



MEMBER GUIDE

Welcome to **Sierra Health-Care Options, Inc.(SHO)**. We are delighted to have you as a member and look forward to helping you live your healthiest life. Sierra Health-Care options goal is to provide you with access to the highest quality medical care providers in the least restrictive and most convenient setting possible.

This Member Guide is for informational purposes only. The complete terms of your health plan are in your plan documents provided by your employer. The goal for this guide is to explain as well as to educate. To gain the most from the health benefits package your employer has provided, please carefully read, the material provided by your benefits office. It is important that you are aware of the requirements of your plan regarding referrals and Prior Authorization, as well as the limitations of your coverage.

Getting the care you need

SHO gives you access to an online Provider Directory that lists doctors, other healthcare professionals and facilities who are in network. The provider directory has information about our providers:

- Type or Specialty
- Address and Telephone numbers
- Office Hours
- Languages Spoken (other than English)
- If they are accepting new patients

It is always a good idea to check if a doctor, hospital or other healthcare provider is part of the network for your plan before you see them. Please note that your employer has a separate network for vision, dental, and/or pharmacy providers. The plan documents provided by your employer will also explain the covered services and benefit limits of your plan. Your health plan benefits are administered by your employer's designated third party administrator (TPA). Medical necessity determination, including requests for prior authorization, is determined by your employer's utilization review company. SHO is your employer-chosen preferred provider organization network which maintains contractual relationships with providers for the provision of healthcare services.

Network choices

There are two choices of provider networks: Preferred Providers otherwise known as In-Network Providers and Non Preferred Providers which is also known as Out of Network Providers. When visiting a physician or other provider, always carry your insurance card and present it to them before receiving medical care.

Preferred Providers/In-Network Providers

Sierra Health-Care Options has access to a broad choice of doctors, medical facilities, hospitals in Nevada and adjacent areas that are in the network for your plan. By choosing to receive care from an in-network provider, you'll get significant savings.

Be prepared to pay your deductible, co-payment, or co-insurance at the time of service. Make every effort to schedule needed appointments during regular office hours. If you are unable to do so, using an Urgent Care Center whenever possible is generally more cost-effective than using the Emergency Room.

Non Preferred Providers/Out of Network Providers

Keep in mind; care received out of network generally will cost you more than in-network care. Also non preferred providers may require you to pay all charges at the time of service.

Listed are services by the TPA and SHO.

The Group's TPA can assist with:

- Member's benefits and eligibility.
- Appeal of claims issues.
- Appeal of benefits issues.
- Claim processed.

SHO can assist with:

- Provider participation verification.
- Verification of Clients and their TPA.
- Coordination of UM functions for most, but not all, SHO self-funded groups.

SHO Website – www.SierraHealthCareOptions.com

Unless directed to an employer specific provider website, SHO's website is your resource for finding in network Medical and Dental Providers, Member Rights and Responsibilities, Contact information, (Employer Groups) Quick Reference Guide, Prior Authorization Request Form, Know Where to Go document, Glossary of the most common Medical Insurance terminology.

➤ **Medical and Dental Providers**

The Medical and Dental Providers lookup information is updated monthly and it is the most current listing available. The website gives you several available choices in finding a Medical Provider. You can search by distance from your address, sort by distance, name, or specialty, view the number of search results per page, search by provider types, and or provider's specialties.

Before accessing the Dental link please verify your Dental Provider network if it is SHO. The SHO Dental links you to a PDF document which gives you the current listing of the Practices and as well as the Providers. It is separated by General Dentist and Dental Specialist. Found at the last section is the index. This index is a summary listing of the Dental Practices, Dental Providers and as to where you can find further information within the document

➤ **Member Rights and Responsibilities**

This PDF document explains your Rights and Responsibilities as a Member. Examples of one of your rights are the right to privacy and confidentiality for treatments, tests and procedures you receive and the responsibility to keep scheduled appointments. It is highly suggested you review this document thoroughly.

➤ **Contact Information**

This document lists the phone numbers for SHO, SHO's Prior Auth./ Utilization Management, BHO, BHO's Utilization Management, and the phone numbers of the Employer Groups TPA. For a complete contact list please review your Medical ID cards or contact your Employer.

➤ **(Employer Groups) Quick Reference Guide**

The Quick Reference Guide is an Employer group summary on benefits, eligibility, claim status, UM, Prior Auth., where to mail claims to, PPO network access, and Dental Network access.

➤ **Prior Authorization Request Form**

A form to fill out and to submit to the Prior Authorization department to request recommended services.

➤ **Know Where to Go**

Shows you the different types of available care i.e. Doctor's office, Urgent Care. It also gives the possible associated cost and waits times based on the type of selected care.

➤ **Glossary**

Listing and brief description of the most common medical insurance terminology.

➤ **Member's link**

Member's link for Clark County and State of Nevada employer group. Provider lookup information for these two employers group can be access through here. Member of these employer groups must use the link to find their in-network providers.