



EMPLOYEES AND DEPENDENTS WITH A RESIDENCE OUTSIDE OF THE EMPLOYER HEALTH PLAN NETWORK SERVICE AREA

Effective 1.1.20; Revised 1.1.2020; Revised 1.1.2021

DESCRIPTION

This document provides coverage provisions for eligible employees and their dependents enrolled in the Summa Health Employee Medical Benefit Plan with a residence ***outside of the NewHealthConnect Summa Health 20-county service area***, as defined under the Coverage Criteria section of this document.

The NewHealthConnect Summa Health 20-county network service area includes 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 NewHealthConnect Summa Health 20-county service area, the following conditions must be met:

- a. Eligible employees and dependents (legal spouse and/or child/ren up to age 26) must have a ***permanent residence*** outside of the 20-county network service area. - ***OR*** - Eligible employees and dependents (legal spouse and/or child/ren up to age 26) must have a ***temporary residence*** outside of the 20-county network service area while attending school on a full-time basis.
- 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 each annual benefit enrollment. To be identified for this coverage, the ***Residence Outside of the Service Area Request Form*** must be fully completed and returned to Summa Health Employee Benefits at summabenefits@summahealth.org for final validation and approval. Upon acceptance, your request to access services using approved networks outside of the 20-county network service area will be communicated to SummaCare accordingly.
- c. If an employee or dependent enrolled on the Summa Health Employee Medical Benefit 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 area, a request must be made in writing to the Summa Health Employee Benefits 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 Administration by completing a ***Benefit Enrollment Change form and providing applicable event and eligibility documentation*** within 31 days of the event date. The *Benefit Enrollment Change form* can be found on Summa@work under Human Resources>Benefits> Change Your Benefits.

2. Covered services for employees and their dependents residing outside of the NewHealthConnect Summa Health network service area, are provided at the in-network ***Tier 2*** coverage level if an approved network is utilized. The two approved networks are ***Ohio PPO Connect and First Health (outside of Ohio)***



Ohio Health Choice
Preferred Health Choice-Plus
Quality Care Partners Plus
OSU Health Plan



- a. To find a provider in the approved networks, visit SummaCare.com, click on the “Find A Doctor or Hospital” on the main page; click on ***‘Healthcare Providers Outside of the SummaCare Primary Service Area’***.
- b. 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, ***First Health*** network can be utilized.

3. For Tier 2 coverage details, see the Summa Health schedule of benefits in the 2021 Annual Enrollment Guide or the New Employee Enrollment Guide (both on Summa@work). Additional information can be found in the Summa Health Employee Medical Benefit Summary Plan Description located under Human Resources>> Benefits>>Medical Insurance on Summa@work.

4. Employees and dependents residing outside of the NewHealthConnect Summa Health network service area may opt to come into the Summa + or Tier I network at any time to receive the Summa + or Tier I benefit levels.

LIMITATIONS

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

EE and/or Dependent with Residence Outside of the Service Area 01_01_2021