

(Video Length – 7:38)

Video Transcript

2023 PPO Plan Open Enrollment – SHL Video

On-screen text: [GET TO KNOW YOUR BENEFITS. PPO PLAN. THE INFORMATION PROVIDED IN THIS PRESENTATION IS FOR PLAN YEAR 2023]

Hello, and welcome to Sierra Health and Life's virtual open enrollment presentation. Thank you for taking the time to learn more about your benefits.

On-screen text: [TODAY: 1. PURPOSE – INTRODUCE YOU TO YOUR BENEFIT OPTIONS. 2. PROCESS – SHARE PLAN INFORMATION AND ANSWER YOUR QUESTIONS. 3. PAYOFF – CHOOSE YOUR BENEFITS, KNOW HOW TO USE THEM, AND GET THE MOST OUT OF YOUR HEALTH PLAN]

Today, we'll introduce you to your benefit options, share plan information and hopefully answer some of your questions. We'll also help you choose your benefits, show you how to use them and assist you in getting the most out of your health plan.

On-screen text: [3 KEY AREAS, BENEFIT PLAN, KNOW WHERE TO GO FOR CARE, TOOLS & RESOURCES]

Let's focus on three key areas: Your benefit plan, where to go for care, and tools and resources available to you.

On-screen text: [BENEFIT PLAN]

Now let's get started. First stop, your benefits.

On-screen text: [ENJOY FREEDOM AND FLEXIBILITY WITH A PPO PLAN. A PPO PLAN COVERS NEARLY ALL 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. WITH A PPO PLAN, YOU HAVE A CHOICE OF TWO BENEFIT PLANS. PLAN (IN-NETWORK) AND NON-PLAN (OUT-OF-NETWORK). WHEN YOU USE PLAN PROVIDERS, YOU HAVE LOWER OUT-OF-POCKET COSTS FOR YOUR HEALTH CARE SERVICES. WITH A PPO PLAN, YOU HAVE ACCESS TO A LARGER NETWORK OF PROVIDERS AND SPECIALISTS, INCLUDING THE UNITEDHEALTHCARE CHOICE PLUS NATIONAL 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.]

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.]

Your PPO medical plan is designed to provide you freedom and flexibility. Your plan includes two benefit tiers. When you use the plan or in-network tier, you have lower out-of-pocket costs. When you use the non-plan or out-of-network tier, you pay more. Care outside our network is covered but at a higher cost. With our PPO plan, you have access to a larger network of providers and specialists, including Southwest Medical, one of Nevada's largest multi-specialty medical groups and the UnitedHealthcare Choice Plus national network.

Although you're not required to select a primary care provider with a PPO plan, we encourage you to choose one.

On-screen text: [YOUR MEDICAL PLAN. YOU. YOUR PROVIDER: SELECT "FIND A DOCTOR" ON THE PLAN'S WEBSITE. CALL THE NUMBER ON THE BACK OF YOUR HEALTH PLAN ID CARD. SEARCH FOR A PROVIDER ON THE PLAN'S APP. YOUR HEALTH PLAN: PREVENTIVE CARE, PRIMARY CARE, SPECIALTY CARE, URGENT CARE, HOSPITAL STAYS, MORE! YOUR MEMBER WEBSITE: SIERRAHEALTHANDLIFE.COM. YOUR MOBILE APP: MYSHL]

To review our full list of network providers, go to SierraHealthandLife.com or download the MySHL mobile app. You can also call our Member Services team for assistance in selecting a provider.

You, your providers and your plan work together. Your plan provides coverage for things like preventative care, primary care, specialty care, urgent care, hospital stays and more.

On-screen text: [THE ABC'S OF A HEALTH PLAN, YOUR PLAN MAY HAVE ALL OR A MIX OF COPAYS, COINSURANCE, AND A DEDUCTIBLE. COPAYMENT: THE FIXED AMOUNT YOU PAY EACH TIME YOU SEE A NETWORK PROVIDER. DEDUCTIBLE: THE AMOUNT OF HEALTH COSTS YOU ARE RESPONSIBLE FOR BEFORE THE PLAN STARTS SHARING COSTS. COINSURANCE: THE AMOUNT SHARED BY YOU AND YOUR PLAN FOR HEALTH COSTS, CALCULATED AS A PERCENTAGE. OUT OF POCKET MAXIMUM: THE TOTAL AMOUNT OF HEALTH COSTS YOU ARE RESPONSIBLE FOR BEFORE YOUR PLAN PAYS 100% OF COVERED HEALTH COSTS FOR THE REST OF THE YEAR. GENERALLY, YOUR COPAYMENTS, DEDUCTIBLE AND COINSURANCE ARE INCLUDED.]

Now, let's take a look at the ABC's of a health plan.

Your plan may have all or a mix of copays, coinsurance, and a deductible. How do these work?

A copayment, or copay, is the fixed amount you pay each time you see a network provider. Some plans require you to pay copays instead of meeting a deductible. Other plans may require you to pay both a copay and meet a deductible.

A deductible is the amount of health costs you are responsible for before the plan starts sharing costs. If you have a family, you may have both an Individual Deductible and a Family Deductible. Check your plan to see how cost-sharing works when you meet one or both deductibles. Some plans may not have a deductible but instead require copayments.

Coinsurance is the amount shared by you and your plan for health costs, calculated as a percentage. For example, your coinsurance may be 20% of the cost and your plan pays the rest of the cost of that health plan service.

Out of Pocket Maximum is the total amount of health costs you are responsible for before your plan pays 100% of covered health costs for the rest of the year. Generally, copays, your deductible, coinsurance, and covered network payments count toward this limit.

For information on your plan's copayments, deductible, coinsurance and out of pocket maximum, review your plan's summary of benefits and coverage.

On-screen text: [YOUR PHARMACY COVERAGE]

Next, we'll take a look at pharmacy coverage. Depending on your plan, you may have a 3 tier or 4 tier preferred drug list, also called a PDL or formulary.

On-screen text: [YOUR PHARMACY COVERAGE, PREFERRED DRUG LIST (PDL) OR FORMULARY: A LIST OF PLAN-APPROVED DRUGS YOUR INSURANCE WILL HELP PAY FOR. REVIEW OUR PREFERRED DRUG LIST (PDL) AT SIERRAHEALTHANDLIFE.COM, OPTUMRX IS SIERRA HEALTH AND LIFE'S PHARMACY CARE SERVICES MANAGER. SAVE TIME AND MONEY WITH OUR 90-DAY SUPPLY BENEFIT FOR CERTAIN MEDICATIONS. THIS PROGRAM IS EXCLUSIVELY AT WALGREENS PHARMACIES IN NEVADA AND OPTUMRX HOME DELIVERY (MAIL ORDER). VISIT SIERRAHEALTHANDLIFE.COM AND SIGN IN TO: REVIEW YOUR PRESCRIPTION COVERAGE BENEFITS, FIND NETWORK PHARMACIES, REVIEW OUR PREFERRED DRUG LIST.]

The PDL is a list of plan-approved drugs your insurance will help pay for. It also includes how cost sharing works in each tier of drugs.

Typically, each tier in a PDL is assigned a cost that you pay for any drugs listed in that tier. Tier 1 drugs are the least expensive, while Tier 3 and Tier 4 drugs have a higher cost share.

Find what tier your medications are on by reviewing your plan's PDL at SierraHealthandLife.com. You can also look up in-network pharmacies and review your coverage benefits.

On-screen text: [KNOW WHERE TO GO]

Now, let's talk about where to go for care.

On-screen text: [KNOW WHERE TO GO FOR CARE; CARE OPTIONS CHART AND DISCLAIMER]

It's important to know where to go for care when you need it. Sierra Health and Life has several care options available to you. From our 24/7 advice nurse and virtual visits to urgent care and emergency care, we've got you covered.

On-screen text: [SOUTHWEST MEDICAL AND OPTUMCARE NV: ONE OF NEVADA'S LARGEST MULTI-SPECIALTY MEDICAL GROUPS. 350+ PROVIDERS OPERATING OUT OF 24 LOCATIONS, 6 URGENT CARE CENTERS, 2 AMBULATORY SURGERY CENTERS, INFORMATION MAY CHANGE AT ANY TIME.]

One of our network providers and partners is Southwest Medical, part of OptumCare. Southwest Medical is one of Nevada's largest multi-specialty medical groups with locations across the Las Vegas Valley and Pahrump. And, Southwest Medical has a 24/7 urgent care, giving our members peace of mind day and night.

On-screen text: [SOUTHWEST MEDICAL AND OPTUMCARE NV COMMUNITY FOOTPRINT. LOCATION MAP.]

Southwest Medical and OptumCare have locations throughout the Las Vegas Valley and Pahrump, so there's a good chance there's a location near your work or home.

On-screen text: [24/7 VIRTUAL VISITS: WITH NOWCLINIC, YOU CAN SECURE VIDEO CHAT WITH A PROVIDER FROM YOUR COMPUTER OR MOBILE DEVICE FOR \$0 COPAY. NO APPOINTMENT NEEDED TO GET CARE FOR NON LIFE-THREATENING AND NON-URGENT MEDICAL CONDITIONS, SUCH AS ALLERGIES, PINK EYE AND SINUS INFECTIONS; CONSULTATIONS, FOLLOW UP CARE OR VISITS WITH PROVIDERS REQUIRE AN APPOINTMENT FOR: MENTAL HEALTH, HEALTH EDUCATION, CASE MANAGEMENT AND SPECIALTIES; SAME-DAY MEDICATION DELIVERY AVAILABLE. RESTRICTIONS APPLY. SEARCH NOWCLINIC IN YOUR APP STORE OR VISIT NOWCLINIC.COM AND ENROLL! *CALENDAR YEAR DEDUCTIBLE AND/OR COINSURANCE MAY APPLY TO SOME PLANS.]*

Today, a lot of members use technology to get care. Sierra Health and Life offers virtual visits through NowClinic. Available 24/7, NowClinic lets you connect with a provider on your computer or mobile phone and no appointment is needed. Use NowClinic for non-

emergency or non-urgent care conditions like pink eye, cold and flu. It's convenient and available for \$0 copay. Make sure to download the NowClinic app today from your app store and enroll.

On-screen text: [ONLINE TOOLS AND RESOURCES]

Speaking of our mobile app, let's dig deeper into our online tools and resources.

On-screen text: [PLAN WEBSITE. INFORMATION AT YOUR FINGERTIPS. SEARCH FOR A PROVIDER. FIND A HEALTH CARE FORM. LEARN ABOUT NEW SERVICES. VIEW YOUR MEMBER GUIDE. FIND INFORMATION TO CONTACT US. SIGN IN TO THE ONLINE MEMBER CENTER, VIEW THE PREFERRED DRUG LIST, LOOK FOR HEALTHY RECIPES, LEARN ABOUT THE PLAN'S PROGRAMS AND SERVICES. LEARN MORE ABOUT YOUR PLAN AT SIERRAHEALTHANDLIFE.COM]

Sierra Health and Life is committed to providing you with your health plan information on the go. SierraHealthandLife.com has a variety of information to help you get and stay healthy, including healthy recipes, wellness programs and services, and ways to connect with our team. You can also find general plan information and more.

On-screen text: [ONLINE MEMBER CENTER. SIGN IN FOR A PERSONALIZED VIEW OF YOUR BENEFITS. CENTER SCREEN SHOTS. VISIT SIERRAHEALTHANDLIFE.COM AND CREATE AN ACCOUNT.]

Want a personalized view of your benefits? Create an online member center account. Go to SierraHealthandLife.com to sign up. Once you create an account, you can see your benefits, referrals, prior authorizations and much more.

On-screen text: [MOBILE APP. KEEP TRACK OF YOUR HEALTH PLAN INFORMATION THE EASY WAY. TOGETHER IN ONE PLACE. FIND OUT WHO IS ON RECORD AS YOUR PRIMARY CARE PROVIDER (PCP). 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. ONLY AVAILABLE TO SOUTHWEST MEDICAL PATIENTS WHO OPT-IN TO RECEIVE ELECTRONIC MEDICAL RECORDS. UPDATE YOUR CONTACT INFORMATION AND ADDRESS. SELECT COMMUNICATION PREFERENCES. GET STEP-BY-STEP DIRECTIONS TO CONTRACTED URGENT CARES AND HOSPITALS NEAR YOU. SECURE CHAT WITH A MEMBER SERVICES REPRESENTATIVE SEARCH MYSHL IN YOUR APP STORE AND DOWNLOAD.SCREEN SHOT OF APP.]

Make sure to download the MySHL mobile app from your app store to have your health plan information available to you when you need it. The app includes a digital version of your health plan ID card, quick links to call the advice nurse or launch virtual visits, step-by-step directions to contracted urgent cares and hospitals near you, and a variety of information about your plan. Once you download the MySHL mobile app, make sure to enable push notifications so we can share important programs and services with you.

On-screen text: [YOUR HEALTH PLAN ID CARD. EVERYTHING YOU NEED IS IN YOUR WALLET. ALWAYS CARRY YOUR HEALTH PLAN ID CARD WITH YOU. ID CARD SAMPLE. CARD SHOWN IS AN EXAMPLE. PLAN AND COPAYS MAY DIFFER. 1. THIS IS A TYPE OF PLAN YOU HAVE. 2 MEMBER ID AND GROUP NUMBER: USE THESE WHEN YOU REGISTER ON SIERRAHEALTHANDLIFE.COM, FILL OUT PATIENT FORMS OR CALL WITH QUESTIONS. 3. COPAY: AMOUNT YOU PAY FOR A COVERED SERVICE (USUALLY DUE AT YOU APPOINTMENT). MEMBER SERVICES: CALL THIS NUMBER WHEN YOU CAN'T FIND AN ANSWER TO YOUR BENEFIT QUESTION ONLINE OR NEED HELP FINDING OR CHANGING A DOCTOR. 5. 24/7 ADVICE NURSE: CALL THIS NUMBER WHEN YOU NEED SELF-CARE ADVICE OR HELP DECIDING WHERE TO GO FOR CARE. 6. THESE ARE THE BENEFITS YOU HAVE OUTSIDE THE PLAN'S SERVICE AREA.]

We encourage you to always have your physical health plan ID card with you. It includes important information to help you access your plan's benefits. And on the back, we include contact information for Member Services, our advice nurse and more.

On-screen text: [QUESTIONS? GENERAL INFORMATION SIERRAHEALTHANDLIFE.COM, YOUR PLAN INFORMATION ONLINE SIERRAHEALTHANDLIFE.COM, 24/7 ADVICE NURSE 1-800-288-2264, TTY 711, MEMBER SERVICES 1-800-888-2264, TTY 711, YOUR PLAN INFORMATION ON THE GO MYSHL APP, 24/7 VIRTUAL VISITS NOWCLINIC APP OR GO TO NOWCLINIC.COM]

Have questions? Always look online first. Most likely, your answer is there. If you can't find the answer, give us a call at the number on the back of your health plan ID card.

On-screen text: [THANK YOU]

Thank you for taking the time to review your health plan. We hope we've answered some questions for you and helped you better understand your plan. If you have additional questions, talk to your human resources representative or call Sierra Health and Life. We appreciate you being a member.

On-screen text: [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.]

© 2020 United HealthCare Services, Inc. All rights reserved.