

Frequently Asked Questions About Your EHP National Network

What is changing with regard to my EHP network?

Effective July 1, 2009, in addition to the existing EHP network, members will have access to a national network of doctors and hospitals through MultiPlan's PHCS Healthy Directions. This expanded benefit applies to any date-of-service incurred July 1, 2009 and beyond.

What is MultiPlan's PHCS Healthy Directions?

MultiPlan is a vendor that contracts with providers nationwide.

PHCS Healthy Directions is the name of the network that EHP has purchased from MultiPlan and it serves as your extended provider network for services rendered outside of Maryland. You use MultiPlan's PHCS Healthy Directions when you seek care outside of the Maryland service area (i.e. when traveling, studying or residing outside the area served by EHP's network).

This new benefit will allow EHP members to seek care on a national level in addition to the current network of EHP providers. This national network offers access to:

- 547,868 Practitioners
- 3,921 Facilities
 - 79,594 Ancillaries

Please note this benefit does NOT apply to any providers located in Maryland, including providers not participating in the EHP provider network.

Will I receive a new EHP ID card?

All EHP members and their covered dependents will receive new ID cards in the mail in June. The card will include MultiPlan's PHCS Healthy Directions logo.

How do I find a participating MultiPlan's PHCS Healthy Directions provider?

The preferred method would be to contact EHP Customer Service at 800-261-2393 and one of our Customer Service Representatives will assist you in locating providers in MultiPlan's PHCS Healthy Directions based on your location at that time. You can also contact MultiPlan directly at 866-980-7427 between the hours of 8:00 am to 8:00 pm Eastern Time Monday through Friday; or by accessing their website at www.multiplan.com.

Will my benefits change as a result of this new network?

Your benefits will not change.



What benefit level will my claim pay under if I seek care from a MultiPlan's PHCS Healthy Directions provider?

For services rendered by a provider within MultiPlan's PHCS Healthy Directions network, all claims will be processed at your in-network benefit level along with any applicable co-pays, deductibles and coinsurance.

What if I choose to see a provider outside the MultiPlan's PHCS Healthy Directions network?**For Maryland Providers Only:**

If you see a provider in Maryland that is not part of the EHP provider network, the claim will process at your out-of-network benefit level unless prior authorization is obtained from EHP Care Management.

For Providers Outside Maryland:

MultiPlan will work with those providers on a possible fee negotiation of services rendered July 1, 2009 and beyond. Please call EHP Customer Service for assistance in locating a participating provider within MultiPlan's PHCS Healthy Directions.

Please note that if your current benefit plan does not allow out-of-network benefit coverage, you must continue to follow those guidelines and seek care within the current EHP provider network and/or MultiPlan's PHCS Healthy Directions network.

What are the authorization and/or referral requirements in order for me to see a provider within MultiPlan's PHCS Healthy Directions network?

The same guidelines that are currently in place will continue to apply when you seek care from MultiPlan's PHCS Healthy Directions provider network. Your provider should contact EHP Customer Service at 800-261-2393 or EHP Care Management at 800-261-2421 with any questions relating to your benefits and authorization requirements prior to rendering services.

What will my out-of-pocket expenses be if I seek care from a MultiPlan's PHCS Healthy Directions provider? Will I be required to pay the provider and submit a request for member reimbursement?

Your out-of-pocket expense will be any applicable co-pays, deductibles, and coinsurance that are applied for services processed at your in-network benefit level. When you see a MultiPlan's PHCS Healthy Directions network provider, the provider will complete any forms and submit them directly to EHP. Therefore, you will not have to submit any claims for reimbursement.

What do I do if I'm out of state and I have an emergency situation?

You should go to the nearest provider and seek emergency treatment. Emergency Room co-pays will still apply unless you are admitted. If you have questions about how your benefits are paid for an emergency visit, contact EHP Customer Service at 800-261-2393.

Are there any specialties that MultiPlan's PHCS Healthy Directions network does not cover?

This network does not cover pharmacies or routine dental care. However, they do contract with oral surgeons for medically related procedures. EHP currently has a national pharmacy network (i.e. CVS, Rite Aid, Walmart) that you can use. Contact EHP Customer Service at 800-261-2393 for a detailed listing of participating pharmacies.

If I'm traveling, are routine diagnostic testing such as lab and radiology services covered?

You will need to follow your current benefit guidelines.

Does MultiPlan's PHCS Healthy Directions network cover international travel (outside the U.S.)?

MultiPlan's PHCS Healthy Directions network is strictly within the United States, including Alaska and Hawaii.

contact
Information:

MultiPlan's PHCS Healthy Directions

Customer Service: 866-980-7427 (beginning July 1, 2009)

Website: www.multiplan.com

EHP

Customer Service: 800-261-2393

Website: www.ehp.org