

PeakPreference

The Power of Preference



Frequently Asked Questions

Welcome to Peak Preference

A refreshing new concept from Altius Health Plans

Peak Preference is more than simply another medical benefit plan. It represents a new, more efficient way of providing health care that allows members to receive quality care at a lower cost. It is a partnership between Altius Health Plans and health care providers to better manage health care expenses through coordination of care. The resulting efficiencies translate to savings that are passed on to you. By working closely with your chosen Primary Care Provider (PCP) to coordinate with other participating specialists and facilities, you pay less out-of-pocket for the care you receive, while also helping to improve the quality and efficiencies that are the power of preference.

Altius continuously strives to be innovative in order to provide our members more choices while holding costs down. Choice and value is what Peak Preference from Altius Health Plans is all about.

We've designed Peak Preference to help correct inefficiencies in the market in order to improve quality of care and lower consumer costs. Peak Preference gives the consumer the ability to weigh cost and other options.

We've partnered with those providers in our network who are committed to improving quality and efficiency, as well as reducing costs to consumers. Because these providers are able to offer quality care at a lower cost, members who visit these providers will have lower copays or coinsurance. This allows consumers to choose providers according to their own needs and budget—every time they access health care.

Here's How Peak Preference Works

Every Altius Health Plans contracted provider and facility participates at a designated Level (see chart below).

At Level 1, you'll find doctors and facilities which are accessible to members at lower copays and coinsurance rates.

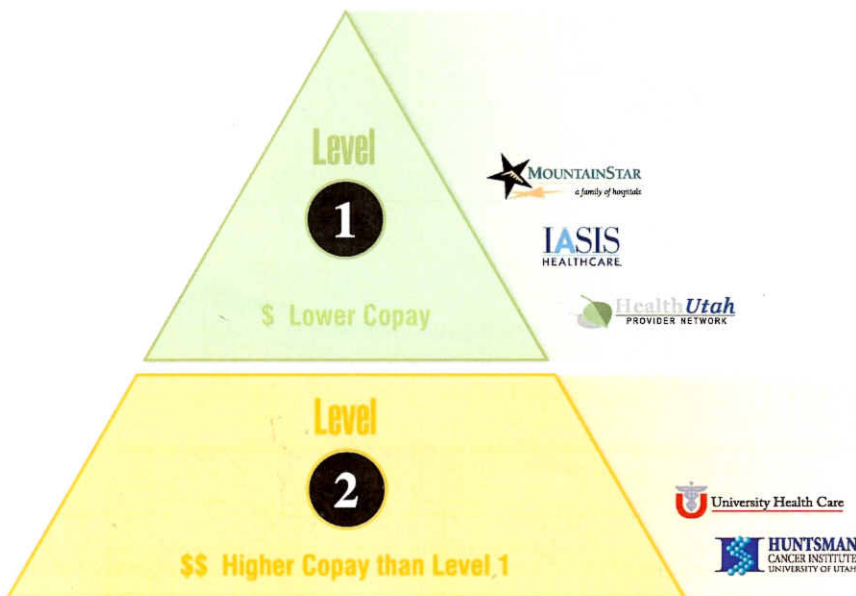
Level 2 includes doctors and facilities which are accessible at higher copays and coinsurance than Level 1.

Claims are processed according to the benefit level of the provider you select. If members visit a Level 1 primary care provider, they'll pay the Level 1 office visit copay. If they are hospitalized at a Level 2 hospital, Level 2 benefits apply.

It's remarkably simple—and effective. Providers and members alike are enthusiastic about Peak Preference.

We hope you will be.

Peak Preference Network



Participating Hospitals – Level 1

Brigham City Community Hospital
Davis Hospital
Jordan Valley Hospital
Lakeview Hospital
Lone Peak Hospital
Mountain View Hospital
Ogden Regional Hospital
Pioneer Valley (a Campus of
Jordan Valley Medical Center)
Salt Lake Regional Hospital
St. Mark's Hospital
Timpanogos Regional Hospital

Participating Hospitals - Level 2

Bear River Valley Hospital
Primary Children's Medical Center
Utah Valley Regional Medical Center*
University of Utah Hospital

Plus 25 other facilities throughout Utah

*Tertiary care only

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Frequently Asked Questions

Altius innovates. Again. (And saves you money. Again.)

At Altius, our goal is to help you obtain the right health care and help you save money. With that in mind, we created our new Peak Preference Plan, designed to let you choose providers and facilities. When you use the Level 1 providers and facilities, you save more.

What is the 'Preference'?

Peak Preference puts you in the driver's seat.

This plan lets you compare Providers, facilities, and your out-of-pocket costs—so you can make better informed decisions, and help control the cost of your health care.

After all, it's *your* health. It's *your* money. It only makes sense to let it be *your choice*.

How do I determine my doctor's Peak Preference level?

You are responsible to know your provider's Peak Preference level, which is the key to determining your copay and coinsurance responsibility for services you receive. You can easily determine your provider's Peak Preference level by consulting the printed Peak Preference provider directory or through our online Provider Search at www.altiushealthplans.com.

The printed directory lists all Altius Participating providers in three sections: Level 1, Level 2 and Ancillary Providers. Each section is conveniently organized by county, then by name alphabetically.

Am I limited to certain providers or levels?

You can choose from any participating Altius provider from any level—any time you need medical care! Just remember that you'll be responsible for the copay and/or coinsurance corresponding to that provider's Peak Preference level.

Will all types of providers appear on every level?

Generally, yes, however, not every geographic area will have every provider type represented on every level, especially in rural areas.

Am I required to choose a specific Primary Care Physician (PCP), and will my claims be denied if I choose to see another physician?

While we strongly encourage you to select a PCP, your claims will pay normally if you choose to visit another physician. The benefit of selecting a PCP is that he or she will be able to better manage and coordinate your care with other providers.

What are my benefits if my doctor and hospital are listed at different levels?

When you're hospitalized, many different people have responsibility for your care. It's possible for a hospital and physician (for example) to be paid a different levels. Benefits are paid at the Peak Preference level of the contracted provider or facility respectively. Please refer to the Benefit Summary for the benefit level of such providers.

Am I required to go to a Level 1 or Level 2 facility for Urgent or Emergency Care?

In Urgent or Emergency Care situations you are not required to visit a Level 1 or Level 2 provider. However, if you are within Utah, your out-of-pocket expense will be less if you use a Level 1 or Level 2 provider. Altius also has contracted Urgent and Emergency Care providers if you are travelling in Idaho or Wyoming. For Urgent or Emergency Care elsewhere in the United States or Puerto Rico you can also save money by going to providers contracted with the Coventry Health Care National Network.

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Can I see a provider within my service area who isn't in the provider directory? If so, how are my claims paid?

First, be sure to check our most up-to-date Provider Directory online at www.altiushealthplans.com. You may find your provider has been added.

Non-participating providers fall outside of covered benefits and you will be responsible for charges for services rendered by these providers.

Do I need a referral to see a specialist?

While Peak preference does not require a referral to see a specialist, it is important to remember that your medical care should be provided or coordinated by your PCP. Peak Preference plan members are encouraged obtain a referral from their PCP to see most specialists or other providers in order to fully enjoy the benefits of coordinated care.

Do I still need prior authorizations?

For certain services, yes.

While you don't need a referral to see a specialist, you may need authorization for treatment or medications a specialist may recommend. (Please refer to your Altius Member Handbook or Policy for a list of services that require prior authorization).

Though your provider will usually handle prior authorization for you, it is your responsibility to verify that prior authorization has been approved *before* you receive any service.

If I satisfy my Level 2 out-of-pocket maximum first, do I also have to satisfy my Level 1 out-of-pocket maximum?

Out-of-pocket maximums are cumulative across all levels. For example, if you were to satisfy your Level 2 out-of-pocket maximum before satisfying your Level 1 out-of-pocket maximum, the out-of-pocket maximum would be satisfied for both levels.

Do I need to satisfy separate deductibles for individual and family?

Any amount that you pay towards a deductible for an individual applies towards satisfying the family deductible as well. So, say your individual deductible is \$500, and the family deductible is \$1000. Once you satisfy your individual deductible, you would only need to pay \$500 more to satisfy the family deductible.

How will my claim be processed if I am admitted to a non-participating hospital through the ER?

If you are admitted to a non-participating hospital through the emergency room, your stay will be covered at 100% of the facility's billed charges after any Level 2 copayments, coinsurance, or deductibles until your condition is stabilized. As soon as you are stabilized, Altius will work with you and your Provider for your transfer to a participating facility, where your claims will be paid at their respective Peak Preference benefit level.

Will prescription drugs be divided by levels, too?

Actually, they always have been. Our pharmacy benefit is divided into three Tiers:

\$ Tier 1 - Lowest copay. This group of medications are usually generic, and a few OTC (Over the Counter) drugs.

\$\$ Tier 2 - Mid-Range copay. Not as low as Tier 1, but not as high as Tier 3. Medications deemed by Coventry and Altius to be best choices for Brand Name (non-generic) medications.

\$\$\$ Tier 3 - Highest copay. This is the most expensive Tier. These medications are mostly Brand Name, and a few generics.
NOTE: On Tier 3 we list suggested alternatives to these meds. These suggested alternative meds will reduce your costs, as they are Tier 1 and Tier 2 medications.

What makes Peak Preference different from other health care plan options?

Peak Preference is specifically designed to offer members greater savings and control over how much they spend on health care through improved efficiencies in the delivery and administration of care. We've partnered with specific providers to create this plan that incentivizes them to improve the quality of care they offer and reduce costs. Because these providers offer our members better care at a lower cost, we pass those savings onto members who choose to see these providers through lower copays and coinsurance.

Would you like more information?

Please log on to:

www.altiushealthplans.com

or call:

1-800-377-4161



UTAH Coverage Areas

Peak Preference



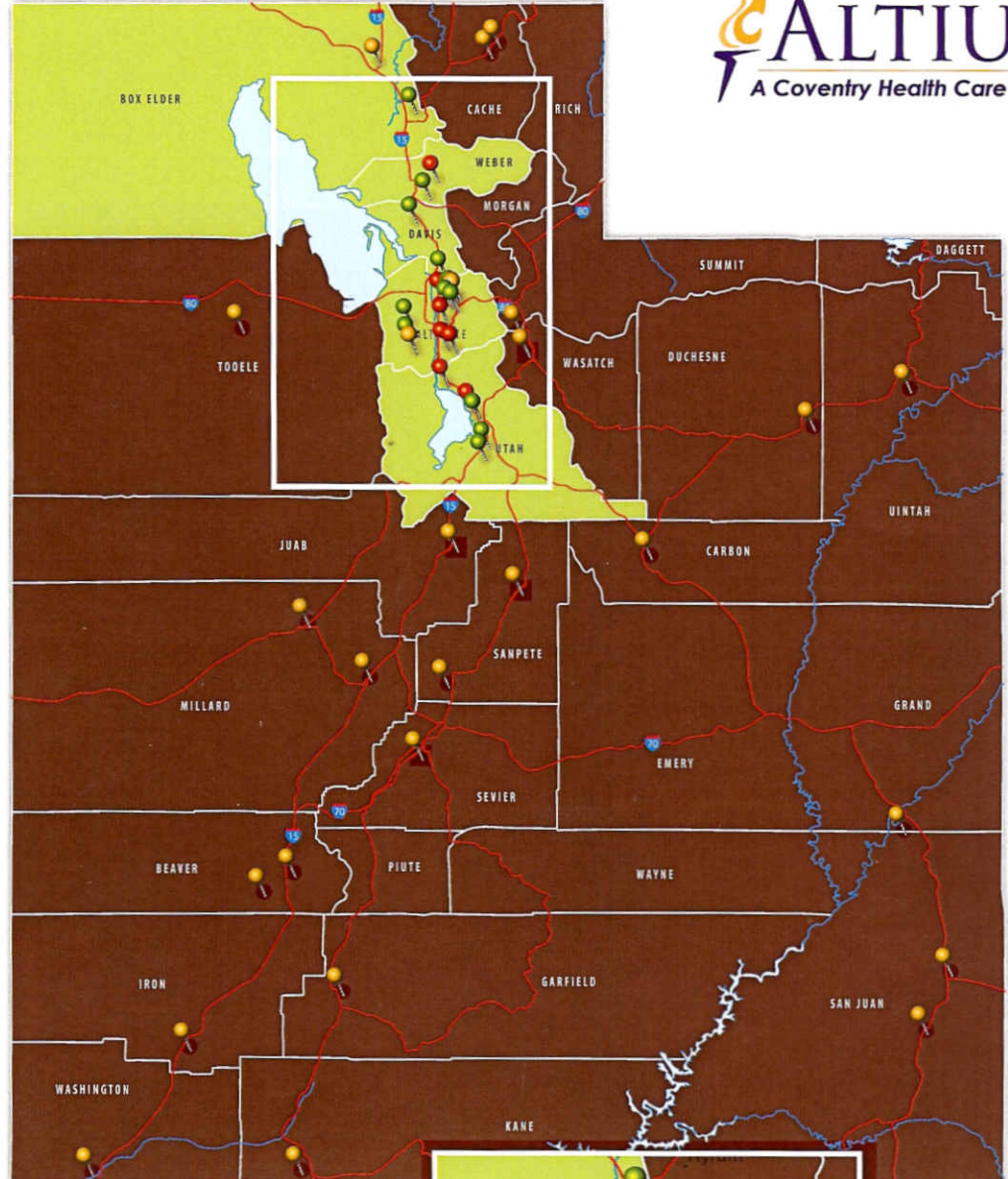
Participating Hospitals – Level 1

- Brigham City Community Hospital
- Davis Hospital
- Jordan Valley Hospital
- Lakeview Hospital
- Lone Peak Hospital
- Mountain View Hospital
- Ogden Regional Hospital
- Pioneer Valley a Campus of Jordan Valley Medical Center
- Salt Lake Regional Hospital
- St. Mark's Hospital
- Timpanogos Regional Hospital

Participating Hospitals – Level 2

- Bear River Valley Hospital
- Primary Children's Medical Center
- Utah Valley Regional Medical Center (Tertiary Care Only)
- University of Utah Hospital

- Allen Memorial Hospital
- Ashley Valley Hospital
- Beaver Valley Hospital
- Blue Mountain Hospital
- Cache Valley Specialty Hospital
- Castleview Hospital
- Central Valley Medical Center
- Delta Community Medical Center
- Dixie Regional Medical Center
- Fillmore Community Medical Center
- Garfield Memorial Hospital
- Gunnison Valley Hospital
- Heber Valley Medical Center
- Huntsman Cancer Institute
- Kane County Hospital
- Logan Regional Hospital
- Milford Valley Memorial Hospital
- Mountain West Medical Center
- Park City Medical Center
- Riverton Hospital
- San Juan Hospital
- Sanpete Valley Hospital
- Sevier Valley Hospital
- Uintah Basin Medical Center
- Valley View Medical Center



- Participating Hospitals – Level 1
- Participating Hospitals – Level 2
- Non-Participating Hospital

