EMPLEYEE AND DEPENDENTS WITH A RESIDENCE OUTSIDE OF THE EMPLOYER HEALTH PLAN NETWORK SERVICE AREA
Effective January 1, 2016; Revised April 1, 2017

DESCRIPTION
This document provides coverage provisions for eligible employees and their dependents enrolled in the NewHealthConnect Summa Health medical plan for 2017 with a residence outside of the 20 county service area as defined under the Coverage Criteria section of this document.

The employer health plan 20-county network service area is exclusive of the following counties: Lake, Geauga, Ashtabula, Cuyahoga, Medina, Portage, Summit, Stark, Trumbull, Mahoning, Wayne, Huron, Erie, Holmes, Sandusky, Ottawa, Loraine, Ashland, Tuscarawas, and Carroll.

COVERAGE CRITERIA
1. To be eligible to access services using approved networks outside of the 20 county service area, the following conditions must be met:
   a. Eligible employees and dependents must have a permanent residence outside of the 20-county network service area or a temporary residence outside of the 20-county network service area while attending school on a full-time basis. 
      Note: Eligible dependents include a married spouse or child dependent up to the age of 26 permanently residing outside of NewHealthConnect Summa Health service area.
   b. Employees and Dependents eligible for coverage outside of the 20-county network service area must be identified at the time of new hire enrollment or during annual benefit enrollment. To be identified for this coverage, “Residence outside of the service area” must be selected from the tier II PCP drop-down menu in Lawson in lieu of the PCP name for the applicable employee and/or dependent.
   c. If an employee or dependent enrolled on the 2017 health plan moves to a residence outside of the 20-county network service area during the plan year and wishes to access services using an approved network outside of the service, a request must be made in writing to the Benefits department at summabenefits@summahealth.org.
   d. If you experience a qualifying life status event, you can change your benefit elections outside of the open enrollment period by reporting the change to the Summa Health Benefits department by completing a Benefit Enrollment Change form within 31 days of the event date. The Benefit Enrollment Change form can be found on Summa@work under Human Resources>Benefits> New Hire Benefits.

EE and/or Dependent with Residence Outside of the Service Area 04_01_2017
2. Covered services for employees and their dependents residing outside of the NewHealthConnect Summa Health service area are provided at the in-network **Tier II** coverage level if an approved network is utilized. The three approved networks are *PHCS Healthy Directions, MultiPlan, or Ohio PPO Connect*.

   a. If the employee or dependent resides in Ohio, s/he must utilize the *Ohio PPO Connect* network. If the employee or dependent resides outside of Ohio, *PHCS Healthy Directions or the Multiplan* network can be utilized.

   To find a provider in the approved networks, visit SummaCare.com, click on the “To Find A Doctor or Hospital” icon and select the option ‘Healthcare Providers Outside of the SummaCare Primary Service Area’.

3. For Tier II coverage details, see the NewHealthConnect Summa Health schedule of benefits in the 2017 Open Enrollment Guide. Additional information can be found in the NewHealth Connect summary plan document located under Benefits on Summa@Work.

4. Employees and dependents residing outside of the NewHealthConnect Summa Health coverage area may opt to come into the tier I network at any time to receive the tier I benefit level.

**LIMITATIONS**

1. Employees and their dependents living outside of the United States are covered for ER & urgent care services only in accordance with the provisions of the plan document.