

Network Discounts When Away from Home

You'll have peace of mind knowing you and your eligible dependents can use network providers through the PHCS Network for out-of-area access.



Small Business Benefits

Access to Medical Care You Can Count On

If you or a covered family member encounter an unexpected illness or need medical treatment while outside your primary PPO network's coverage area, you can visit any PHCS Network provider for out-of-area access and receive in-network benefit levels, subject to the terms of your benefit plan.

You are eligible to use the PHCS Network for out-of-area access if you are:

- A member or eligible dependent traveling for business or vacation
- An eligible dependent attending an out-of-area educational institution
- An eligible dependent residing outside your primary PPO network's coverage area

You may experience **lower out-of-pocket costs** by using a PHCS Network provider for out-of-area access while outside your PPO network's coverage area. Plus, you can take advantage of **in-network benefit levels** and **PHCS negotiated discounts**.

Locating a provider or facility is easy.

There are two convenient ways to locate a PHCS Network provider or facility for out-of-area access:

- Call the phone number listed on your ID card in the section labeled Claims Submission.
- Visit multiplan.com
Members > Find a provider > Select Network > PHCS > Out of Area

The PHCS Network for out-of-area access enables members to choose from an estimated 4,700 facilities and 1 million practitioners nationwide.

The PHCS Network for out-of-area access is available for groups with a PPO network other than Aetna Signature Administrators® (ASA) PPO Network, Cigna® PPO Network, First Health® Network or PHCS. Members who have the ASA PPO Network, Cigna PPO Network, First Health Network or PHCS as their network maintain provider access through their network when outside their primary PPO service area. This network is not available for groups covered under a reference-based pricing plan with a physician-only network.

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Plan design availability and/or coverage may vary by state. Self-funded plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.

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