

# Welcome to Select Health.

Small employer member guide

Utah 2025



Select  
Health

# Welcome to Select Health.

We're excited to be your health insurer, and we think you'll be pleased, too. To help you understand how your plan works, we'll guide you through some of the basics. We'll also be sending you your new member materials and ID cards soon.

## Who we are

For more than 40 years, we've been committed to Helping People Live the Healthiest Lives Possible®. As a nonprofit health plan, we partner with Intermountain Health to share a unified mission. This relationship helps align incentives for participating healthcare providers and ensures your healthcare and health coverage are working together — seamlessly.



## Your network options.

### Select Health Value®

Select Health Value is our most affordable network and includes all Intermountain Health doctors, facilities (including Primary Children's Hospital), clinics, and Instacare<sup>SM</sup>/KidsCare<sup>SM</sup> locations — including specialists you can see without a referral. This network also includes access to dozens of clinics and providers who are aligned with Intermountain Health.

Select Health Value is a great option for members living in Box Elder, Cache, Davis, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, and Weber Counties. It also includes access to Huntsman Cancer Institute for a cancer-related diagnosis.

### Select Health Med®

The Select Health Med network is available statewide and is a good option no matter where you live or work in Utah. It includes all Intermountain Health facilities, clinics, doctors, and key specialty facilities such as the Huntsman Cancer Institute for a cancer-related diagnosis and Moran Eye Center.

Additionally, Select Health Med plans include in-network access across the U.S. through the UnitedHealthcare Options PPO network.



## Where to go for care.

### Primary care providers

A Primary Care Provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illnesses. You can trust a PCP to know your health history and help you find specialty care when you need it. If your in-network PCP allows virtual (video) visits, you'll pay \$0 before deductible on many plans.

See your Member Payment Summary (MPS).

### Specialty care

For times when you need more than just your regular doctor, your plan has a broad network of facilities and providers for many types of treatment.

### Hospitals and local clinics

Our facilities span Utah, offering great care and services. Think heart care, cancer treatment, transplant services, women and newborns, and much more.

### Intermountain Instacare®

These are a great option when you need urgent care outside of regular business hours.

### Emergency care

If you have an emergency, call 911 or go to the nearest hospital—your plan has you covered anywhere you are.

### Nurse Line

Not sure where to start? Try our free, 24/7 Nurse Line to get advice on how and where to get care. Call **844-501-6600**.

To see a full list of in-network facilities, scan the QR code.



### Intermountain Connect Care®

Visit a provider 24/7 for common illnesses from anywhere in the U.S. via your smart phone, computer, or tablet at [IntermountainConnectCare.org](https://www.intermountainconnectcare.org).

This service is available at low or no out-of-pocket cost. Check your ID card or member materials for coverage information.

### Virtual care

Intermountain Health's virtual care clinic offers face-to-face video visits for urgent care, virtual primary care, behavioral health, and specialties like physical therapy and lactation support using the Intermountain Health Patient Portal app. The app also has an E-Visit option where you can get care via online chat. Services available may vary by state. Visit [IntermountainHealth.org/services/virtual-care](https://www.intermountainhealth.org/services/virtual-care) for more information.

To get started, download the Intermountain Health Patient Portal app, select **Get Care**, then **Get Care Now**, then **Connect Care**, and choose **Connect Care Urgent Care**.

There are other options for virtual care outside of the Intermountain Health Patient Portal virtual clinic. Your in-network doctor's office may use various apps or websites for video visits. But don't worry. No matter what platform you and your doctor use, you have covered benefits for virtual care from in-network providers.

Some mental health providers offer video visits, and you'll pay \$0 before deductible on many plans. Additionally, you have access to Behavioral Health Navigation at **833-442-2211**.

See your Member Payment Summary (MPS).



# Care while traveling.

## Outside of your service area

Your in-network benefits apply when receiving services for urgent or emergency conditions, no matter where you are.

To reduce your medical out-of-pocket expenses while traveling, use the UnitedHealthcare Options PPO network for urgent and emergency care when traveling outside of Utah, Idaho, or Nevada.

Remember: Always present your ID card when you visit a UnitedHealthcare Options PPO network provider or facility. The logos on the back of your ID card give you access to the networks.

To find UnitedHealthcare Options PPO network providers or facilities, call Member Services at **800-538-5038** or visit [SelectHealth.org/find-care](https://SelectHealth.org/find-care) and scroll to the Other States section and select Search our National Directories.

## Outside of the country

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. If you do, keep your receipt and submit it along with a Claim Reimbursement Form, found at [SelectHealth.org/forms](https://SelectHealth.org/forms).

## Out-of-area dependents

Enrolled dependents who live outside of your service area can receive in-network benefits for covered services no matter where they live in the U.S. To qualify for this coverage, submit a Dependent Address Change form, found at [SelectHealth.org/forms](https://SelectHealth.org/forms).

Questions? Call Member Services at **800-538-5038**.

## Network access options

You have options for care when living or traveling in the Select Health service areas. Outside of Utah, Nevada and Idaho you can use the UnitedHealthcare Options PPO network.

State	Network
Utah	Select Health Med
Idaho	<b>Southwest Idaho:</b> St. Luke's Health Partners' (SLHP) and Saint Alphonsus Health Alliance (SAHA) <b>Eastern Idaho:</b> Select Health Med and BrightPath <b>Northern Idaho:</b> BrightPath
Nevada	Select Health Med, Beech Street Network (outside Clark and Nye Counties)
All other States	UnitedHealthcare Options PPO Network

# Online tools.

## Everything at your fingertips

Our secure member website is your one-stop shop for information about your healthcare. Access your Select Health member account using your mobile device or computer by visiting [SelectHealth.org](https://SelectHealth.org) and selecting **Member Login**.

## Medical cost estimator

Log in to your Select Health member account and click on Cost Estimator to see bundled cost estimates that include charges for procedures, facilities, and providers.

## ID cards

Lost your ID card? No worries — you can view and print copies of your card by logging in to your Select Health member account.

## Request a call

Use our call request feature to schedule a call back from our Member Services team at a set time that's convenient for you.

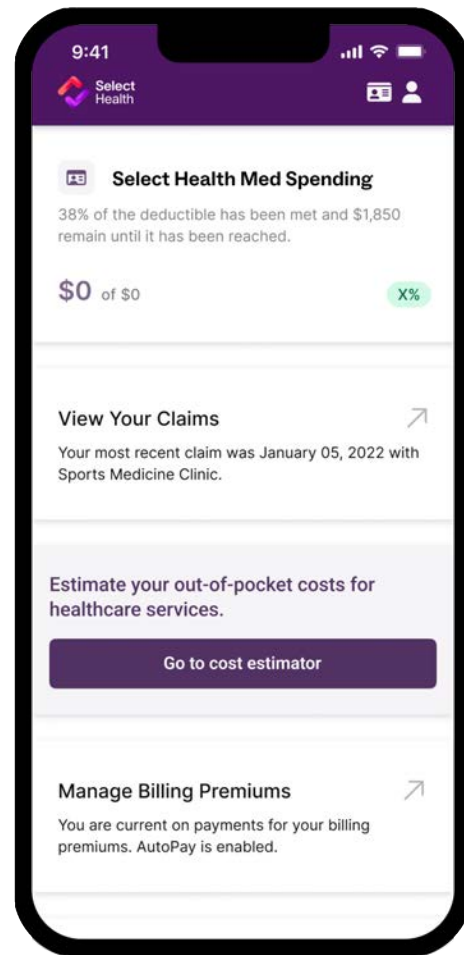
## Chat with us

No time for a phone call? Use our secure chat feature to talk with Member Services online. If you need to know if your medication will be covered or how much a doctor's bill was, chat can help.

## Patient portal

Many contracted providers and facilities receive secure messages and will upload lab results and other health information to your Intermountain Health patient portal. To access information from your providers, click the blue Intermountain Health Patient Portal button in the top right corner of your Select Health dashboard.

If you use Intermountain Health doctors and facilities, you can connect to the Intermountain Health Patient Portal using the same username and password as your Select Health account.



## The Select Health app.

On the go? Download the free Select Health® app to access your account.



App Store



Google Play





## Save money on your healthcare.

### Get care in the right place

Make sure you choose the most appropriate place for your healthcare needs. This helps you save money. If you're not sure where to go, you can always call **Member Advocates<sup>SM</sup>** at **800-515-2220**.

### Use generic drugs whenever possible

Talk to your doctor and pharmacist about options for using generic drugs — they can help you get the medications you need at the lowest possible price.

### See in-network providers

If you go to doctors and facilities in your network, your plan will pay more, and you will usually pay less for the care you receive.

### Use a Health Savings Account

Sign up for a plan that pairs with a Health Savings Account (HSA) to pay for your out-of-pocket health expenses (if offered by your employer). Remember, only certain plans pair with an HSA and other limits may apply. For more information on Health Savings Accounts visit [HealthEquity.com/learn/hsa](https://HealthEquity.com/learn/hsa).

### Manage your chronic illness

Care management programs include asthma, cancer, diabetes, depression, heart disease, high-risk pregnancy, mental health concerns, and substance abuse. For more information, see page 10.

### Member discounts

Get a little motivation to get and stay healthy with local member discounts. Find prices slashed for things like Lasik surgery, gym memberships, hearing aids, cosmetic dermatology, eyewear, and more.

Start browsing and saving at [SelectHealth.org/discounts](https://SelectHealth.org/discounts).

## Preventive care.

**All plan options cover preventive care at 100% — that means no copay, coinsurance, or deductible.**

Categories for preventive care include laboratory tests, procedures, examinations and counseling, recommended adult and child immunizations, contraception, and breastfeeding supplies and support.

Preventive care services cover annual physical exams, Complete Blood Count (CBC), and screenings for colon, lung, prostate, and other cancers. Screenings are preventive for diabetes, cholesterol, glaucoma, hearing loss, chlamydia, Human Papillomavirus (HPV), Human Immunodeficiency Virus (HIV), hepatitis viruses B and C, etc.

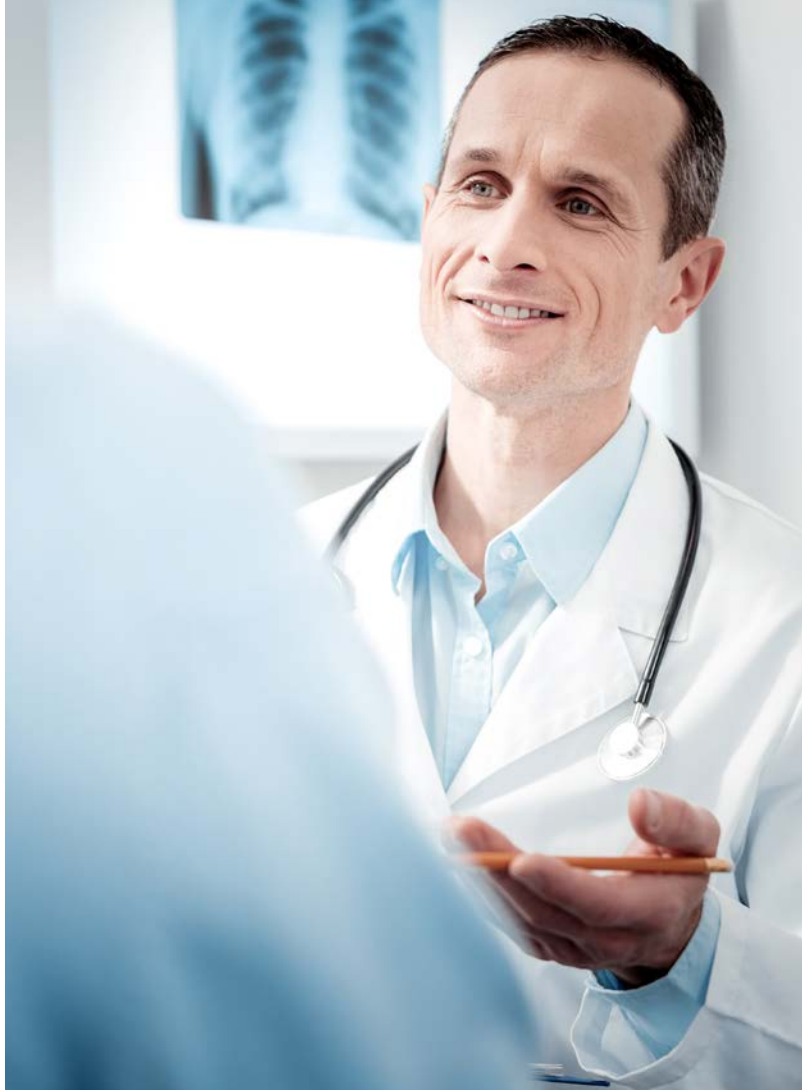
There are preventive care screenings such as mammograms, Pap tests, bone density/DEXA scans, and counseling for weight loss, smoking cessation, alcohol misuse, and more.

Most adult immunizations are covered from a tetanus shot to your annual flu shot. And your children's annual well-child exams and immunizations are also covered as preventive care.

In addition, most contraceptive devices for both men and women are covered by your pharmacy benefits as a preventive care service.

For services to be covered as preventive, your doctor must bill your claim with preventive codes. If your provider finds a condition that needs further testing or treatment, you'll need to pay regular copays, coinsurance, or deductibles.

**Scan the QR code for a list of preventive care services and supplies.**



### Nicotine replacement therapy

Available plan options cover Nicotine Replacement Therapy (NRT) 100%, with 90-day courses of nicotine replacement medications each year.

Review your benefits to ensure this is a covered benefit on your plan. If you have questions about medications that may improve your chances of quitting smoking, talk to your doctor.

To get started, visit

**[MyQuitForLife.com](https://myquitforlife.com) / [SelectHealth](#)**

or call **866-QUIT-4-LIFE** TTY 711.

# Your mental health partner.



**The Intermountain Employee Assistance Program (IEAP) is designed to help you create positive relationships at home and work, effectively manage stress, and thrive during times of change.**

## **Available on your plan for no added cost**

- Up to four counseling sessions per incident, per family (children ages 6 to 26) for challenges impacting your mental and emotional well-being
- 24/7 crisis response
- Web-based resources and trainings

## **Elder care support**

- Professional support designed to reduce caregiver stress
- Help identifying appropriate care and creating actionable plans for elderly loved ones

Call **800-832-7733** and ask for elder care support to learn more.

## **Legal and financial counseling**

Members can meet for up to 30 minutes with a legal and/or financial expert who can point them in the right direction and assist them in finding resources for long-term support.

## **Caregiver support**

Information, resources, and coaching for employees caring for a spouse or relative who is ill, disabled, or in need of help with basic daily living activities.

## **Want to learn more?**

Visit [IntermountainHealthCare.org/eap](https://IntermountainHealthCare.org/eap) or scan the QR code.



## **Contact us.**

Call **800-832-7733** weekdays, from 8:00 a.m. to 5:00 p.m. (MST) to schedule an appointment or scan the QR code.

Crisis counselors are available 24/7 by calling the number above.





# Pharmacy services.

## Compare drug prices

Log in to your Select Health member account to search for covered medications and compare drug prices. You'll also find information about any special requirements, like step therapy or preauthorization, which you and/or your doctor may need to complete before you can fill a prescription. If you have questions about drugs with special requirements, call **Member Services** at **800-538-5038**.

## Save money with lower-tier drugs

Your plan uses the RxCore drug list. Your member materials and ID card indicate which drug list you have, and additional information is available on our website.

Your drug list will have tiers of coverage, and each tier corresponds to a copay or coinsurance amount (the amount you pay when you get drugs at the pharmacy). Look for generics and lower-tier alternatives to pay less for effective medications.

For those on high deductible health plans, some maintenance drugs are covered before meeting the deductible, such as certain asthma, diabetes, and heart medications.

## Rx Savings Solutions®

Rx Savings Solutions is an easy, comprehensive, online prescription tool that shows you ways to spend less money on your prescriptions. It will automatically alert you if you are paying too much for your medication and identifies less expensive alternatives.

Log in to your Select Health member account at **SelectHealth.org/RxSavings** to enroll and start saving!

## Intermountain Home Delivery Pharmacy

Get your prescriptions, including 90-day supplies for the cost of 30-day prescriptions on many covered maintenance medications\*, delivered with no shipping charges anywhere in the country with Intermountain Home Delivery Pharmacy. Register at **IntermountainRx.org** or call **855-779-3960**.

*\*This benefit may not be available on all plans in all states.*

## Intermountain Specialty Pharmacy

If you take specialty drugs or self-injectables, the Specialty Pharmacy offers the convenience of FREE home delivery anywhere in the country. Visit **IntermountainRX.org** or call **877-284-1114**.



## Mark Cuban Cost Plus Drugs

You have access to more than 1,000 prescription products at potentially lower prices than traditional pharmacy locations.

Visit **CostPlusDrugs.com** to learn more.

## Amazon Pharmacy

You have in-network benefits for covered medications at the Amazon Pharmacy. They deliver your medication right to your door, with status updates along the way.

Visit **Pharmacy.amazon.com** to get started.

## Your local pharmacy

From major national chains to the corner drug store, you can get your prescriptions filled at most pharmacies. Search for participating pharmacies at **SelectHealth.org**.

# Staying healthy.

## ChooseHealthy™ Choose you

Log in to your member account at [SelectHealth.org](https://SelectHealth.org) and select **ChooseHealthy Discounts** to start saving. You'll find specialty provider discounts, deep product discounts, and free health resources.

## Way to Wellness®

This is a one-year Diabetes Prevention Program for adults who want to lose weight. It includes 23 required sessions with a registered dietitian to set, review, and personalize your plan.

- Track your food and activity each week
- Build up your activity levels
- Work towards losing 5–7% of your body weight

To get started, visit <https://IntermountainHealthCare.org/services/nutrition-services> or call **801-507-2400**.

## Wellness rewards program

We want to give you up to \$240\* per year just for being active! Choose from one of our two wellness rewards program options and receive reimbursement monthly — up to \$580 per family, per year.

- Gym membership, acupuncture, Tai Chi, and yoga rewards
- Physical activity rewards

Physical Activity Rewards is offered through the Personify Health platform, which includes Sworkit Health. The Sworkit app provides members access to fitness, mindfulness, prevention, and nutrition programs that support wellness goals.

Visit [SelectHealth.org/wellness/wellness-rewards](https://SelectHealth.org/wellness/wellness-rewards) or scan the QR code for complete information on our wellness rewards program options and how to get started.



Learn about nutrition, attend a class, or see what wellness benefits we offer — all to live your healthiest life possible. Visit [SelectHealth.org/wellness/wellness-resources](https://SelectHealth.org/wellness/wellness-resources).

*\*Rewards received may be considered income and subject to tax.*



# Care management.

## Helping you manage your health

Care managers are specially trained registered nurses who can help members manage long-term chronic diseases and provide support for recovery from surgeries and short-term illnesses. They have years of healthcare experience and extensive knowledge about facilities, providers, and services.

If you qualify for care management, a care manager will work with you and your doctor to make sure you get the most appropriate care and receive help with your benefits and claims.

To talk to a nurse care manager about your concerns, call **800-442-5305**.



## Plan information.

### Coverage

Your plan provides coverage through in-network providers for daily hospital room and board, miscellaneous hospital services, in-hospital services, anesthesia services, and out-of-hospital care. Coverage is subject to deductibles, copays, or other limitations set forth in the Certificate of Coverage.

### Care and cost management

We are committed to the responsible management of healthcare costs and the maintenance of quality care. For more information about how we help manage healthcare costs, visit [SelectHealth.org/resources/member-resources](https://selecthealth.org/resources/member-resources/).

### Protecting your privacy

For more information about how we protect your privacy, including our complete Notice of Privacy Practices, please visit [SelectHealth.org/resources/member-resources](https://selecthealth.org/resources/member-resources/).

### Exclusions and limitations

There are some healthcare services that your plan does not cover. Please refer to your Certificate of Coverage or visit [SelectHealth.org/resources/member-resources](https://selecthealth.org/resources/member-resources/) to learn more about services that are not covered or have coverage limitations.

### Member rights and responsibilities

We want you to be an active part of your healthcare. Visit [SelectHealth.org/resources/member-resources](https://selecthealth.org/resources/member-resources/) to view your member rights and responsibilities.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare:

**855-442-9900 (TTY: 711)**

Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

## Healthy Beginnings.

### How can we help?

Our Healthy Beginnings<sup>SM</sup> program is designed to help you have the healthiest pregnancy possible. This prenatal program is available to you **at no extra cost**. Our nurse care managers can offer:

- Support and education during your pregnancy
- Help with claims and benefit questions
- Information about community resources such as Women, Infants, and Children (WIC), transportation programs, etc.
- Education about childbirth, breastfeeding, and more
- Access to needed care

### How to enroll

Call us at **866-442-5052**, Monday through Friday, from 8:00 a.m. to 5:00 p.m. MST. If calling after hours, please leave a message with a phone number and best time to reach you.



# Health insurance made simple.

We can help you with everything from understanding your benefits to finding the right doctor.

## **Member Services**

Have a question? Give us a call. We're open late because we know that life doesn't always happen between nine and five.

7:00 a.m. to 8:00 p.m. MST, weekdays

9:00 a.m. to 2:00 p.m. MST, Saturdays

**800-538-5038**

## **Member Advocates**

Call us when you need to find the right doctor, at the right facility, at the right time. We're happy to help you schedule an appointment and answer your benefits questions.

**800-515-2220**



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