

# Your Choice Gives You Peace of Mind

Your Choice is a Tiered Provider Network plan, designed to put you in the driver's seat when it comes to your health care costs. It's important to know how much your health care service is going to cost—before you go to the doctor. That's why with Your Choice, you choose a doctor based on the Tier they are listed on. Tier 1 doctors and hospitals always have the lowest out-of-pocket costs, as compared to doctors on higher Tiers.

Your Choice is there for you when you need it the most.

## Tier 1 hospitals offer quality, efficient health care

The Your Choice Tier 1 hospitals include local community hospitals that you and your family have depended on for years, as well as some of the finest teaching hospitals in the state. Almost any health care service imaginable is available at a Tier 1 hospital. In the unlikely event that you require care that is not available through a Tier 1 provider (for example, certain organ transplants), you will be covered at the Tier 1 level of benefits.

And when you choose a Tier 1 hospital, you will pay the same Tier 1 cost-share for all your services received in that stay, including room and board, surgery, radiology, and anesthesia, to name a few. That's right. For all health care services you receive during your stay in a Tier 1 hospital, you'll pay only the Tier 1 cost-share.

## Emergency coverage—any hospital, any time, always at the lowest cost

What if something out of your control happens? Sometimes, you don't really have a choice as to where you get your services. When an emergency arises, you must and should go to the nearest emergency room facility and get the care you need. There is no time or need to think about which Tier the hospital is listed on.

With Your Choice, the emergency room copayment is the same for all hospitals. And if you need to be admitted to the hospital, you will be charged only the Tier 1 copayment for the hospital charges—regardless of what Tier the hospital is on.

## Preventive visits covered at 100%

It's important that you take care of yourself and get regular checkups. That's why with Your Choice, your annual preventive visits to the doctor are covered at 100%—no matter what Tier your doctor is on! That's right—no copayment! It's our way of making sure that we make it as easy as possible for you to get the health care you need, without cost getting in the way.

## Personalized customer service to help you

Every Your Choice member receives a letter from one of our Senior Member Specialists, along with his or her business card and direct extension. Members can call these specially trained service reps to help them understand their plan and answer any questions. And if members don't call, we call them—just to make sure that they have all the information they need to make the most of their Your Choice plan.

## Online tools

Go to our website and find all the information you need about Your Choice, including how to find a doctor, how the plan works, and more. And if you log in to your secure online account, you will see specific information about your plan design, any referrals you might have, your claims, and tools to manage your health. Your Choice is all about you—giving you the information you need to make the best decisions about your health care.

