back of your ID Card to view the most current Provider Directory and SBC.

## EXPLANATION OF BENEFITS (EOB)

An EOB statement is created each time you receive care. It explains how your claim was processed and lists the amount you are responsible to pay to the provider.

You can access and review your EOB(s) through MyChart at [mychart.med.utah.edu](http://mychart.med.utah.edu) your secure, online connection to your health information. To activate your account or request paper statements contact Member Services.

**MY**CHART

U OF U HEALTH PLANS

# MEDICAL PLAN BASICS

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Your provider network is identified by the logo on your ID Card. To receive benefits, you must use doctors, clinics, and hospitals that participate in your network.

To find a participating provider visit, [uhealthplan.utah.edu](https://uhealthplan.utah.edu) and click on “Find a Provider” or call Member Services.

## URGENT CARE

Because sickness doesn't always come between 8 – 5, evening and weekend care is available for symptoms that are not life-threatening.

- Flu and fever
- Earaches
- Nausea
- Rashes and allergic reactions
- Animal and insect bites
- Sprains and minor bone fractures
- Minor cuts requiring stitches
- Urinary tract/ bladder infections

## EMERGENCY CARE

If you experience an emergency, call 911 or go to the nearest hospital.

## HOSPITALS

U of U Health Plans offers access to many local award-winning hospitals. To view a comprehensive list of in-network hospitals, visit [uhealthplan.utah.edu](https://uhealthplan.utah.edu) or the website listed on the back of your ID Card.



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## UNDERSTANDING YOUR NETWORK

Your provider network provides access to a variety of doctors for you to choose from. If you have out-of-network coverage, you have the option to seek care from providers not listed in our network, but it's important to note that their services could have higher out-of-pocket costs. Members may seek care from in-network specialists, including behavioral health providers without a referral. When non-emergent hospital care is needed, your doctor will help you get care at a network facility.

For information regarding your provider network or network doctor's qualifications, contact our Member Services Team at 801-587-6480 or visit [uhealthplan.utah.edu](https://uhealthplan.utah.edu) or the website listed on the back of your ID Card.



### ACCESS ASSISTANCE

As a U of U Health Plans member, you can call our Access Assistance line to help find a provider, transition to an in-network provider or schedule an appointment. Call **801-587-2851**

# ACCESS YOUR BENEFITS

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## YOUR BENEFITS

To review your medical and pharmacy benefits visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu) or the website listed on the back of your ID Card.

## IN-NETWORK PROVIDER

When you choose to see an In-Network Provider, you will receive the highest level of benefits and will not be billed for balances on Covered Services beyond any Copayment, Deductible, and/or Coinsurance.

## OUTSIDE OF UTAH

When outside of Utah, you may be covered for urgent and emergency care. To find In-Network Providers, call 801-587-6480, visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu) or the website listed on the back of your ID Card.

## OUTSIDE OF THE UNITED STATES

If you are traveling outside of the country and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. Some services received outside of the U.S. require preauthorization. Call Member Services for details.



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## **FILING / SUBMITTING A CLAIM**

University of Utah Health Plans  
Attention: Claims Department  
PO Box 45180  
Salt Lake City, UT 84145-0180

Participating providers will file claims for you. However, if you need to file a claim from a non-participating provider, or submit a paid claim for reimbursement, call Member Services to find out what information is needed or visit [uhealthplan.utah.edu](https://uhealthplan.utah.edu).



# YOUR HEALTH

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Our care and utilization management teams are led by distinguished physicians, highly skilled nurses and care coordinators that help members navigate the health care system to improve their health care experience resulting in the best outcomes while providing cost-effective care.

## OUR PROGRAMS

Our programs are built around population health, disease management, and quality improvement. The program teams assist members to get the right care at the right time to allow for the best outcome based on nationally recognized evidence-based guidelines.

- Quality Improvement
- U Baby Women's Health
- Pediatric Special Needs
- Adult Complex Chronic Needs
- Behavioral Health
- Health & Wellness
- Inpatient Navigator

The Quality Program continuously works to improve the services offered by our staff and network providers and our clinical outcomes. To learn more about our programs visit [uhealthplan.utah.edu/care-management/quality-improvement.php](https://uhealthplan.utah.edu/care-management/quality-improvement.php).

## INTERPRETER SERVICES

We have interpreters for any language. Call Member Services to ask for help finding a doctor who speaks your language. You can also find this information on our website in the Provider Directory. Telephone relay services, or TTY/TDD, are also available by calling Utah Relay Services at 711 or 1-800-346-4128. TDD/TTY services are also available for care and utilization management services.



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## MENTAL HEALTH SERVICES

In partnership with the U of U Neuropsychiatric Institute (UNI), we offer a comprehensive menu of crisis and non-crisis services including a CrisisLine, WarmLine, Mobile Outreach Team, Recovery Center, virtual visits and clinic options.



### MENTAL HEALTH SERVICES

To access these services call **801-213-0816**.

# KEY TERMS

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## **ALLOWED AMOUNT**

The dollar amount allowed for a specific covered service.

## **COPAY**

A fixed amount stated on your ID Card that you must pay for covered services to a provider or facility.

## **COINSURANCE**

A set percentage of the allowed amount you pay towards health care after your deductible has been met.

## **COVERED DEPENDENT**

A member of your family who meets the eligibility requirements to be covered by your plan and whom you have enrolled on your plan.

## **DEDUCTIBLE**

An amount stated on your ID Card that you must pay each year for covered services before we make any payment. Some categories of benefits may be subject to separate deductibles.

## **EFFECTIVE DATE**

The date the coverage for you and your covered dependent(s) actually begins. It may be different from the eligibility date or the contract and/or anniversary date.



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## **EXPLANATION OF HEALTH CARE BENEFITS (EOB)**

A form describing how a claim had been processed. EOB's outline the services provided, the amount billed, payment made and any costs that are your responsibility.

## **NETWORK PROVIDER**

A health professional, a supplier of health items or a health care facility that has an agreement or contract with U of U Health Plans to provide or coordinate covered services to you.

## **OUT-OF-POCKET MAXIMUM**

The most you will pay in coinsurance and deductible for covered health care services and prescription drugs.

## **OUT-OF-NETWORK PROVIDER**

Any provider not under contract to deliver covered services to you.

## **PRIMARY CARE PHYSICIAN (PCP)**

A physician you may select within the panel of participating providers who will provide and coordinate your health care.

# PRIVACY NOTICE

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U of U Health Plans is legally required to protect the privacy of each member's health information, and doing so is of extreme importance. PHI (Protected Health Information) is information that includes your personal and demographic information that identifies you and that relates to your past, present or future physical or mental health condition and related health care services. For more information please visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu) to read the Notice of Privacy Practices.

If you would like a free copy of these materials printed and mailed to you, please contact our Member Services Team at 801-587-6480.

## **RIGHTS AND RESPONSIBILITIES**

U of U Health Plans wants to give you the best care and service. As a University of Utah Health Plans member, you have rights and responsibilities. To see these Rights and Responsibilities in detail please visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu).

## **COBRA**

Some U of U Health Plans group plans may entitle you to COBRA benefits if you or your family members lose your health care coverage. Please refer to our website, [uhealthplans.utah.edu](http://uhealthplans.utah.edu), to see our Notice Of Continuation Of Coverage Rights (COBRA).

## **COMPLAINTS, GRIEVANCES AND APPEALS**

You have the right to make a complaint or ask for reconsideration of a decision related to an authorization, service, benefit, or plan policy. You also have the right to an independent, external review of final internal UM determinations. To file a complaint or appeal visit [uhealthplan.utah.edu](http://uhealthplan.utah.edu) or contact our Member Service Team at 801-587-6480.



# OTHER

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## ADVANCING MEDICAL TECHNOLOGIES

U of U Health Plans evaluates advances in technology to make sure that members have fair access to safe and effective care. This includes medical and behavioral healthcare procedures, drugs, and devices. To be included in your plan, the technology must meet the following nationally accepted criteria:

1. Final approval from the appropriate governmental regulatory agencies;
2. Scientific studies showing conclusive evidence of improved net health outcome;
3. The use of the technology is in accordance with standards of good medical practice.

## COVERAGE DECISIONS

All utilization review decisions and care management actions are based on a determination of appropriateness of care and service according to the benefit coverage for the member. U of U Health Plans provides no incentive or reward for issuing denials of coverage. There is no use of incentives to encourage barriers to care and services. Utilization Review decisions are based on nationally recognized criteria, plan benefits and adherence of utilization management policies and procedures.

# LANGUAGE

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Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de University of Utah Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-888-271-5870.

Chinese : 如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱 University of Utah Health Plans 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字1-888-271-5870]。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về University of Utah Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-888-271-5870.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 University of Utah Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-888-271-5870로 전화하십시오.

Navajo: Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-271-5870.

Nepali: यदि तपाईं आफ्ना लादि आफैं आवेनिको काम ििँ, वा कसैलाई मददत ििँ हुनुहुन्छ, University of Utah Health Plans बारे प्रश्नहरू छन् भने आफ्नो मातृभाषामा दनःशुल्क सहायता वा जानकारी पाउने अधिकार छ । िोभाषे (इन्टरप्रेटर) सँ कुरा िनुपरे 1-888-271-5870 मा फोन िनुहोस् ।

Tongan: 'O kapau 'oku i ai ha' o fehu'i, pe ha fehu'i mei ha tokotaha 'oku ke tokoni ki ai, 'o kau ki he University of Utah Health Plans, 'oku ke ma'u 'a e totonu ke ma'u ha fakahinohino mo e tokoni 'i ho'o lea fakafonua ta'etotongi. Ke talanoa mo ha tokotaha fakatonu lea, ta ki he fika ko 'eni 1-888-271-5870.

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o University of Utah Health Plans, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-888-271-5870.



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Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa University of Utah Health Plans, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-888-271-5870.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum University of Utah Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-888-271-5870 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу University of Utah Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-888-271-5870.

Arabic: بخصوص أسئلة تساعد شخص لدى أو لديك كان إن University of Utah Health Plans ، والمعلومات مساعدة الم على الحصول في الحق فليدك ، 1-888-271-5870 ب اتصل مترجم مع للتحدث. تكلفة أية دون من بلغتك الضرورية.

Mon-Khmer, Cambodian: ប្រសិនបើអ្នកឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ ម្ចាស់សំណួរអំពី University of Utah Health Plans ឬ, អ្នកម្ចាស់សិទ្ធិទទួលបានជំនួយនិងព័ត៌មាន ប្រាកដនិយមសាស្ត្រអ្នក បោយមិនអ្វីប្រាក់ ។ ប្រសិនបើអ្នកចង់និយាយជាមួយអ្នករកដប្ប សូម 1-888-271-5870. ។

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de University of Utah Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-888-271-5870.

Japanese: ご本人様、またはお客様の身の回りの方でも、University of Utah Health Plans についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-888-271-5870までお電話ください。



# YEARLY NOTICES

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U of U Health Plans wants to give our members the best service and care. As a Health Plan we have the responsibility to notify and update our members on a yearly basis. Please review the following notices and contact our Member Services department with any questions.

University of Utah Health Plans  
6053 Fashion Square Drive, Suite 110  
Murray, UT 84107  
Phone: (801) 587-6480 or 1-888-271-5870  
Email: [uuhp@hsc.utah.edu](mailto:uuhp@hsc.utah.edu)  
Website: [uhealthplan.utah.edu](http://uhealthplan.utah.edu)

## **NEWBORN'S AND MOTHER'S HEALTH PROTECTION ACT (NMHPA)**

The Newborns' Act is the amount of time you and your newborn child are covered for a hospital stay following childbirth. For a vaginal delivery you can stay in the hospital for up to 48 hours. For a C-section you can stay in the hospital for up to 96 hours. However, your provider may decide, after talking to you, to let you or your newborn child leave the hospital earlier. For more information on the Newborns' Act please visit [www.dol.gov/ebsa/newsroom/fsnmhafs.html](http://www.dol.gov/ebsa/newsroom/fsnmhafs.html)

## **TRAVELING**

When traveling outside of Utah, you are covered for urgent and emergency care. U of U Health Plans has an agreement with one of the largest national provider networks. Using these providers will cost you less. To find in-network providers, call Member Services or visit our website

## **OUTSIDE OF THE UNITED STATES**

If you are traveling outside of the country and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. Some services received outside of the U.S. require preauthorization. Call Member Services for details.



## NOTES

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# CONTACT INFORMATION

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## **MEMBER SERVICES**

(801) 587-6480

Toll Free: (888) 271-5870

Fax: (801) 281-6121

[uuhp@hsc.utah.edu](mailto:uuhp@hsc.utah.edu)

## **CLAIMS/ELIGIBILITY**

(801) 587-6480

## **CASE MANAGEMENT & UTILIZATION REVIEW**

(801) 587-6480

## **PROVIDER RELATIONS**

(801) 587-2838

[provider.relations@hsc.utah.edu](mailto:provider.relations@hsc.utah.edu)

## **SUBMIT CLAIMS TO:**

University of Utah Health Plans

Attention: Claims Department

PO Box 45180

Salt Lake City, UT 84145-0180



**HEALTH PLANS**  
UNIVERSITY OF UTAH

(801) 587-6480

[uhealthplan.utah.edu](http://uhealthplan.utah.edu)