2024 Small Group
Member Guide

Two-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.

In partnership with:

SIHO INSURANCE SERVICES

PARKVIEW SELECT CARE

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. Additionally, Parkview's collaboration with national leaders further extends our network of expertise. 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

SRC Center of Excellence Robotic Surgery

Magnet Recognized American Nurses Credentialing Center

DNV GL Healthcare Accreditation Services Certified Comprehensive Stroke Center Quality & Patient Safety

Helping Every Baby Sleep Safer Cribs for Kids Safe Sleep Hospital Certified

American College of Radiology ACR American College of Radiology Breast Imaging Center of Excellence

American College of Surgeons MBSAQIP Accredited Center Quality Program American Society for Metabolic and Bariatric Surgery

Watson Health 15 Top Health Systems 2020

CHIME Certified Level 9 Digital Health most wired Survey Acute 2021

Watson Health 100 Top Hospitals 2021

IAED International Academies of Emergency Dispatch

American Heart Association 2020 Get With The Guidelines Gold Plus Target: Stroke Honor Roll Target: Type 2 Diabetes Honor Roll Stroke

100 Rural & Community Top Hospital 2020 The Chartis Group iVantage

American College of Surgeons Verified Trauma Center

Leapfrog Hospital Safety Grade

Baby-Friendly USA The gold standard of care

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

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 MedImpact. MedImpact provides local retail pharmacies and mail order service. In addition to making prescription fulfillment simple for the member, MedImpact 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.medimpact.com.

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.

Product Features *(continued)*

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 MedImpact
- Speech Therapy
- Applied Behavioral Analysis (ABA Therapy)
- Dialysis
- Genetic Testing
- Gender Confirmation Surgery and other related services for the treatment of gender dysphoria.
- Neurological Implants or Implanted Nerve Stimulator Devices (including but not limited to spinal cord stimulators and vagus nerve stimulators (VNS)

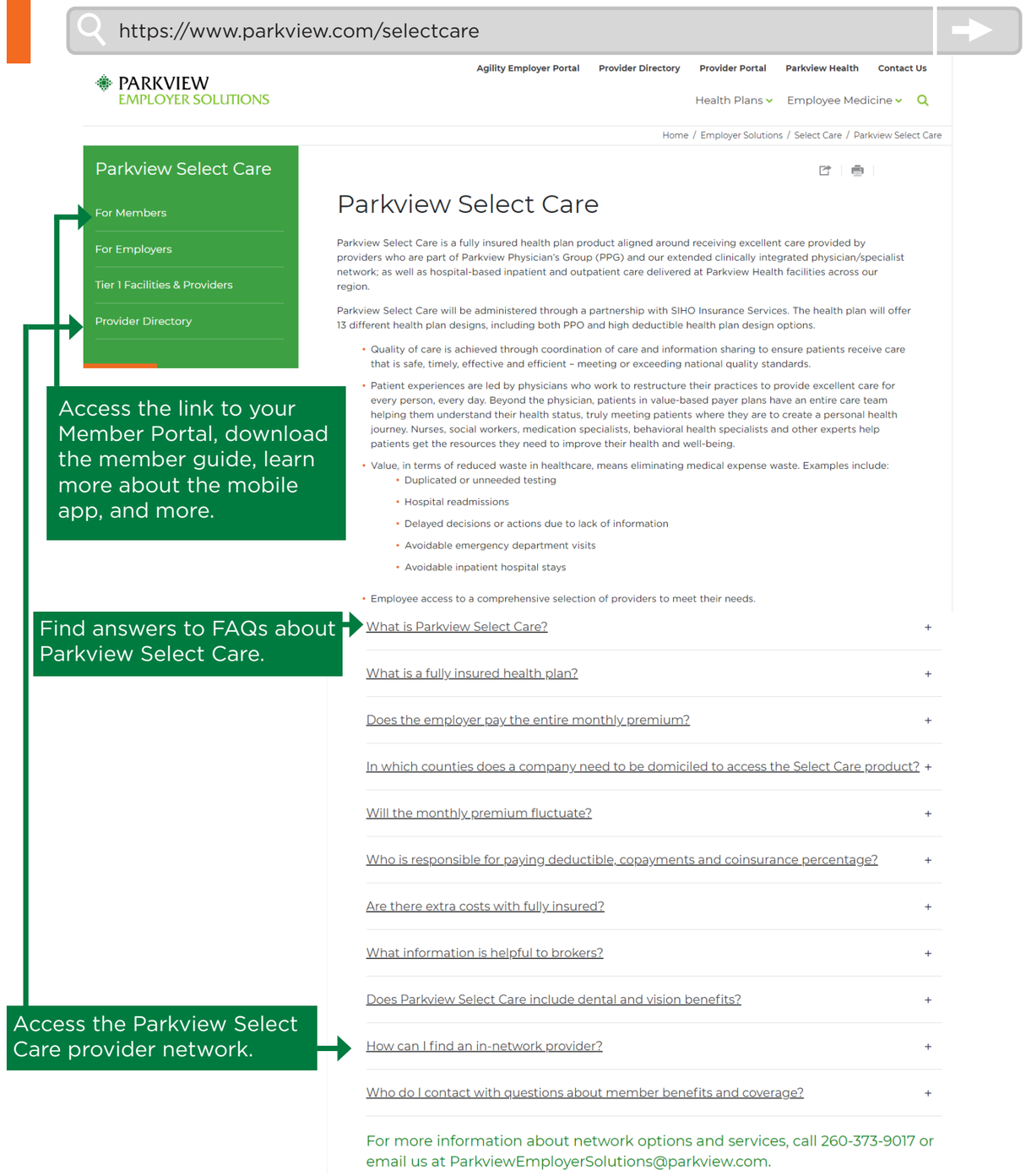
Members are responsible for obtaining precertification for services from network and non-network providers. Failure to obtain precertification could result in a reduction of benefits for that service or procedure up to a penalty of fifty percent (50%) of the Prevailing Rate.

Contact Member Services for precertification:

1-855-926-2551

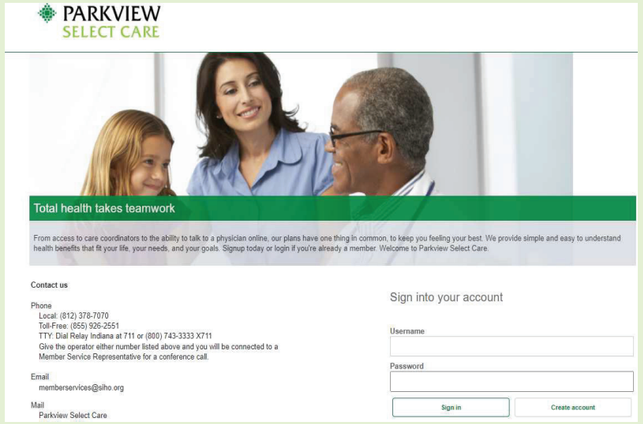
Member.Services@siho.org

Parkview Select Care Web Navigation



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

Accessing Your Member Portal

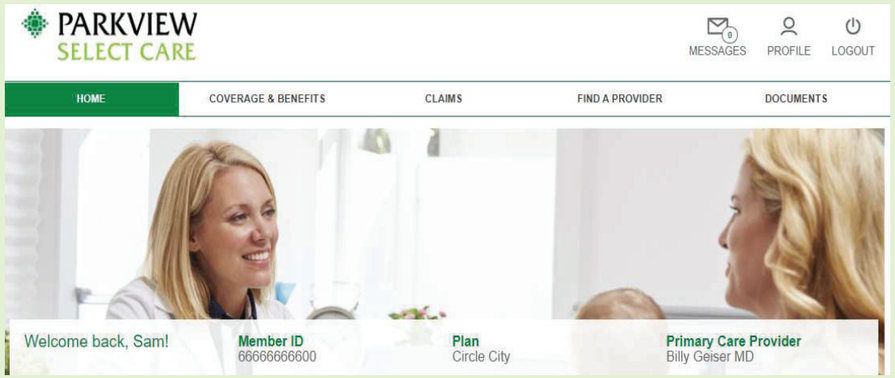


Visit Parkview.com/SelectCare to access the member portal.

Existing users, click “Sign in”

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

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



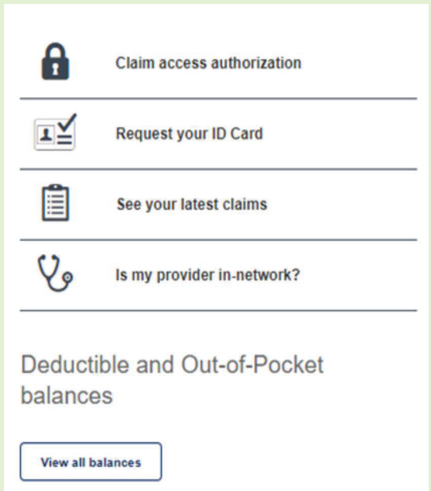
As a feature of your health care benefits, we provide secure internet access to give you information you need, anytime you need it.

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.

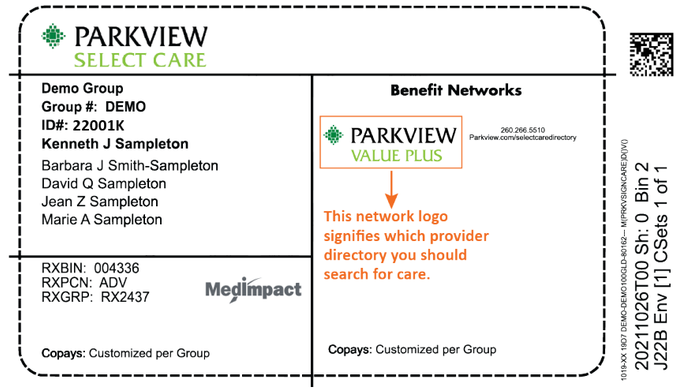
Provider Lookup
Search for healthcare providers in your network by specialty, name, or location.

Plan Documents
Verify benefits related to your current plan.



Understanding your ID Card

Sample ID Card



Mobile App Access

The SIHO member app is available on:

Available on the iPhone App Store

ANDROID APP ON Google play

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

In-network providers and facilities are the best choice.
For the best care at the best cost, choose an in-network 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 in-network physician groups and health care facilities. You can also search for in-network 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 an in-network provider vs. choosing an out-of-network 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.

In-network facilities provide members with the best healthcare providers at the best rate. Jane will receive the highest level of benefit coverage at an in-network facility meaning lower deductibles and higher discounts.

Two-Tier Network Providers and Facilities

The two-tier network is comprised of providers in our clinically integrated network and others who are closely integrated with the level of care you've come to expect from Parkview Health. This high performing network is aligned around quality goals to increase the value of healthcare for the people we serve. Access these in-network providers and facilities to maximize your benefit plan coverage:

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

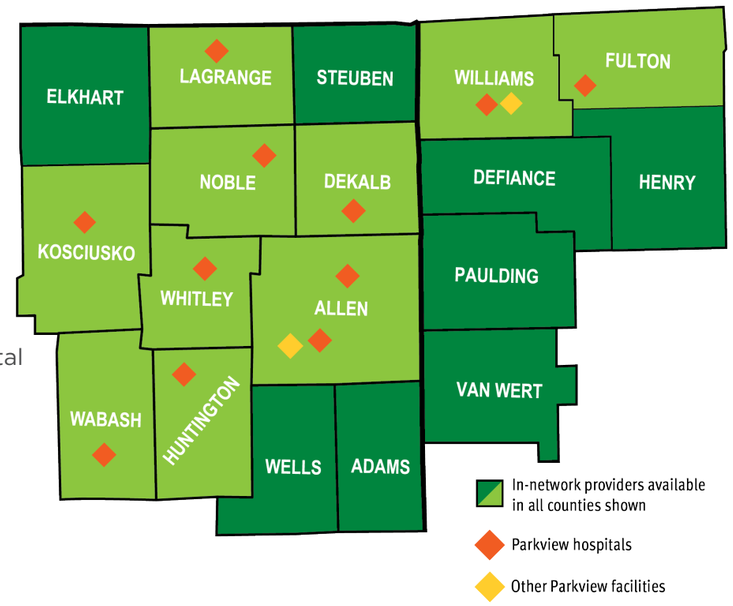
Other Indiana Counties

Parkview DeKalb Hospital
Parkview Huntington Hospital
Parkview Kosciusko Hospital
Parkview LaGrange Hospital
Parkview Noble Hospital
Parkview Wabash Hospital
Parkview Whitley Hospital
Peyton Manning Children's Hospital
Ascension St. Vincent Hospital

Ohio Counties

Parkview Bryan Hospital
Parkview Montpelier Hospital
Parkview Archbold
Cincinnati Children's Hospital
Cleveland Clinic

A company must be domiciled in Allen, DeKalb, Huntington, LaGrange, Noble, Wabash, or Whitley counties with no more than 20% of employees residing outside of the mentioned counties to have access to Parkview Select Care.



In-Network Providers

Parkview Physicians Group
Allied Hospital Pathologists, PC
Breast Diagnostic Center, LLC
Ear Nose and Throat Associates, PC
Midwest Community Health Associates
Nephrology Assoc. of Northern Indiana, PC
Northeast Opthalmology, PC
Northeast Internal Medicine Assoc., PC
Orthopedics Northeast, PC
Pet Imaging Services, LLC
Professional Emergency Physicians, PC
Fort Wayne Pediatrics
Pediatrics Associates
Radiation Oncology Associates
Ascension St. Vincent Medical Group

The two-tier network 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.

Virtual care options

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

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

Locations: Anywhere in the U.S. E-visits are only available in Indiana.

Virtual Walk-in Clinic
With Parkview MyChart's Virtual Walk-in Clinic, you can talk to a provider with access to your medical record and medication history 24/7 from your smartphone, tablet or computer - receiving the same level of care as an in-person visit at a walk-in clinic.

Parkview OnDemand
Providers are available by phone or video 24/7 to diagnose, treat and write prescriptions.

E-Visit Online Tool
Parkview MyChart's E-Visits use an interactive tool online to quickly guide you through questions about your symptoms and provide a personalized treatment plan.

Walk-in services

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

Hours: Vary by location. Urgent Care hours are 7 a.m. – 9 p.m.

Locations: Convenient locations throughout NE Indiana and NW Ohio, including:
- Auburn
- Bryan
- Columbia City
- Fort Wayne
- Huntington
- Kendallville
- New Haven
- Wabash
- Warsaw

Parkview Walk-in Clinic
Our experienced providers offer quick walk-in care for minor, non-life-threatening conditions and injuries.

Urgent Care
Parkview Southwest Outpatient Center offers emergency and urgent care services.

Emergency room

Conditions treated:
- Poisoning
- Severe head injury
- Excessive bleeding
- Loss of consciousness
- Trouble breathing
- Chest pains
- Stroke
- Convulsions
- And more

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

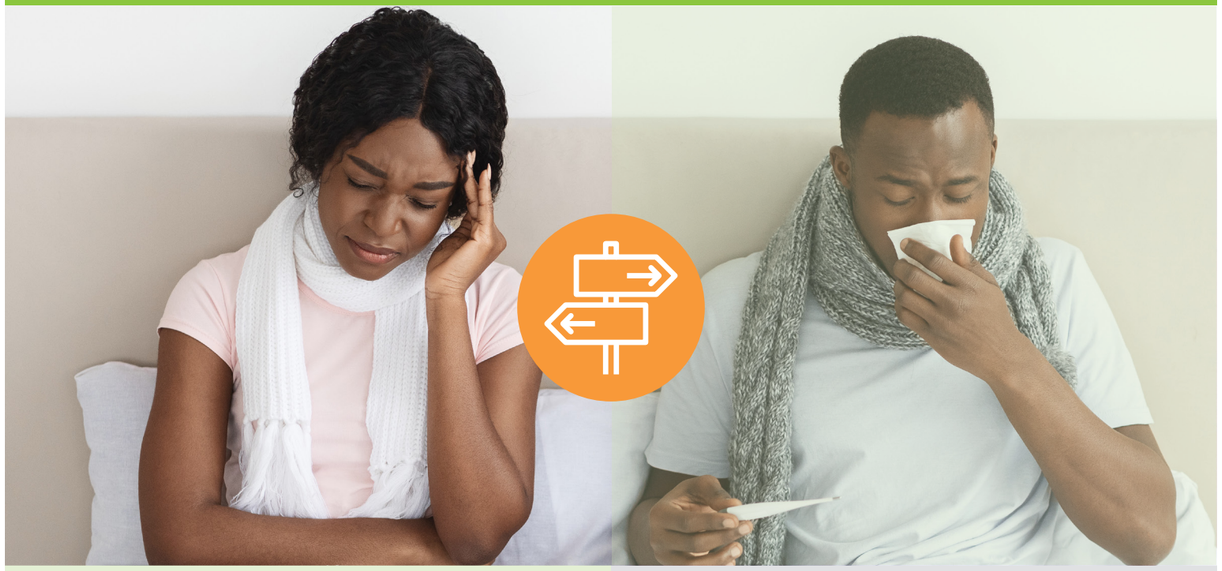
Locations:
- Auburn
- Bryan
- Columbia City
- Fort Wayne
  - Parkview Hospital Randallia
  - Parkview Regional Medical Center
  - Parkview Southwest Outpatient Center
- Huntington
- Kendallville
- LaGrange
- Montpelier
- Wabash
- Warsaw

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

Virtual Care, Real Convenience

PARKVIEW OnDemand

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

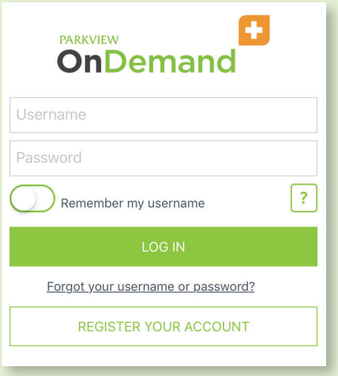
Parkview OnDemand is a convenient, affordable option for quality medical care. With this service, employees have 24/7 access to a provider through the convenience of a computer or mobile app visit.

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:

Available on the iPhone App Store

ANDROID APP ON Google play



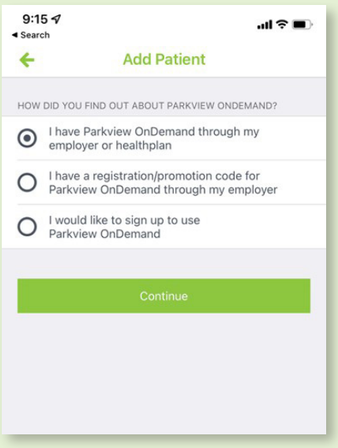
1. Download the app.

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.**



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

PARKVIEW OnDemand

PARKVIEW
SELECT CARE