

Steward Employee Choice

Highlights		
	EPO	DPO
PCP required	✓	✓
Referral required	✓	✓
Copayments/coinsurance	✓	✓
Out-of-network coverage	X	✓
Deductible	✓	✓
Tiered plan	✓	✓
Authorized benefits	✓	✓
Unauthorized benefits ¹	X	✓

¹Unauthorized care is limited to emergency services only.

Note: This information is intended to provide an overview of the plan. Providers are reminded to check the member's ID card to verify the plan in which the member is enrolled. Services and subsequent payment are pursuant to the member's benefit plan document. Prior to initiating services, member eligibility and benefits should be verified by logging on to the secure Provider website.

Overview

Steward Employee Choice (SEC) is the health plan offered by Steward Health Care to its employees and their families. There are two, tiered plan options: an Exclusive Provider Organization (EPO) and a Designated Provider Organization (DPO), administered by Tufts Health Plan.

EPO:

- Tier 1: Steward Employee Choice network
- Tier 2: Tufts Health Plan network

DPO:

- Tier 1: Steward Employee Choice network
- Tier 2: Tufts Health Plan network and Steward preferred hospitals
- Tier 3: Steward nonpreferred hospitals
- Tier 4: Unauthorized providers

EPO members are required to choose an SEC network PCP (Tier 1), and to see SEC providers to be covered at the Tier 1 level of benefits. If EPO members do not obtain a referral for specialty care services, services will not be covered at the authorized level.

DPO members may choose a PCP from either the SEC network (Tier 1) or the Tufts Health Plan network (Tier 2). Like any DPO, members will pay lower cost-shares if they see providers associated with the employer group (Tier 1). Members seeking services from providers outside the SEC and Tufts Health Plan networks (i.e., from Tier 3 or Tier 4 providers) will have higher cost-shares.

Referrals

Referrals are required for members to receive authorized medically necessary services from Tier 2 or Tier 3 (for the DPO plan) providers. Authorization from both PCP and a Steward Referral Coordinator is also required. The PCP must complete the [Steward Referral form](#) and fax it to the Steward Care

Coordination Team at 855.676.2540, and obtain prior authorization by calling 855.295.4440 prior to services being rendered.

For more information, visit tuftshealthplan.com/microsites/steward.