



**SummaCare Medical Plan
OUTSIDE of NETWORK SERVICE AREA
For Employees Residing in Ohio**

*Effective 1.01.2020
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DESCRIPTION

This document provides coverage provisions specifically for:

- a. Eligible employees and/or dependents who reside **within Ohio** and **outside of the NewHealthConnect Summa Health 20-county service area**; and
- b. Eligible dependents who reside outside of the state of Ohio (Employee residing in Ohio).

PLEASE NOTE: Employees who permanently reside outside of Ohio should refer to plan details in the Outside of Ohio Enrollment Guide at Summa@Work / Human Resources / Benefits / SummaCare Medical Coverage.

The NewHealthConnect Summa Health 20-county network service area includes the following counties: Ashland, Ashtabula, Carroll, Cuyahoga, Erie, Geauga, Holmes, Huron, Lake, Lorain, Mahoning, Medina, Ottawa, Portage, Sandusky, Summit, Stark, Trumbull, Tuscarawas and Wayne.

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 **every plan year** and returned to Summa Health Employee Benefits at summabenefits@summahealth.org for final validation and approval. Visit Summa@Work / Human Resources / Benefits / SummaCare Medical Coverage for a copy of the form. 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 is enrolled on the Summa Health Employee Medical Benefit Plan and 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, the employee must complete the **Residence Outside of the Service Area Request Form** and submit it to Summa Health Employee Benefits at summabenefits@summahealth.org. Visit Summa@Work / Human Resources / Benefits / SummaCare Medical Coverage for a copy of the form.

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 (within Ohio/outside of Summa service area)** and the **Cigna Healthcare® PPO Network* (outside of Ohio)**:



- 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, the **Cigna Healthcare PPO Network** is utilized.
- b. To find a provider in the approved networks, visit [Find a Local Doctor or Hospital in Ohio | SummaCare Members](#); click on "I am a Summa Employee" and scroll down to **Ohio PPO Connect** or **Cigna Healthcare PPO Network**.
3. For Tier 2 coverage details, see the Summa Health Schedule of Benefits at Summa@Work / Human Resources / Benefits / SummaCare.
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 services under the Summa+ or Tier I benefit levels.

LIMITATIONS

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

* The Cigna Healthcare® PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

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