

PPO Plan

# Get the **MOST** out of your health plan

**Sierra Health  
and Life**   
A UnitedHealthcare Company

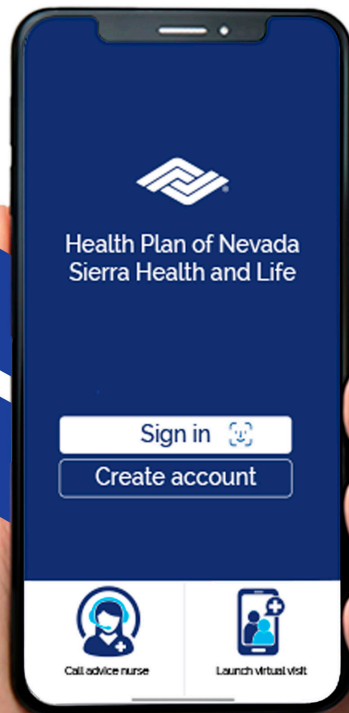


Opt in for email  
and text

## HPN & SHL APP

The **HPN & SHL app** is a great way to manage health plan information on the go. Anytime. Anywhere.

Sign in to access your health plan ID card, find care, talk with a nurse, and track claims, prior authorizations and referrals. Visit your app store and download the **HPN & SHL app**.



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

You must be a member to use the app.

# We're here for you.

We've been in the health care industry for a long time. It's our purpose and our passion. And the best part, **we're local.**

Our approach to health care is simple. We take away the guesswork so you can focus on keeping you and your family healthy.

Let's get started. Discover how a PPO plan can help give you peace of mind.

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### We're on call.

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. Just call toll-free

**1-800-288-2264, TTY 711.**



### Questions about your health plan?

Call the number on the back of your health plan ID card to speak with our Member Services team.



Or visit

**SierraHealthandLife.com**

# Get to know your group PPO plan.

## Enjoy freedom and flexibility with a 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.

**You and your PCP will work together.** The relationship you build is important and will help you along your health and wellness journey.

**Care outside of our network is covered but at a higher cost share.**

# Everything you need



is in your  
wallet.

Card shown is an example.  
Plan and copays may differ.

# Discover the benefits of your plan.

## Larger network of providers.

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 the network.

## Preventive care available at no cost.

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.

## Access to 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](http://smalv.com).

Access to a  
large network  
of providers in  
Nevada.



# Day or night, we're here for you.

Your time and health are important.  
Make them both a priority with our convenient programs and services.



24/7 virtual visits



24/7 advice nurse



Health education and wellness



Family doctors and specialists



Preventive care and immunizations



Mobile app



Weight management program



Healthy recipes



Fitness and well-being program



24/7 urgent care centers\*



Urgent care at home



24/7 emergency care



Hospital care



Mental health services

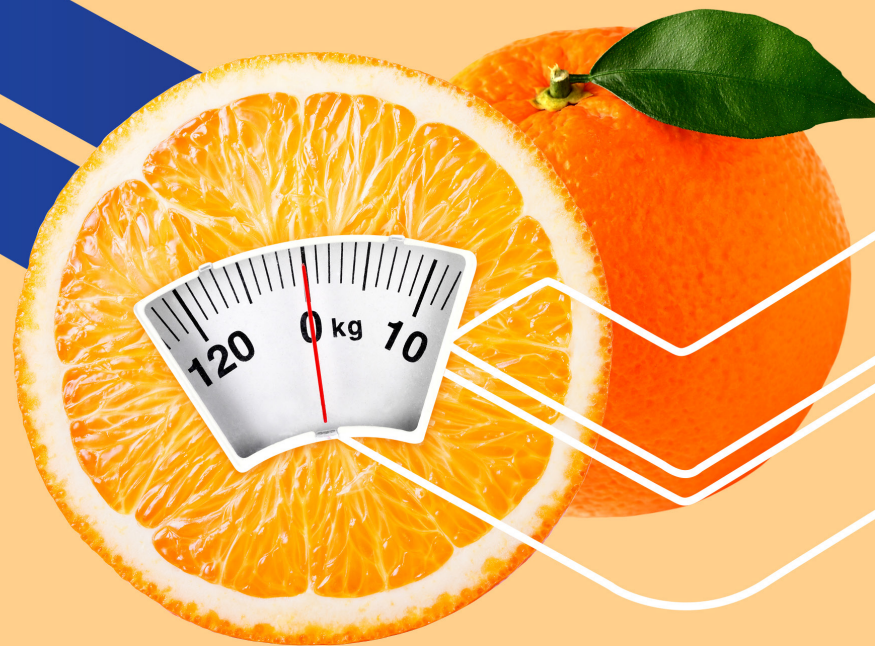


Pregnancy and new baby support

\*Hours subject to change.

# Real Appeal<sup>®</sup> Weight Loss Program

Based on Science. Led by Experts.



- ▶ \$0 copay
- ▶ Free success kit
- ▶ Weekly online group sessions with transformation coach
- ▶ Real Appeal app






The Real Appeal program is available to **group members** with a BMI of 23 and higher as part of their covered health benefits. Enroll today at [healthynv.realappeal.com](http://healthynv.realappeal.com).

10 lbs. average weight loss\*

\* Based on Real Appeal at-risk participants who attended four or more sessions. Individual results may vary.

# Save time and money. Know where to go for care.

When you need care, call your primary care provider (PCP) first.  
If your PCP isn't available, it's important to know you have options.

Care options	For needs and symptoms such as:		Copay <sup>1</sup>
 <b>24/7 advice nurse</b> Care advice from a registered nurse. Call <b>1-800-288-2264</b> , TTY <b>711</b>	<ul style="list-style-type: none"> <li>Choosing where to get medical care</li> </ul>	<ul style="list-style-type: none"> <li>Minor illnesses or injuries</li> </ul>	<b>No Cost</b>
 <b>24/7 virtual visits</b> Video chat with a doctor on NowClinic®	<ul style="list-style-type: none"> <li>Allergies</li> <li>Bladder infection</li> </ul>	<ul style="list-style-type: none"> <li>Bronchitis</li> <li>Pink eye</li> </ul>	<ul style="list-style-type: none"> <li>Sinus infections</li> <li>Viral illnesses</li> </ul> <b>No Cost<sup>2</sup></b>
 <b>24/7 urgent care<sup>3</sup></b> Care for non life-threatening but urgent needs	<ul style="list-style-type: none"> <li>Ear infections</li> <li>Colds and other respiratory problems including coughs and congestion</li> </ul>	<ul style="list-style-type: none"> <li>Sprains and strains</li> <li>Most abdominal pain</li> <li>Vomiting and diarrhea</li> </ul>	<ul style="list-style-type: none"> <li>Most cuts, burns, fevers and back pain</li> </ul> <b>\$\$\$</b>
 <b>Urgent care at home<sup>4</sup></b> If appropriate, get urgent care that comes to you	<ul style="list-style-type: none"> <li>Migraine headaches</li> <li>Cuts that need stitches and skin infections</li> <li>Urinary tract infections</li> </ul>	<ul style="list-style-type: none"> <li>Flu and pneumonia</li> <li>Asthma attacks, COPD and respiratory infections</li> </ul>	<ul style="list-style-type: none"> <li>Dehydration, IV placements and IV fluids</li> </ul> <b>\$\$\$</b>
 <b>24/7 emergency care<sup>5</sup></b> Treatment of the sudden onset of life-threatening needs	<ul style="list-style-type: none"> <li>Serious burns</li> <li>Major trauma</li> <li>Poisoning</li> </ul>	<ul style="list-style-type: none"> <li>Serious breathing difficulties</li> <li>Heavy bleeding</li> </ul>	<ul style="list-style-type: none"> <li>Severe chest pain</li> <li>Sudden paralysis</li> </ul> <b>\$\$\$\$</b>

 **Your health plan is not contracted with certain freestanding ERs. Ask before you enter.**

**If you have a life-threatening situation, call 911 or go to the nearest hospital emergency room.** If it's not an emergency, comparing care options could help you save time, money and frustration.

<sup>1</sup>Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you.

<sup>2</sup>\$0 copays apply with most unscheduled NowClinic virtual visits. Scheduled NowClinic visits may require a copay. Virtual visits may be subject to calendar year deductibles and/or coinsurance according to the member's benefit plan. Copays may also apply for virtual visits with providers not on the NowClinic platform.

<sup>3</sup>Hours of operation may vary by location.

<sup>4</sup>Restrictions apply. Not available in all areas. To see if urgent care at home is right for you, contact our 24/7 advice nurse toll-free at **1-800-288-2264**, TTY **711**.

<sup>5</sup>IMPORTANT: 1) Your health plan is not contracted with certain freestanding and hospital emergency rooms. Call your health plan for more information. 2) 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.

**NowClinic® virtual visits are 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**.

# Live your healthiest life.

With support from our **Health Education and Disease Management** teams, you get tools to help you live a healthy and happy life.



Nutrition



Diabetes



Weight management



Prediabetes



Asthma



Stop smoking



Kidney health



Online education



Telephonic education



Registered nurses



Registered dietitians



1:1 consultations

# Important things to know about a group PPO plan.

- ▶ You receive the **greatest cost savings** for health care services received from plan (in-network) providers.
- ▶ For a complete list of providers, visit **SierraHealthandLife.com**.
- ▶ **Prior authorization** is needed for certain services. See page 15 for a quick lesson on prior authorization.
- ▶ Going to a **non-contracted hospital** may result in you being responsible for hospital charges/bills.
- ▶ Always carry your **health plan ID card** with you. Show it when you fill a prescription and check-in for medical appointments. It includes important phone numbers and plan copays.





## Pharmacy benefits

Your plan covers prescription drugs from **network pharmacies**. Your copayment is based on levels called prescription tiers. The costs are lower in tier 1 and higher in tier 3 (or tier 4 if one applies). View our preferred drug lists at [SierraHealthandLife.com](https://www.sierrahandlife.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.

## Hospital stay

**Your doctor will help coordinate your care** if you should ever need to be admitted to a hospital on a non-emergency basis.

Our team will help monitor your care by performing initial and ongoing reviews. This is to make sure the health care services you receive are appropriate, provided in the right setting and medically necessary. If you're admitted to a hospital outside of our service area, we may review your medical records to evaluate the appropriateness of the medical care, services, treatments and procedures you received.

Depending on your situation, we'll arrange for any ongoing medically necessary care, services and equipment you need after leaving the hospital. This may include in-home care or transferring you to another facility.

## 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. In addition, only a physician may deny a request. To learn more, please refer to your health plan documents.



You or your provider may **file an appeal if coverage is denied**.

To appeal a decision, call Member Services or mail a written request within 180 days from the date of the denial.



# We'll stay in touch.

- ▶ You'll receive your **health plan ID card** by mail prior to your effective date.
- ▶ Soon after your effective date, you will receive notification by mail that your **plan documents** are available in the online member center.
- ▶ **Go paperless.** Choose your communication preferences to get information electronically like notifications of important plan documents by text and email. Just sign in to **SierraHealthandLife.com** or the **HPN & SHL app**.
- ▶ If you're a new member, you'll receive a **Let's Get Started** guide by mail soon after your effective date. This guide includes important information about using your health plan.
- ▶ We'll email you our **Taking On Healthy digital newsletter** with lifestyle, health and plan information.
- ▶ When **new services** are introduced, you may receive information by mail or email. Most service introductions are included on **SierraHealthandLife.com**.

▶ **CARRY**  
your health plan  
ID card with you

▶ **CLICK**  
SierraHealthandLife.com

▶ **CALL**  
1-800-888-2264,  
TTY 711

▶ **CONNECT**  
HPN & SHL app

# Get the plan support you need.

- ▶ Visit **SierraHealthandLife.com** for information about the services and programs available to you.
- ▶ Easily manage your health plan information on the go. Get the **HPN & SHL app**. Access your health plan ID card, search for doctors, talk with a nurse 24/7 and more.
- ▶ You can sign in to the **online member center** to view your plan documents, request a new health plan ID card, secure chat with a Member Services representative, see the status of a prior authorization and more.
- ▶ If the information you need is not available online, call **Member Services** at the number on the back of your health plan ID card, Monday through Friday, 8 a.m. to 5 p.m. local time.
- ▶ You can also **visit us in person** at 2720 North Tenaya Way. Located in the northwest part of the Las Vegas Valley, Member Services is available to assist walk-in members. Our hours are Monday through Friday from 8 a.m. to 5 p.m. local time.
- ▶ We have **language services** available, so you can communicate in the language you are most comfortable with. Member Services has Spanish-speaking staff members, as well as access to a language line.
- ▶ If you're unsure about your condition, our **24/7 advice nurse** may be able to help. Call toll-free **1-800-288-2264**, TTY **711**, to speak to a licensed, registered nurse about your health concerns.

# Know your privacy rights.

**We're careful to protect your privacy.** This includes oral, written and electronic information. We only share protected health information (PHI) with individuals or entities responsible for coordinating your health care or administering your health benefits, unless we have your permission. And, of course, we share PHI in accordance with state and federal law. We also require our contracted providers to take similar steps to protect your PHI.

**We may use your medical data to promote and improve the quality of care you receive.** When we conduct research and measure quality, we use summary information whenever possible, not PHI. When we use PHI, steps are taken to help protect it. We do not allow PHI to be used for research by organizations without your consent.

**You have the right to access your medical records.** Contact your provider to request a copy. When you request your medical records be shared with others, you may be required to sign an authorization form.

**We may ask you for permission to use your personal data for non-routine purposes.** Of course, when we ask, you have the right to refuse. If you lack the ability to authorize a release, we obtain authorization from persons recognized by state and federal laws to give such permissions.

**We appreciate the opportunity to serve you.**

# Feel Better Faster

**24/7 NowClinic® virtual visits with same-day medication delivery\***

Secure video chat with a provider from your computer or mobile device.†

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



NowClinic

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

\*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 next day depending on time prescription is submitted.

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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.

**Sierra Health and Life**<sup>®</sup>  
A UnitedHealthcare Company 

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345-4828 (03/24)

Want to  
know more?  
Scan now.

