

ExclusiveChoice At-A-Glance 2011

The *ExclusiveChoice* plan offers comprehensive health care services through SSM's extensive network of Hospitals and facilities; including SSM Select Rehab, SSM Home Care, and over 2,100 SSM providers in Missouri and Illinois. Utilizing this quality network of providers results in more enhanced benefits and reduced premiums compared to traditional health plans.

Plan Basics: **Members must use in-network providers, except for emergencies or if services are not available within the network. Plan authorization is required for services from any out-of-network (non-participating) provider.**

This guide serves as a brief introduction to *ExclusiveChoice* and **does not include all information related to the benefit plan.** You can review the complete Summary Plan Description (SPD), locate an *ExclusiveChoice* in-network provider, view claims history and print copies of Explanation of Benefits (EOBs) online by clicking on the *ExclusiveChoice* link at:

www.ssmhealth.com/mco

Medical Benefits	
Type of Plan	Managed Care
Provider Network	SSM Health Care facilities and <i>ExclusiveChoice</i> in-network providers. Plan authorization is required for any out of network provider
Deductible	None
Maximum Out-Of-Pocket	No maximum
Out-of-Area Services	<ul style="list-style-type: none"> • Non covered except for medical emergencies • For services not available within the <i>ExclusiveChoice</i> network (plan authorization required) • Covered at fifty percent (50%) for college students attending school out-of-area and children living out of the area under certain circumstances
Primary Care Physician Office Visit & Well Woman Exam	\$15 co-payment for each visit
Specialist Office Visit	\$30 co-payment for each visit
Physical, Occupational and Speech Therapy	\$30 co-payment for each visit
Behavioral Medicine	\$30 co-payment for each visit
Emergency Department	\$75 co-payment (waived if admitted)
Inpatient Hospital Services	No charge at SSM Health Care facilities
Outpatient Surgery Services	No charge at SSM Health Care facilities
Other Outpatient Services	No charge at SSM Health Care facilities
Skilled Nursing Facility	No charge at SSM Health Care facilities, maximum 70 days per calendar year

Whenever you or your dependents access medical care, you must present your *ExclusiveChoice* card and pay any applicable co-pay.

Authorization

SSM Management Services reviews all requests for authorization to help assess and determine the most appropriate plan of care.

It is **YOUR** responsibility to obtain authorization for any service from an out-of-network (non-participating) provider. To request authorization, contact SSM Management Services at (314) 989-2355. In a medical emergency, you (or your designee) must contact SSM Management Services within 48 hours (or next business day) if you are admitted to a non-*ExclusiveChoice* hospital.

For information regarding in-network providers, click on the "Find a Doctor" link online at: www.ssmhealth.com/mco or call FMH Benefit Services at 1-800-990-9058.

ExclusiveChoice Participating Hospitals

- SSM Cardinal Glennon Children's Medical Center
- SSM DePaul Health Center (Bridgeton)
- SSM St. Joseph Health Center (St. Charles & Wentzville)
- SSM St. Clare Health Center (Fenton)
- SSM St. Joseph Hospital West (Lake St. Louis)
- SSM St. Mary's Health Center (Richmond Heights)
- SSM Rehabilitation Hospital (Richmond Heights)

ExclusiveChoice In-Network Providers

ExclusiveChoice Participating Mental Health Hospitals

- SSM DePaul Health Center St. Vincent's (Bridgeton)
- SSM St. Joseph Health Center (St. Charles & Wentzville)
- SSM St. Mary's Health Center (Richmond Heights)

Pharmacy Benefit

ExclusiveChoice members have a pharmacy benefit that is administered by Express Scripts. Express Scripts provides participating members with a separate pharmacy identification card. The following SSM pharmacies are part of the Express Scripts network:

Pharmacy:	Clayton Health Center Pharmacy on St. Mary's Health Center Campus
Address:	1035 Bellevue Avenue St. Louis, MO 63117
Phone:	(314) 768-8870 * Can call 24 hours to refill prescriptions
Campus Location:	1 st Floor
Hours:	8:00 to 5:30 Monday-Friday 9:00 to 1:00 Saturday Closed Sundays and Holidays

Pharmacy:	SSM Pharmacy at DePaul on DePaul Health Center Campus
Address:	12255 DePaul Drive, Suite 120 Bridgeton, MO 63044
Phone:	(314) 344-7300 * Can call 24 hours to refill prescriptions
Campus Location:	1 st Floor of Medical Building – North
Hours:	8:00 to 6:00 Monday - Friday 8:30 to 1:00 Saturday

Pharmacy:	Cardinal Glennon ACC Pharmacy
Address:	1465 South Grand Boulevard St. Louis, MO 63104
Phone:	(314) 577-5677 * Can call 24 hours to refill prescriptions
Campus Location:	Ground Floor, Directly across from information desk.
Hours:	8:30 to 4:30 Monday – Friday (closed for lunch 1:00 to 1:45 daily)

Pharmacy:	St. Charles Clinic Medical Group Pharmacy
Address:	1551 Wall Street, Suite 320 St. Charles, MO 63303
Phone:	(636) 669-2223 * Can call 24 hours to refill prescriptions
Campus Location:	3 rd Floor
Hours:	10:00 to 4:00 Monday – Friday

For more details regarding pharmacy hours and policies, click on the “ExclusiveChoice” tab online at www.ssmhealth.com/mco. If you have questions about your pharmacy benefit, call Express Scripts at 1-877-283-3935 or visit their website at www.express-scripts.com for assistance.

Outpatient Laboratory Services

You may obtain Lab services through your *ExclusiveChoice* participating physician's office, at any SSM hospital or any Labcorp drawing station.

Outpatient Radiology Services

You may obtain outpatient Radiology services at any SSM hospital or participating radiology facility. To view an online listing of these facilities, go to www.ssmhealth.com/mco and click on the *ExclusiveChoice* tab or call FMH Benefit Services at 1-800-990-9058.

Out-of-area Benefit for College Students

Full-time students residing outside a 100 mile radius of the plan service area have a special benefit for non-emergent, out-of-area services. The plan will pay 50% of charges for eligible expenses. Verification of full-time student status is required. See the Summary Plan Description for details.

Qualified Change of Status

If you have a change in family status (example: marriage, birth, divorce, or any other eligibility change for you or a dependent) during the plan year, please contact your appropriate Human Resources Department to determine if the change meets the “qualified” definition. These events must be reported to your appropriate Human Resources Department within 31 days.

Injury, Accident, Other Liability and Coordination of Benefit Information

Occasionally *ExclusiveChoice* will require additional information from you in order to process claims. If you receive a form requesting information related to an injury, accident or other insurance, please complete and return promptly. Once per year you will be asked to provide dependent employment and health care coverage information. **Failure to provide any requested information will result in delayed processing or denial of payment.**

Questions about Your Plan

If you have questions about your benefits, claims or services, or to order additional ID cards, please call FMH Benefit Services at:

1-800-990-9058

SSM Health Care Human Resources Departments

- **SSM Health Care – St. Louis**
(314) 989-2090 • St. Louis • HR Service Center
- **Franciscan Sisters of Mary**
(314) 768-1801 • St. Louis
- **SSM Health Care (Corporate Employees)**
(314) 994-7901 • St. Louis
- **SSM Home Care**
(314) 989-2500 • St. Louis
- **SSM Integrated Health Technology**
(314) 644-7314 • St. Louis