

2023 Small Group Member Guide

Three-Tier Plan



PARKVIEW
SELECT CARE

This page is intentionally blank.

Table of Contents

About Parkview	4
Awards and Certifications	4
Parkview Select Care	5
About SIHO Plan Administrator	6
Customer Experience	6
Parkview Select Care Product Features.....	8-9
Precertification Requirements	10
Web Navigation.....	11
Accessing Your Member Portal	12
Understanding Your ID Card	13
Mobile App Access.....	13
Choosing a Healthcare Facility.....	14
Network Providers and Facilities	15
How a Health Plan Works	16
Choose Your Path	17
Virtual Care.....	18
Welcome to Parkview OnDemand	19



For questions about plan information in this guide, please contact Member Services:

1-855-926-2551

Member.Services@siho.org

Monday - Friday, 8 a.m. - 6 p.m.



About Parkview

Parkview Health is a not-for-profit, community-based health system serving a northeast Indiana and northwest Ohio population of more than 895,000. With more than 13,000 employees, we're the region's largest employer.

Our mission is to improve your health and inspire you to take steps to improve your well-being. We've been serving our communities since our early beginnings as Fort Wayne City Hospital in 1878. The Parkview Health system was formed in 1995 and our heritage of care and compassion continues today with nine hospitals and a network of primary care and specialty physicians.

Parkview has built a network of more than 700 providers, spanning the entire spectrum of healthcare needs, so patients can receive expert care to address nearly any health challenge without leaving the region.

Additionally, Parkview's collaboration with national leaders further extends our network of expertise. The Parkview Cancer Institute is a certified member of the MD Anderson Cancer Network, a program of MD Anderson Cancer Center, the nation's No. 1 cancer care provider, according to *U.S. News & World Report*. The Parkview Heart Institute is an affiliate of the Cleveland Clinic Heart and Vascular institute, the nation's No. 1 heart care provider. And, the Parkview Women's and Children's Hospital collaborates with Cincinnati Children's Hospital, which is top ranked in all 10 specialties.

Awards and Certifications



International Academies of Emergency Dispatch



Parkview Select Care

Parkview Select Care is a fully insured health plan product aligned around receiving excellent care provided by providers who are part of Parkview Physician's Group (PPG) and our extended clinically integrated physician/specialist network; as well as hospital-based inpatient and outpatient care delivered at Parkview Health facilities across our region.

Parkview Select Care will be administered through a partnership with SIHO Insurance Services. By participating in Parkview Select Care network, patients are directed towards reasonable cost of care, while maintaining the highest level of quality care.

Quality of care is achieved through coordinating care and sharing information to ensure patient-centered care is safe, timely, effective and efficient, meeting or exceeding national quality standards.

Patient experience is led by physicians who work to restructure their practices to provide excellent care for every person, every day. Beyond just the physician, patients have an entire care team helping them understand their health status, meeting patients where they are to create a personal health journey.

Value, in terms of reduced waste in healthcare means eliminating medical expense waste, including duplicated or unneeded testing, hospital readmissions, delayed decisions or actions due to lack of information, avoidable emergency department visits, and avoidable inpatient hospital stays.

Employee access to a broad selection of providers to meet your needs.



About SIHO Plan Administrator

Parkview Select Care will be administered by SIHO Insurance Services.

SIHO, headquartered in Columbus, IN, was established in 1987 through the cooperative efforts of local physicians, hospitals, and employers who were concerned about the rising cost of health care.

One of the fastest growing Health Plan Administrators in the Midwest, SIHO strives to raise the standard of health care and the quality of life in its communities.

As a leader in innovative health benefit solutions for businesses of all sizes, SIHO offers a wide range of products and services.

SIHO's promise to its customers is very simple: provide them with the sophistication of a national carrier, while keeping the focus on flexibility and cost-effectiveness as a top priority.

SIHO prides itself on helping customers have the best experience possible by providing support teams for members, employers, brokers, and providers.



Member Experience

SIHO provides friendly and professional customer service with a personal touch to all our members. SIHO's Member Service Representatives are trained to answer questions pertaining to the health plans, including benefit coverage and claim inquiries. With offices located in Columbus and Seymour, Indiana, SIHO can provide local, reliable customer service to all of our members. SIHO's employees are highly trained with access to the latest technology to provide fast and accurate administration of claims payment, issuance of ID cards, and policies.



Convenient Member Portal

Check a claim, get a copy of an ID card, and more with the SIHO mobile app.



First Call Resolution

Engaging member satisfaction with 96% inquiry resolution on first call.



High Service Levels

More than 80% of our calls are answered in less than 30 seconds.

Our member experience strives to consistently provide exceptional customer service by exceeding expectations and anticipating the needs of our customers.



SIHO Insurance Services is available to answer your questions:

1-855-926-2551

Member.Services@siho.org

Monday - Friday, 8 a.m. - 6 p.m. EST

Product Features

Office Visits

Your best benefit will be with tier-one providers. To find a participating Provider, visit Parkview.com/SelectCare. You can also call Parkview Select Care Customer Service at 260-266-5510 or toll-free 800-666-4449, option 1, 8:00 a.m. - 4:30 p.m. Monday - Friday.

Medical Management

Our staff of Physicians, Nurse Practitioners and Registered Nurses ensure medical services are clinically appropriate, meet the standards of care in the community and are done in the most cost-effective manner. Our medical staff provides expert medical opinions and information to improve the quality of care for Parkview Select Care members. We also provide follow-up contacts, when needed, to ensure proper care is being followed.

Preventive Health Benefit

Preventive care is covered for all members with zero cost sharing. SIHO uses many national health care guidelines to create our Preventive Health Benefit standards and recommendations. These services are reviewed quarterly and updated as needed.

Maternity Coverage

Parkview Select Care provides coverage to expecting mothers before and after delivery. Covered services include: office visits, services prior to birth, delivery and follow-up care. Parents must notify SIHO of the new addition to the family within 30 days of birth to ensure continued coverage.

Prescription Coverage

Prescription drug coverage is managed by CVS Caremark. CVS Caremark provides local retail pharmacies and mail order service. In addition to making prescription fulfillment simple for the member, CVS Caremark assists with managing cost through specialty prior authorization while also providing valuable information on health conditions to members. For more information, please see their website www.caremark.com

Diabetes Management

Your plan includes Next-Generation Transform Diabetes Care by CVS Health, a more complete approach to managing diabetes. You get a customized care plan that includes blood glucose monitoring, medication review to help make sure you're taking the right medications, help staying on track with your medications, and help with lifestyle changes and managing comorbidities. You will have access to valuable resources to help you take care of your health including Pharmacist counseling in person or by phone, consultations at CVS HealthHUB or MinuteClinic locations, and important information by phone, email or text message.

Product Features *(continued)*

Travel Coverage

The primary network for the plan will always provide the best benefit. However, in case of emergency while traveling Parkview Select Care provides coverage for emergency room or urgent care visits at in-network benefits. If hospital admission is required, SIHO must be notified within 48 hours or as soon as reasonably possible. If non-emergent, routine care is needed while traveling or attending school outside of the plan's network area, we would utilize PHCS as the wrap network.

Emergencies

Plans cover emergency and urgent care services. If hospital admission is required, SIHO must be notified within 48 hours or as soon as reasonably possible. Copays are waived if you are admitted to the hospital directly from the Emergency Department.

Parkview OnDemand - Virtual Visits

Parkview OnDemand is available 24/7, whether you're in-state or on vacation, to treat a variety of non-emergency medical issues. All you need is a smartphone, tablet, or laptop, and you can connect to a provider via video visit or phone call when and where you need it. Common conditions treated include:

Cold, cough, and flu

Pink eye

Sore throat

Sinus infection

Allergies

Skin irritation

Parkview OnDemand provides quick, convenient care for the whole family. Average wait time for a provider is 10 minutes or less! With providers available around the clock, the ability to submit prescriptions to the pharmacy of your choice and easy access through your connected devices, Parkview OnDemand offers comprehensive virtual care. See more information on how to access Parkview OnDemand on pages 16 and 17.

PARKVIEW

OnDemand



Precertification Requirements

Parkview Select Care requires that the following services be pre-certified:

- All Inpatient Admissions (including, but not limited to long-term acute, sub-acute, and rehabilitation admissions)
- Skilled Nursing Facility Admissions and Stays
- Inpatient for Mental Health/Substance Abuse
- Residential Treatment (RES) for Mental Health/Substance Abuse
- Intensive Outpatient Program (IOP) for Mental Health/Substance Abuse
- Partial Hospitalization Program (PHP) for Mental Health/Substance Abuse
- Transplant Evaluations and Procedures
- Home Health Care
- Hospice Care
- Oncology Services (Chemotherapy and Radiation)
- Durable Medical Equipment (DME) (any purchase over \$1,000 and all rentals)
- Prosthetics (any purchase over \$1,000)
- Specialty Medications reflects Precertification by Caremark
- Speech Therapy
- Applied Behavioral Analysis (ABA Therapy)
- Dialysis
- Genetic Testing
- Neurological Implants or Implanted Nerve Stimulator Devices (including but not limited to spinal cord stimulators and vagus nerve stimulators (VNS))

Members are responsible for obtaining precertification for services from network and non-network providers. Failure to obtain precertification could result in a reduction of benefits for that service or procedure up to a penalty of fifty percent (50%) of the Prevailing Rate.

Contact Member Services for precertification:

1-855-926-2551

Member.Services@siho.org

Parkview Select Care Web Navigation

https://www.parkview.com/selectcare



[Agility Employer Portal](#) [Provider Directory](#) [Provider Portal](#) [Parkview Health](#) [Contact Us](#)

[Health Plans](#) [Employee Medicine](#)

[Home](#) / [Employer Solutions](#) / [Select Care](#) / [Parkview Select Care](#)

Parkview Select Care

[For Members](#)

[For Employers](#)

[Tier 1 Facilities & Providers](#)

[Provider Directory](#)

Parkview Select Care

Parkview Select Care is a fully insured health plan product aligned around receiving excellent care provided by providers who are part of Parkview Physician's Group (PPG) and our extended clinically integrated physician/specialist network; as well as hospital-based inpatient and outpatient care delivered at Parkview Health facilities across our region.

Parkview Select Care will be administered through a partnership with SIHO Insurance Services. The health plan will offer 13 different health plan designs, including both PPO and high deductible health plan design options.

- Quality of care is achieved through coordination of care and information sharing to ensure patients receive care that is safe, timely, effective and efficient - meeting or exceeding national quality standards.
- Patient experiences are led by physicians who work to restructure their practices to provide excellent care for every person, every day. Beyond the physician, patients in value-based payer plans have an entire care team helping them understand their health status, truly meeting patients where they are to create a personal health journey. Nurses, social workers, medication specialists, behavioral health specialists and other experts help patients get the resources they need to improve their health and well-being.
- Value, in terms of reduced waste in healthcare, means eliminating medical expense waste. Examples include:
 - Duplicated or unneeded testing
 - Hospital readmissions
 - Delayed decisions or actions due to lack of information
 - Avoidable emergency department visits
 - Avoidable inpatient hospital stays
- Employee access to a comprehensive selection of providers to meet their needs.

- [What is Parkview Select Care?](#) +
- [What is a fully insured health plan?](#) +
- [Does the employer pay the entire monthly premium?](#) +
- [In which counties does a company need to be domiciled to access the Select Care product?](#) +
- [Will the monthly premium fluctuate?](#) +
- [Who is responsible for paying deductible, copayments and coinsurance percentage?](#) +
- [Are there extra costs with fully insured?](#) +
- [What information is helpful to brokers?](#) +
- [Does Parkview Select Care include dental and vision benefits?](#) +
- [How can I find an in-network provider?](#) +
- [Who do I contact with questions about member benefits and coverage?](#) +

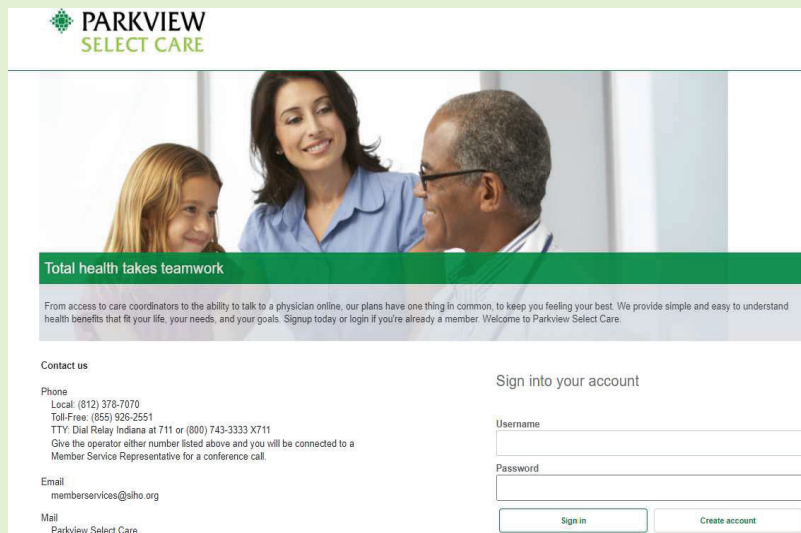
For more information about network options and services, call 260-373-9017 or email us at ParkviewEmployerSolutions@parkview.com.

Access the link to your Member Portal, download the member guide, learn more about the mobile app, and more.

Find answers to FAQs about Parkview Select Care.

Access the Parkview Select Care provider network.

Accessing Your Member Portal

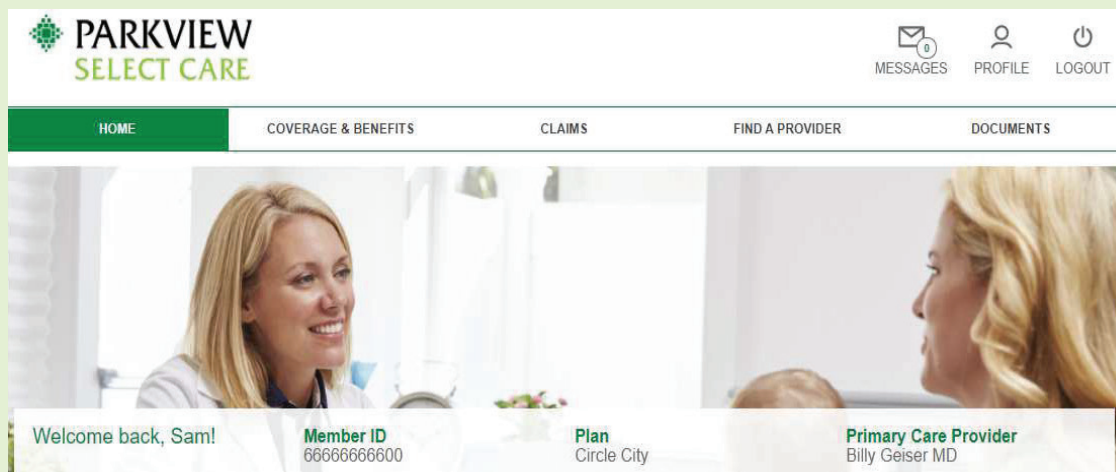


Visit Parkview.com/SelectCare to access the member portal.

Existing users, click “Sign in”

If you are a new user, click “Create account”

Member Services:
1-855-926-2551
Member.Services@siho.org



As a feature of your health care benefits, we provide secure internet access to give you information you need, anytime you need it.

Claims

Parkview Select Care provides quick access to your claims status and eligibility information. You can track your medical claims as they move through the CHS claims processing system.

Utilization

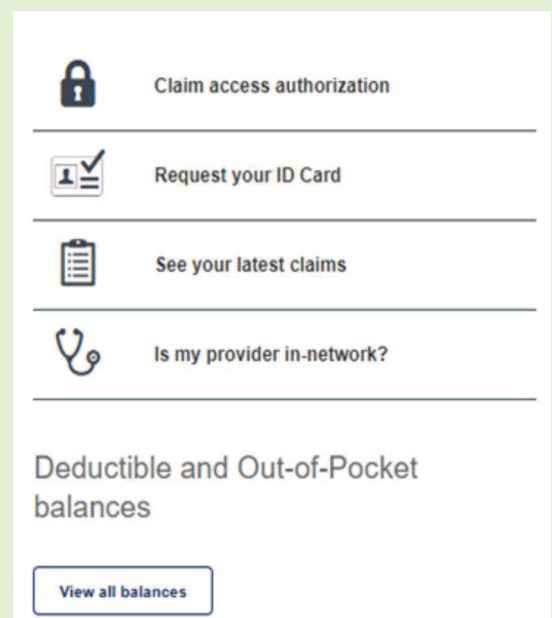
View up-to-date information on deductibles, out-of-pocket limits, and preventive health benefits usage.

Provider Lookup

Search for healthcare providers in your network by specialty, name, or location.





Plan Documents

Verify benefits related to your current plan.



Understanding your ID Card

Sample ID Card

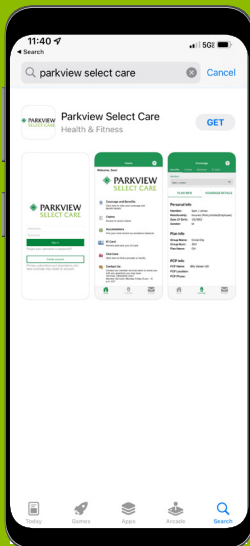
		
<p>Demo Group Group #: DEMO ID#: 22001K Kenneth J Sampleton Barbara J Smith-Sampleton David Q Sampleton Jean Z Sampleton Marie A Sampleton</p>	<p>Benefit Networks</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;">  </div> <p style="font-size: small; margin-top: 5px;">260.266.5510 Parkview.com/selectcaredirectory</p> <p style="color: orange; text-align: center;">↓</p> <p style="color: orange;">This network logo signifies which provider directory you should search for care.</p>	
<p>RXBIN: 004336 RXPCN: ADV RXGRP: RX2437</p>	 <p style="font-size: x-small; margin-top: 5px;">Rx Helpdesk: 800-364-6331 Customer Care: 800-378-0716 www.caremark.com</p>	<p style="font-size: x-small; transform: rotate(-90deg); transform-origin: right top;">1018-XX 18DT DEMO-DEMO100GLD-80182---MIPKVSIGNCARE(DV1) 20211026T00 Sh: 0 Bin 2 J22B Env [1] Csets 1 of 1</p>
<p>Copays: Customized per Group</p>		<p>Copays: Customized per Group</p>

Mobile App Access

The SIHO member app is available on:



Search for Parkview Select Care in your app store and download for instant access to your health plan details.



App features include:

- Coverage and benefit details
- Access to recent claims
- Preview and save your ID card
- Active coverage and accumulator information (total amount, paid amount, deductible identifiers, in-network vs. out-of-network, and individual vs. family)
- Secure messaging to customer service



Choosing a Healthcare Facility

Tier one providers and facilities are the best choice.

For the best care at the best cost, choose a tier one physician/provider and facility whenever possible for your in-patient or out-patient care.

Visiting an out-of-network provider could end up costing you a lot more for your care.

Refer to the next page to see a list of tier one physician groups and health care facilities. You can also search for tier one and in-network tier physicians, specialists, and facilities by accessing the directory at Parkview.com/SelectCareDirectory. You can find lab, imaging centers, hospital and surgery centers, mental health professionals, and network doctors.

Jane is having a baby and needs to find an OB/GYN. Jane's office visit co-payment or co-insurance amount will be lower if she chooses a tier one network provider vs. choosing a tier two provider. Specifically, Parkview Physicians Group OB/GYN will provide the best benefit for Jane and her family. Jane's Parkview OB physician will also recommend she use a Parkview hospital for her childbirth in order to get her the best benefit on the plan.

Tier one facilities provide members with the best healthcare providers at the best rate. Jane will receive the highest level of benefit coverage at a tier one facility meaning lower deductibles and higher discounts.



Three-Tier Network Providers and Facilities

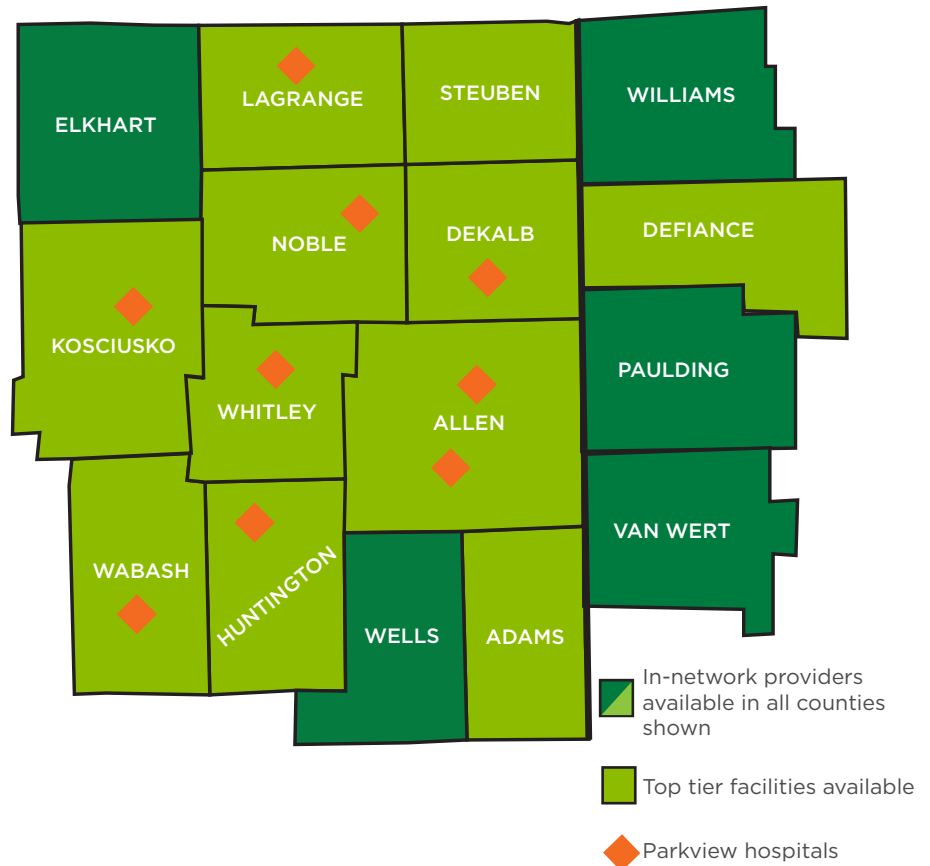
The three-tier Parkview Select Care network is dedicated to providing you with the best healthcare providers at the best rate. You will receive the highest level of benefit coverage when utilizing one of these top tier providers and facilities:

Allen County, Indiana

Parkview Hospital Randallia
 Parkview Regional Medical Center
 Parkview Behavioral Health
 Parkview Ortho Hospital
 Parkview Premier Surgery
 Parkview Southwest Surgery Center
 Parkview Endoscopy Center
 Parkview SurgeryONE

Other Counties

Parkview DeKalb Hospital
 Parkview Huntington Hospital
 Parkview LaGrange Hospital
 Parkview Noble Hospital
 Parkview Wabash Hospital
 Parkview Warsaw
 Parkview Whitley Hospital
 Adams Memorial Hospital
 Cameron Memorial Community Hospital
 Community Memorial Hospital, Defiance, OH



Tier 1 Providers

Parkview Physicians Group
 Allied Hospital Pathologists, PC
 Breast Diagnostic Center, LLC
 Ear Nose and Throat Associates, PC
 Midwest Community Health Associates
 Nephrology Associates of Northern Indiana, PC
 Northeast Ophthalmology, PC
 Northeast Internal Medicine Associates, PC
 Orthopaedics Northeast, PC
 Pet Imaging Services, LLC
 Professional Emergency Physicians, PC

The three-tier network is vast and encompasses more facilities and providers than mentioned on this page. To view a complete list of participating providers and facilities, visit Parkview.com/SelectCareDirectory

How a health plan typically works.

Your plan may be different than this example. To find your specific details refer to your Statement of Benefits.

At the start of your plan year:

As a member you are responsible for paying 100% of your covered health services until you reach your deductible. The deductible is the amount you pay before your health plan pays a portion for services.

For Example:

You pay 100%.

Throughout the year:

You may also be required to pay a copay each time you see a provider or purchase a prescription.

You pay 100% of the copay. Your co-payment will be less when you access Tier 1 providers.

Once you meet your deductible:

Your health plan shares a percentage of the costs for covered health care services with you. This is called coinsurance* and will vary by plan.

**You pay 20%*
Your plan pays 80%*
Your coinsurance will be less when you access a Tier 1 provider.**

When you reach your out-of-pocket limit:

Your health plan pays 100% of the costs (the allowed amount) of covered benefits. Your out-of-pocket limit is the most you'll pay for covered health services in a plan year and includes deductibles, copayments, and co-insurance for in-network care and services. The out-of-pocket limit does not include your monthly premiums, out-of-network care, or anything you spend for services your plan doesn't cover.

Your plan pays 100%.

*Your coinsurance may vary by plan. This example is for illustrative purposes only. Please view your statement of benefits provided by your employer for specific plan details.

Choose your own path for medical care.



Is it an emergency?

No, it's minor.

Yes, it's an emergency.

PARKVIEW OnDemand

Providers are available by phone or video 24/7 to diagnose, treat, and write prescriptions for things like:

- Cold and flu symptoms
- Allergies
- Pink eye
- Ear infections
- Respiratory infections
- Skin rashes
- And more

Cost: \$

Hours: Anytime, day or night, 365 days a year

Locations: Anywhere in the United States

OnDemand.Parkview.com

The Parkview OnDemand app is available on:



PARKVIEW WALK-IN CLINIC

Our experienced providers offer quick walk-in care for minor, non-life-threatening conditions and injuries including:

- Mild asthma
- Minor headache
- Sprains, strains
- Nausea, vomiting, diarrhea
- Cuts, scrapes
- Cough, sore throat
- Ear or sinus pain

Cost: \$\$

Hours: Vary by location

Locations: Convenient locations throughout NE Indiana and NW Ohio, including:

- | | |
|-----------------|----------------|
| • Archbold | • Huntington |
| • Auburn | • Kendallville |
| • Bryan | • New Haven |
| • Columbia City | • Wabash |
| • Fort Wayne | |

Walk-in clinic providers are also available virtually via the Parkview MyChart Virtual Walk-in Clinic.

Parkview.com/FirstCare

Emergency Room

Call 911 or go to the nearest ER if you are experiencing a life-threatening emergency:

- Poisoning
- Severe head injury
- Excessive bleeding
- Loss of consciousness
- Trouble breathing
- Chest pain
- Stroke
- Convulsions

Cost: \$\$\$

Hours: Anytime, day or night, 365 days a year

Locations: Parkview Hospitals are located in:

- | | |
|-----------------|----------------|
| • Columbia City | • Kendallville |
| • DeKalb | • LaGrange |
| • Fort Wayne | • Wabash |
| • Huntington | • Warsaw |

Virtual Care, Real Convenience

Both Dana and David have symptoms of a sinus infection, but they'll take two different journeys from diagnosis to treatment and recovery.



Dana...

- Turns on her tablet, smartphone, or laptop and opens Parkview OnDemand.
- She requests a video visit for a potential sinus infection, pays and enters a virtual waiting room.
- A qualified provider diagnoses Dana with a sinus infection during the video visit. She prescribes medication and sends a script to the pharmacy of Dana's choice.
- Dana continues her day and picks up her prescription as soon as it's available.

David...

- Drives to his nearest walk-in clinic to seek care.
- He arrives, checks in and sits for an extended period of time in a waiting room full of other sick patients.
- He's called back by a nurse, has his vitals recorded and answers a series of questions. After another wait, he sees a provider and is diagnosed with a sinus infection.
- His provider prescribes medication and releases David with a script.
- David waits until his prescription is ready, drives, and picks it up.

Welcome to Parkview OnDemand

Parkview OnDemand is a convenient, affordable option for quality medical care. With this service, employees have 24/7 access to a provider through the convenience of a computer or mobile app visit.

To get started, download the free Parkview OnDemand app on your mobile device or go to ondemand.parkview.com from a computer with video capabilities.

The Parkview OnDemand app is available on:



The screenshot shows the Parkview OnDemand login interface. At the top, the logo 'PARKVIEW OnDemand' is displayed with a green plus sign icon. Below the logo are two input fields: 'Username' and 'Password'. A 'Remember my username' checkbox is checked, and there is a question mark icon to its right. A green 'LOG IN' button is positioned below the input fields. At the bottom, there is a link for 'Forgot your username or password?' and a 'REGISTER YOUR ACCOUNT' button.

1. Download the app.

2. Register your account.

Select **I have Parkview OnDemand through my employer or health plan** and then select **Continue**

3. Request a visit.

When you are ready to start your visit with a provider, simply click **Request a Visit**.

The screenshot shows the 'Add Patient' registration screen. At the top, the time is 9:15 and there is a search icon. Below the title 'Add Patient', there is a question: 'HOW DID YOU FIND OUT ABOUT PARKVIEW ONDEMAND?'. Three radio button options are listed: 'I have Parkview OnDemand through my employer or healthplan' (which is selected), 'I have a registration/promotion code for Parkview OnDemand through my employer', and 'I would like to sign up to use Parkview OnDemand'. A green 'Continue' button is at the bottom.

For 24/7 customer support, call 1-855-549-2191.





PARKVIEW
SELECT CARE