

# Homestead Smart Health Plans

2021 Open Enrollment

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## Program Overview for Employees and Dependents





# Welcome home!

Homestead Smart Health Plans enables you to enjoy:

## 1. FREEDOM FROM NETWORK RESTRICTIONS



**No referrals needed!** With Homestead Smart Health Plans, we help you receive care within a growing community of premier facilities and providers.

## 2. BETTER BENEFITS



**Lower costs!** Our plan offers you better benefits at a lower price because all claims are paid as in-network.

## 3. CARING CUSTOMER SERVICE



**Let us help you!** New members will be getting a call from us to welcome you to your new health benefits plan Or call us at the phone number on your medical ID card.

## HOW CAN I FIND A PROVIDER?

For your convenience, search for providers and facilities through our directory at [www.homesteadproviders.com](http://www.homesteadproviders.com)

Homesteadproviders.com is our online provider look up tool. Providers can be searched by name, specialty, and geographic location. The directory includes providers that participate in the national PHCS - Practitioner Only program, a MultiPlan® program, and our own Claim Watcher program.



This directory is provided as a convenience to you. It indicates the affiliation of the provider. When you call a new provider to make an appointment, be sure to mention the Claim Watcher or PHCS – Practitioner Only affiliation when asked about your benefits coverage.

- Not able to find a specific provider?
- Concerned about an upcoming appointment?

We are with you every step of the way – just call your dedicated Concierge Team. Or you can fill out the provider assistance form included in these open enrollment materials.

**If you have an upcoming appointment, please reach out to us to help facilitate your visit.**

## HOW DOES IT WORK?

When you visit a medical facility, tell them that you have coverage through your employer, and always present your Medical ID card. It provides the claims submission address and important phone numbers that may be needed to coordinate care with your plan. The facility should make a copy of your ID card for their records.

If you encounter any issues at your provider's office, please call us. Our Member Services team is well prepared to discuss any questions the facility may have. The facility may also choose an automated option when they call to have a statement of your eligibility and coverage faxed to them.

**We encourage you to reach out to us in advance to help facilitate your visit.**

## PREFERRED PARTNERS

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Below is a list of suggested providers who provide quality health services at low cost.



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MultiPlan® PHCS Practitioner Only Network is a national network. The PHCS network offers access in all states to over 700,000 healthcare professionals, including both primary care and specialist practitioners. To look up participating providers in the MultiPlan® PHCS – Practitioner Only network, call MultiPlan® at 866-930-7427, visit [www.homesteadproviders.com](http://www.homesteadproviders.com), or visit [www.multiplan.com](http://www.multiplan.com). On the MultiPlan® website, click on the PHCS Network – Practitioner Only buttons and follow the prompts to enter your search criteria.



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Homestead is a preferred partner with CVS Minute Clinic. Visit any location inside select CVS Pharmacy® and Target stores to receive the care you need, on your schedule, for everything from minor illnesses and injuries to physicals, screenings, chronic condition monitoring, vaccinations, and more. Tell them you are a member of a Claim Watcher plan. To find the nearest Minute Clinic, go to [www.minuteclinic.com](http://www.minuteclinic.com).



Lab Card *Select*

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While you can use any lab, we recommend Quest Diagnostics Lab Card Select program. For convenient locations, check out their website at [labcardselect.com](http://labcardselect.com).

**While we offer these preferred providers as a convenience, you may still go to the provider or medical facility of your choice.**



## WHAT HAPPENS IF I AM REFUSED TREATMENT?

## WHAT IF I RECEIVE BILLS OR COLLECTION NOTICES FOR UNPAID CHARGES?

*This is not a bill.  
Retain for tax purposes.*

Group Name: ABC Company, Inc.  
Member: John Sample  
Member ID: 81000-000000  
Date: 01/01/2020

Claim #:	2020-215001882-0000	Provider: Dr. Jane Sample MD	
Claimant:	John Sample	Patient Acct: XXXXXXXX2	Provider #: 1111112222222

Code	Description
956	Paid per Claim Watcher Audit/Review

Date: 3/3/2020  
Statement # [100]

John Patient  
1234 Main Street  
Anytown, State 12345  
666-777-8888  
Customer ID: 123456789

**\$198.40**

Statement #	100
Date	3/3/2020
Amount Due	\$198.40
Amount Enclosed	

