

# Sierra Health and Life (SHL) Member Guide

Get to know your Preferred Provider Organization (PPO) or Exclusive Provider Organization (EPO) plan, and find what programs and services are available to you.

# Table of Contents

	Page		Page
<b>Your health plan benefits .....</b>	<b>3</b>	<b>Measuring quality .....</b>	<b>11</b>
Online member center .....	3	Appropriate, timely and necessary care.....	11
HPN & SHL App .....	3	Hospital discharge planning .....	11
Member Services .....	3	Evaluating care you received .....	11
24/7 advice nurse .....	3	New medical technology .....	11
24/7 NowClinic .....	4	Prior authorization .....	12
Urgent care .....	4	No incentives for prior authorization denials.....	12
Urgent care at home .....	4	Review for denial of benefits .....	12
Emergency care .....	5	If you have a complaint .....	12
Health Education and Wellness .....	5	How to submit a claim .....	12
Disease Management .....	5	Your privacy rights .....	13
Pharmacy benefits .....	6		
Generic vs. brand name drugs .....	6	<b>Member rights and responsibilities.....</b>	<b>14</b>
Mail order pharmacy .....	6	Member rights .....	14
Step therapy .....	6	Member responsibilities .....	15
Quantity limits and refills .....	6		
90-day supply of medication .....	7	<b>Contact us .....</b>	<b>16</b>
		24/7 advice nurse .....	16
<b>Get to know your PPO plan .....</b>	<b>7</b>	Online member center .....	16
Select or change your provider .....	7	HPN & SHL App .....	16
Southwest Medical .....	8	Member Services .....	16
Routine appointments .....	8	Health Education and Wellness .....	16
Specialty and hospital services .....	8	Behavioral healthcare .....	16
Care away from home .....	8	Claims administration .....	16
Mental health services .....	8		
<b>Get to know your EPO plan .....</b>	<b>9</b>		
Select or change your provider .....	9		
Southwest Medical .....	9		
Routine appointments .....	9		
Specialty and hospital services .....	9		
Care away from home .....	10		
Mental health services .....	10		

# Get to know your health plan benefits



## Online Member Center

Our online member center brings your health insurance information together in one place. Use this convenient service to:

- ▶ Set up online invoicing and payment (individual plan members only).
- ▶ View, print or share your health plan ID card.
- ▶ Track claim history and expenses.
- ▶ Check the status of a prior authorization or referral.
- ▶ Verify your pharmacy, dental or vision coverage.
- ▶ Review your plan documents.

To get started, visit [SierraHealthandLife.com](https://SierraHealthandLife.com) and sign in. First-time users will need to create an account.



## HPN & SHL App

Easily manage your health plan information on the go. Search for **HPN & SHL** in your app store and download the app. Then sign in with your HealthSafe ID®. First-time users will need to create an account.

Use the HPN & SHL App to:

- ▶ Talk with an advice nurse. Available 24/7.
- ▶ Video chat with a provider 24/7. No appointment needed.
- ▶ Search for a doctor, specialist, facility or lab.
- ▶ View, download and email your health plan ID card.

- ▶ Save your health plan ID card to your Apple Wallet.™
- ▶ See your copay, deductible, and out-of-pocket expenses, if applicable.
- ▶ Check the status of a claim, prior authorization or referral.
- ▶ Access your health records.<sup>1</sup>
- ▶ Update your contact information and address.
- ▶ Select communication preferences.
- ▶ Get turn-by-turn directions to contracted urgent care and hospital locations near you.

Your personal medical information is confidential and is only available to you and your provider.

<sup>1</sup>Only available to Southwest Medical patients who opt-in to receive electronic medical records.



## Member Services

If you have a question about your health plan benefits or need some help in selecting a provider, call Member Services toll-free at **1-800-888-2264**, TTY **711**, Monday through Friday, 8 a.m. to 5 p.m.



## 24/7 Advice Nurse

If you're unsure about your condition, our 24/7 advice nurse may be able to help. Our nurse is available to answer questions, provide self-care advice and help you decide whether to seek urgent care, emergency care, or schedule an appointment with your provider. This service is available at no additional cost to you. Just call toll-free **1-800-288-2264**, TTY **711**.



## 24/7 NowClinic® Virtual Visits

Secure video chat with a provider 24/7 from your computer or mobile device.<sup>2</sup> If needed, most prescriptions can be sent to your chosen pharmacy.

**No appointment needed** to get care for non life-threatening and non urgent medical conditions such as:

- ▶ Allergies
- ▶ Bladder infections
- ▶ Bronchitis
- ▶ Pink eye
- ▶ Sinus infections
- ▶ Viral illnesses

**Consultations, follow-up care or visits** with providers require an appointment for mental health, health education, case management and specialties.

If needed, a provider will reach out to you to schedule an appointment with a case manager or specialist. To make an appointment with a health educator or registered dietitian, call toll-free **1-800-720-7253**, TTY **711**. To schedule an appointment for mental health therapy, call toll-free **1-800-873-2246**, TTY **711**, and then press zero at the prompt. Restrictions apply. Visit **SierraHealthandLife.com** to learn more.

**Enroll and get care!** Download the **NowClinic app** or go to **NowClinic.com** and sign up.

### **Get same-day medication delivery.**<sup>3</sup>

Sierra Health and Life and Walgreens provide same-day medication delivery to SHL members prescribed a medication during a NowClinic virtual visit. Delivery is available to SHL members in Las Vegas, North Las Vegas and Henderson. Member is responsible for any applicable pharmacy cost share.

**NowClinic is not intended to address emergency or life threatening medical conditions. Please call 911 or go to the emergency room under those circumstances.**

NowClinic services may be covered by some health plans; copays and deductibles may apply. Members under the age of 18 must have a guardian contact NowClinic customer support for assistance in enrolling for their account. Customer support can be reached at **1-877-550-1515**.

<sup>2</sup>\$0 copays apply with most unscheduled NowClinic virtual visits. Calendar year deductibles and/or coinsurance may apply on some plans. Copays may apply on virtual visits with providers not on the NowClinic platform.

<sup>3</sup>Same-day medication delivery is only available to Sierra Health and Life (SHL) members and is for medications prescribed during a NowClinic virtual visit that are not controlled medications or medications requiring refrigeration. Service area is Las Vegas, North Las Vegas and Henderson based on delivery address. Delivery wait times may vary and may carry over to the next day depending on time prescription is submitted.



## Urgent Care

Consider going to urgent care when you need care quickly, but it's not an emergency, and your regular doctor isn't available. Urgent care visits are good for:

- ▶ Ear infections
- ▶ Colds and other respiratory problems including coughs and congestion
- ▶ Sprains and strains
- ▶ Most abdominal pain
- ▶ Vomiting and diarrhea
- ▶ Most cuts, burns, fevers and back pain



## Urgent Care at Home

Get on-demand care in the comfort of your home!<sup>4</sup> Urgent care house calls are available seven days a week<sup>5</sup> and providers can treat most things urgent care centers can for the same cost. Most prescriptions can be sent to your chosen pharmacy.

Some of the things urgent care at home is good for:

- ▶ Migraine headaches
- ▶ Cuts that need stitches and skin infections
- ▶ Urinary tract infections
- ▶ Flu and pneumonia

- ▶ Dehydration, IV placements and IV fluids
- ▶ Asthma attacks, COPD and respiratory infections

To check availability, call the 24/7 advice nurse toll-free at **1-800-288-2264**, TTY **711**.  
**If you have a life-threatening situation, call 911 or go to the nearest hospital emergency room.**

<sup>4</sup>Restrictions apply. Not available in all areas.  
<sup>5</sup>Hours of availability may vary.



## Emergency Care

A true emergency medical condition is when symptoms are severe enough you could reasonably expect serious danger to your health, such as:

- ▶ Serious burns
- ▶ Major trauma
- ▶ Poisoning
- ▶ Serious breathing difficulties
- ▶ Heavy bleeding
- ▶ Severe chest pain
- ▶ Sudden paralysis

**In an emergency, no matter if you are at home or out of town, call 911 or go to the nearest hospital emergency room.**

**Important!** Your health plan is not contracted with certain freestanding and hospital emergency rooms. Call your health plan for more information. Some neighborhood hospitals may not have specialists on staff, so you could be transported to a hospital emergency room for complex conditions that require a specialist.



## Health Education and Disease Management Programs

We offer classes and consults in-person, virtually and by phone on a wide variety of health topics to help you achieve your health goals. Work with a registered nurse, registered dietitian or licensed alcohol and drug counselor to receive the health education and support you need to live your healthiest life possible.

## WEIGHT MANAGEMENT

Open to members age 18+ interested in weight-loss support.

## CHILD NUTRITION PROGRAM

Open to members ages 5 to 17 with their parent/guardian who want personalized nutrition advice.

## DIABETES PROGRAM

Open to members age 18+ with Type 1, Type 2 or gestational diabetes.

## PREDIABETES PROGRAM

Open to members age 18+ diagnosed with prediabetes.

## ASTHMA SUPPORT

Open to members age 5+ diagnosed with asthma.

## KIDNEY HEALTH

Open to members age 18+ diagnosed with stage 3 chronic kidney disease.

## TOBACCO CESSATION PROGRAM

Open to members who want to quit tobacco/nicotine.

Our Health Education and Disease Management programs are available at no additional cost to eligible members. To join, call **1-800-720-7253**, TTY **711**. To opt-out of participating in any of these programs, call **1-877-692-2059**, TTY **711**.



## Pharmacy Benefits

If your plan includes pharmacy benefits, you have prescription drug coverage from network pharmacies. Your copayment is based on levels called a prescription tier. The costs are lower on tier 1 and higher on tier 3, or tier 4 if applicable.

OptumRx, our online pharmacy benefit manager, has some great tools. When you register on OptumRx, you can view your medication history and copays, find a network pharmacy, see how much your medications will cost, and if there are any restrictions. View our prescription drug lists (PDL) at **SierraHealthandLife.com** or sign in to

**OptumRx.com** to use the drug lookup tool.

### Generic vs. Brand Name Drugs

All medicine - generic and brand name - must be approved by the U.S. Food and Drug Administration (FDA) before it can be sold to consumers. Generic drugs must meet the same standards as brand name drugs for purity, strength and quality. In fact, a generic must contain the exact active ingredients as a brand, must be absorbed into the body at the same rate and in the same manner, and must produce the same effects.

The difference between a generic and a brand name drug:

- ▶ A generic drug is not protected by a patent. Generic drugs become available after the patent expires for a brand name drug.
- ▶ A generic drug is called by its chemical name. A manufacturer assigns a brand name.
- ▶ Generic drugs typically cost less than brands.

### Mail Order Pharmacy

Use our contracted mail order pharmacy to save time and money. Go to **SierraHealthandLife.com** and download an order form. Then fill it out and mail it (along with your prescription and the applicable copayment) to **OptumRx, PO Box 2975, Mission, KS, 66201**.

Your provider should write your prescription for a 90-day supply with refills when appropriate (not a 30 day supply with three refills).

Need assistance? Fill out Section 1 of the OptumRx order form. Then ask your provider to fill out Section 2 and fax the form for you.

To refill a prescription, please call toll-free **1-800-788-4863**, TTY **711** or **OptumRx.com**.

### Step Therapy

You may be required to try step therapy. This means you must try certain drugs to treat your medical condition before we'll cover another drug for that condition. You may submit an exception request to waive step therapy requirements or quantity limit restrictions. Go to **SierraHealthandLife.com** and view our PDL to see if your prescription drug requires step therapy. To download an exception request form, visit **SierraHealthandLife.com** or call Member Services toll-free at **1-800-888-2264**, TTY **711**.

### Quantity Limits and Refills

A pharmacy may refuse to fill or refill a prescription order if the professional judgment of the pharmacist is not to fill the prescription.

Benefits for prescriptions for mail order drugs submitted following Sierra Health and Life's receipt of notice of a member's termination will be limited to the appropriate therapeutic supply from the date the notice of termination is received to the effective date of termination of the member.

If we determine you may be using prescription drugs in a harmful or abusive manner, or with harmful frequency, your selection of plan pharmacies may be limited. If this happens, we may require you to select a single plan pharmacy, which will provide and coordinate all future pharmacy services. Benefit coverage will be paid only if you use the assigned single plan pharmacy.

If you do not make a selection within 31 days of the date you are notified, we will select a single plan pharmacy for you.

### Save Time and Money with our 90-Day Supply Benefit

Your health plan now covers a 90-day supply of medication through local Walgreens pharmacies. With a 90-day supply, you won't need to get a refill every month.

▶ you would like to participate:

▶ **Talk with your doctor.** Your doctor can write you a new prescription for a 90-day supply.

**Talk to your Walgreens pharmacist.** Your pharmacist can call your doctor to get a new prescription for a 90-day supply.

What you need to know:

- ▶ 90-day supply is exclusively available at Walgreens pharmacies in Nevada. All other retail pharmacies can only fill one month at time.
- ▶ Pharmacy benefit coverage rules still apply. Only covered drugs will be available for a 90-day supply. Please check your pharmacy coverage rules for more details.
- ▶ Copays<sup>6</sup> are the same for 90 days at Walgreens and OptumRx Home Delivery (mail order).

To find out what medications are included, call Member Services at the number on the back of your health plan ID card.

<sup>6</sup>Most members will save ½ a copay when they fill brand name and higher priced generic medications. Most lower priced generic medications will already pay at a rate less than

## Get to know your PPO Plan

A PPO plan covers nearly all of your medical expenses as long as you stay within our network of providers, including doctors, urgent cares and hospitals. Care outside of our network is covered but at a higher cost share.

With a PPO plan, you have a choice of two benefit tiers: plan (in-network) and non-plan (out-of-network). When you use plan providers, you enjoy lower out-of-pocket costs for your health care services.

Although you aren't required to select a primary care provider (PCP), we encourage you to choose one. Your PCP becomes the leader of your health care team and is available for routine care, yearly checkups, and other general health concerns.

With a group PPO plan, you have access to a larger network of providers and specialists, including the UnitedHealthcare Choice Plus national network.

You are not required to stay in the network. If you choose to go outside our network for care,

you are free to see any licensed health care provider. However, you pay more out-of-pocket costs for care from a provider not in our network.

Your plan covers preventive care screenings at no cost when you see a network provider. During the visit, your doctor will review your health history and may recommend preventive screenings, depending on your age and risk factors.



### Select or Change Your Provider

The Sierra Health and Life provider directory contains information to help you narrow your choices. You'll find the specialty, office address, telephone number, and board certification status of every contracted provider in our network. To view our provider directory online, go to **SierraHealthandLife.com**. To get a copy, contact your employer's benefits department or call Member Services toll-free at **1-800-888-2264**, TTY **711**.

Experimental, investigational and some other services and procedures are excluded. Detailed information on these exclusions is available upon request

## Southwest Medical in Southern Nevada

Your plan includes access to Southwest Medical, one of Nevada's largest multi-specialty medical groups. Southwest Medical has health care centers across the Las Vegas Valley, including a **24-hour urgent care**. Find out more at **smalv.com**.

## Routine Appointments

If you are a Southern Nevada member and have selected a provider with Southwest Medical, please call their scheduling center at **702-877-5199**, TTY **711**, or go online to **smalv.com**. If you have a provider outside of Southwest Medical, call your provider's office directly. If you need to cancel an appointment, please be sure to call 24 hours in advance.

## Specialty and Hospital Services

You can see a specialist without a referral. Depending on your plan, there may also be a cost share (such as a copayment or coinsurance) for X-rays or tests your provider orders for you.

If you are scheduled for an elective or non-emergency hospitalization or surgical procedure, your provider will request prior authorization from Sierra Health and Life if needed. Be sure the hospital has the prior authorization. Without it, you may be responsible for all costs incurred. You are covered for unplanned emergency hospitalization, but special rules apply in those situations.

For more information, please contact Member Services or refer to your plan documents online.

## Care Away from Home

If you become sick or injured while traveling outside our service area, please follow these simple steps:

▶ **For Urgent Care** — We cover urgently needed services if you are in the United States. When you are outside of our service area, it is not necessary to notify us in advance. However, please notify Member Services as soon as reasonably possible. For more information, call Member Services.

▶ **In Case of Emergency** — Call **911** or go to the nearest hospital emergency room. If possible, show your health plan ID card. Please contact Member Services within 48 hours, or as soon as reasonably possible to have your plan benefits reviewed for medically necessary services following or related to emergency care.

Benefits for follow-up care for an injury or illness are limited to care received before you can safely return to our service area. Follow-up care should be coordinated by your PCP. For additional information, please refer to your plan documents online.



## Mental Health Services

Our behavioral healthcare team provides professional counseling, phone consultations, and online resources to help you find the right solutions to life's challenges and maintain a balanced and healthy life.

For confidential counseling services, including referrals to a psychologist, psychiatrist, or mental health provider, call toll-free **1-800-873-2246**, TTY **711**.

The helpline can be reached after hours by calling toll-free **1-800-873-2246** and selecting option one. You may find more information online at **bhoptions.com**. If you have benefits for behavioral healthcare plus, please consult your plan documents for information about additional services.



# Get to know your EPO Plan

With a Sierra Health and Life EPO plan, you can see a specialist without a referral. However, EPO plan members can only use contracted providers. There are no out-of-network benefits, except for emergency services and urgent care. Some services may require you to submit claim forms or to receive prior authorization before payment may be provided. Services without prior authorization, may not have benefit coverage.

Although you aren't required to select a primary care provider (PCP), we encourage you to choose one. Your PCP becomes the leader of your health care team and is available for routine care, yearly checkups, and other general health concerns.

With a group EPO plan, you have access to a larger network of providers and specialists, including the UnitedHealthcare Choice Plus national network.

Your plan covers preventive care screenings at no cost when you see a network provider. During the visit, your doctor will review your health history and may recommend preventive screenings, depending on your age and risk factors.



## Select or Change Your Provider

The Sierra Health and Life provider directory contains information to help you narrow your choices. You'll find the specialty, office address, telephone number, and board certification status of every contracted provider in our network. To view our provider directory online, go to **SierraHealthandLife.com**. To get a copy, contact your employer's benefits department or call Member Services toll-free at **1-800-888-2264**, TTY **711**.

## Southwest Medical in Southern Nevada

Your plan includes access to Southwest Medical, one of Nevada's largest multi-specialty medical groups. Southwest Medical has health care centers across the Las Vegas Valley, including a **24-hour urgent care**. Find out more at **smalv.com**.

## Routine Appointments

If you are a Southern Nevada member and have selected a provider with Southwest Medical, please call their scheduling center at **702-877-5199**, TTY **711**, or go online to **smalv.com**. If you have a provider outside of Southwest Medical, call your provider's office directly. If you need to cancel an appointment, please be sure to call 24 hours in advance.

## Specialty and Hospital Services

You can see a specialist without a referral. Depending on your plan, there may also be a cost share (such as a copayment or coinsurance) for X-rays or tests your provider orders for you.

If you are scheduled for an elective or non-emergency hospitalization or surgical procedure, your provider will request prior authorization from Sierra Health and Life if needed. Be sure the hospital has the prior authorization. Without it, you may be responsible for all costs incurred. You are covered for unplanned emergency hospitalization, but special rules apply in those situations. For more information, please contact Member Services or refer to your plan documents online.

For more information, please contact Member Services or refer to your plan documents online.

## Care Away from Home

If you become sick or injured while traveling outside Sierra Health and Life's service area, please follow these simple steps:

- ▶ **For Urgent Care** — We cover urgently needed services if you are in the United States. When you are outside of our service area, it is not necessary to notify us in advance. However, please notify Member Services as soon as reasonably possible. For more information, call Member Services.
- ▶ **In Case of Emergency** — Call **911** or go to the nearest hospital emergency room. If possible, show your health plan ID card. Please contact Member Services within 48 hours, or as soon as reasonably possible to have your plan benefits reviewed for medically necessary services following or related to emergency care.

Benefits for follow-up care for an injury or illness are limited to care received before you can safely return to Sierra Health and Life's service area. Follow-up care should be coordinated by your PCP. For additional information, please refer to your plan documents online.



## Mental Health Services

Our behavioral healthcare team provides professional counseling, phone consultations, and online resources to help you find the right solutions to life's challenges and maintain a balanced and healthy life.

For confidential counseling services, including referrals to a psychologist, psychiatrist, or mental health provider, call toll-free **1-800-873-2246**, TTY **711**.

The helpline can be reached after hours by calling toll-free **1-800-873-2246** and selecting option one. You may find more information online at **bhoptions.com**. If you have benefits for behavioral healthcare plus, please consult your plan documents for information about additional services.

# Measuring Quality

---

We're committed to improving the quality of health care and services for our members. The goals of our quality program are to measure, monitor and analyze the outcomes of health care and services received by health plan members. Then we plan and carry out focused quality initiatives for health plan members and providers in order to improve those outcomes.

Each year we develop a quality improvement work plan, which is monitored by the health plan's Quality Improvement Committee and evaluated annually by the health plan's board of directors. If you have any comments or questions about our quality program and ongoing quality initiatives, please contact our Member Services department at the number on your health plan ID card.

## Appropriate, Timely and Necessary Patient Care

If you are admitted to a hospital, rehabilitation center or other inpatient facility, we will monitor your care by performing initial and ongoing reviews. This is to make sure the care you receive is appropriate, provided in the right setting, and medically necessary. Our case managers will provide these reviews either at the hospital or by telephone with one of the facility's nurses or your attending physician.

## Hospital Discharge Planning

If you are hospitalized, our case manager will begin working with you and your provider within the first 24 hours of admission. We will arrange for any ongoing care, services, and equipment you may need after leaving the hospital. Depending on your situation, these plans could include transfer to another facility, such as a rehabilitation hospital. Or, you may be discharged home to continue treatment on an outpatient basis. Be sure to contact

your primary care provider, so he/she can coordinate your follow-up care.

Your PCP will help coordinate your care if you should ever need to be admitted to a hospital on a non-emergency basis. To ensure you get appropriate, quality care in a timely manner and pay the lowest out of pocket costs possible, we've contracted with most area hospitals. Please refer to your plan documents for details about any copayments and/or coinsurance that may be related to hospital visits, physician services, and anesthesia. For a complete list of hospitals, please refer to your provider directory.

## Evaluating Care You Received

If you are admitted to a non-contracted facility or receive care or services outside of our service area, we may perform a retrospective review (after care was received) to evaluate the appropriateness of the medical care, services, treatments, and procedures you received. As part of this process, we will review your medical records, admitting diagnosis, and presenting symptoms.

## New Medical Technology

For safety reasons, we formally evaluate new and emerging medical discoveries before including them in our member benefit package. Conducted by a highly skilled technical staff, including physicians, our review process evaluates new technology against medical standards and clinical research to assess effectiveness and safety:

- ▶ New medical procedures, drugs, and devices
- ▶ New applications of existing technologies

If you, your provider, or another interested party would like to submit a request for the review of new medical technology, please contact Member Services at the number on your health plan ID card.

## **Prior Authorization**

Your provider may prescribe a health care service, treatment, equipment or medication, which requires review and approval. This process is called prior authorization, and the goal is to ensure you receive the most appropriate, medically necessary care.

All requests requiring a medical or clinical decision are reviewed by a licensed physician or under the supervision of one. Furthermore, only a physician may deny a request. To learn more, please consult your plan documents.

You or your provider may file an appeal if coverage is denied. To appeal a decision, mail a written request within 180 days from the date of the denial to:

**Sierra Health and Life  
Appeals  
P.O. Box 15645  
Las Vegas, NV 89114-5645**

You will receive a response regarding the outcome of your appeal within 30 days. In urgent situations, you will receive a response within 72 hours.

If prior authorization is denied or not obtained, you may be responsible for the entire cost of health care service, treatment, equipment or medication.

## **No Incentives for Prior Authorization Denials**

We prohibit the compensation of physicians, other health care professionals, or staff to be based upon or used as incentive for the denial of benefits. All decisions regarding your benefits are given special consideration based on your medical needs and appropriateness of the care and service.

Sierra Health and Life employees who perform utilization review duties do not receive any incentives, financial, or otherwise, to encourage their denial of benefits. This means we provide no incentive for anyone on our team to restrict benefits from our members. For more information, please call Member Services at the number on your health plan ID card.

## **Appeals (Internal and External Review) for Denial of Benefits**

If a benefit is denied, Sierra Health and Life provides internal review to help ensure member satisfaction in the medical decision-making process. Additionally, external

independent review is provided by a panel of impartial medical professionals for eligible denials which have already undergone internal review.

Expedited appeals are available when decisions are needed quickly. For additional information, please refer to your plan documents online or call Member Services.

## **If You Have a Complaint**

We'll definitely want to know. We strive to meet your expectations in every way. If you are ever dissatisfied with services or care, or with the operations or administration of your health plan, please call Member Services or write a letter to Sierra Health and Life. Either way, you will receive a written response to your complaint.

## **How to Submit a Claim**

Out of area hospitals and providers usually bill Sierra Health and Life directly for services other than your copayment. If you are required to pay up front, please obtain your medical records and all bills from the provider. Make a copy for your personal records. Be sure your member ID number is on all documents, and then mail the originals directly to:

**Sierra Health and Life  
Claims Administration  
P.O. Box 15645  
Las Vegas, NV 89114-5645**

## Your Privacy Rights

We're careful to protect your privacy by developing operational policies and procedures for the way we work with other companies. We share protected health information (PHI) only with the individuals or entities as necessary to coordinate your health care or administer your health benefits. When you enroll in one of our plans, we may use your PHI for future, known or routine purposes, such as treatment or conducting quality assessments. And, of course, we share PHI in accordance with state and federal law.

We use security precautions to protect PHI or data about you containing personal facts and health information which is personally identifiable, either implicitly or explicitly. We also require our contracted providers to take similar steps to protect your PHI. We do not share your PHI unrelated to plan information, unless we have your authorization. We use medical data to promote and improve the quality of care you receive. When conducting research and measuring quality, we use summary information whenever possible, not PHI. When we do use PHI, steps are taken to help protect it from inappropriate disclosure. We do not allow PHI to be used for research by organizations without your consent.

You have the right to access your medical records and can do so by contacting your provider of care. When you request specific medical records to be shared with others, we may require you to sign an authorization form. We may also ask you for special consent for non-routine use of your personal data. When we ask you for authorization to release your PHI, you have the right to refuse. In addition to authorizing us to release your PHI, this extra step helps you to understand why your PHI will be shared. When a member lacks the ability to authorize a release, we obtain authorization from persons recognized by state or federal laws to give such authorization. To obtain a complete copy of the privacy policy, visit **SierraHealthandLife.com** or contact Member Services.

If your coverage is through an employer sponsored group health plan, we may share summary health information, and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration purposes if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.

We maintain physical, electronic, and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction, or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

# Member Rights and Responsibilities

Sierra Health and Life is committed to ensuring that members are treated in a manner that respects their rights and promotes effective healthcare. We have also identified its expectations of members' responsibilities in this joint effort. Our statement regarding Members' Rights and Responsibilities includes the following:

## Members' Rights

1. To be treated with respect and dignity and every effort made to protect your privacy.
2. To select a primary care provider from SHL's extensive provider list including the right to refuse care from specific practitioners.
3. To be provided the opportunity to voice complaints or appeals about the plan and/or the care provided.
4. To receive information about the plan, its services, its providers, and members' rights and responsibilities.
5. To participate with your practitioner in the decision making process regarding your health care.
6. To make recommendations regarding the organization's members' rights and responsibilities policies.
7. To have a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
8. To have direct access to women's health services for routine and preventive care.
9. To have direct access to medically necessary specialist care in conjunction with an approved treatment plan developed with the primary care physician. Required authorizations should be for an adequate number of direct access visits.
10. To have access to emergency health care services in cases where a "prudent layperson" acting reasonably, would have believed that an emergency existed.
11. To formulate advance directives.
12. To have access to your medical records in accordance with applicable state and federal laws.

## Members' Responsibilities

1. To know how SHL's Managed Care Program operates.
2. To provide, to the extent possible, information that SHL and its providers need in order to provide the best care possible.
3. To take responsibility for maximizing health habits and to follow the health care plan that you, your physician and SHL have agreed upon.
4. To consult your primary care physician and SHL before seeking non-emergency care in the service area. We urge you to consult your physician and SHL when receiving urgently needed care while temporarily outside the SHL service area.
5. To obtain prior authorization from SHL and your physician for any routine or elective surgery, hospitalization, or diagnostic procedures.
6. To be on time for appointments and provide timely notification when canceling any appointment you cannot keep.
7. To pay all applicable copayments at the time of service.
8. To avoid knowingly spreading disease.
9. To recognize the risks and limitations of medical care and the health care professional.
10. To be aware of the health care provider's obligation to be reasonably efficient and equitable in providing care to other patients in the community.
11. To show respect for other patients, health care providers, and plan representatives.
12. To abide by administrative requirements of SHL, health care providers, and government health benefit programs.
13. To report wrongdoing and fraud to appropriate resources or legal authorities.
14. To know your medications. Keep a list and bring it with you to your appointment with your primary care provider.
15. To address medication refill needs at the time of your office appointment. When you obtain your last refill, notify the office that you will need refills at that time. Do not wait until you are out of your medication.
16. To report all side effects of medications to your primary care provider. Notify your primary care provider if you stop taking your medications for any reason.
17. To ask questions during your appointment time regarding physical complaints, medications, any side effects, etc.
18. To understand your health problems and participate in developing mutually agreed upon treatment goals, to the degree possible.

# Contact Us

---

24/7 Advice Nurse  
**1-800-288-2264**, TTY **711**

Online Member Center  
Visit **SierraHealthandLife.com** and sign in

HPN & SHL App  
Search for **HPN & SHL** in your app store and download the app.

Member Services  
**1-800-888-2264**, TTY **711**

Office hours are Monday through Friday, 8 a.m. to 5 p.m.

Health Education and Wellness  
**1-800-720-7253**, TTY **711**

Behavioral Healthcare  
Routine calls and after hours helpline  
**1-800-873-2246**, TTY **711**

Sierra Health and Life  
Claims Administration  
P.O. Box 15645  
Las Vegas, NV 89114-5645

Many of your benefits are included in this Member Guide. There are also some exclusions you should be aware of. For specific details about your plan, refer to your SHL Certificate of Coverage, Attachment A Benefit Schedule, applicable Endorsements and Riders. Copies of these documents are available online or upon request by calling Member Services toll-free at **1-800-888-2264**, TTY **711**.



Insurance coverage provided by Sierra Health and Life.

We do not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your health plan ID card or plan documents.

### **Español (Spanish)**

Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan o los documentos de su plan.

### **Tagalog (Tagalog)**

May karapatan kang makakuha ng tulong at impormasyon sa sinasalita mong wika nang libre. Upang humiling ng interpreter, tawagan ang toll-free na numero ng telepono para sa miyembro na nakalista sa iyong ID card sa planong pangkalusugan o sa mga dokumento ng plano.