

CORE
PLANS



GroupHealth®

Getting the
care you need

When you're deciding on a health plan, you've got lots of questions. Can I choose my own doctors? Will I find doctors that are close to my home or work? Is it easy to access specialty care and get my medications? Does this plan offer other benefits that will help me stay healthy? You'll find answers here to help you understand the specifics of how you can get care if you enroll in Core plans.

For more information about our plans, please call Customer Service at 1-888-901-4636. We look forward to assisting you along every step of your health journey.

→ THE NETWORK

You can access care from award-winning doctors* at Group Health Medical Centers, who are not available with any other health plan carrier, plus thousands of network practitioners in our service area.



Group Health Medical Centers

You get access to care from Group Health Physicians' almost 1,100 doctors.**

Other Network Providers

You get access to more than 2,200 doctors** in our service area, plus thousands of additional practitioners.

Why Group Health Medical Centers?

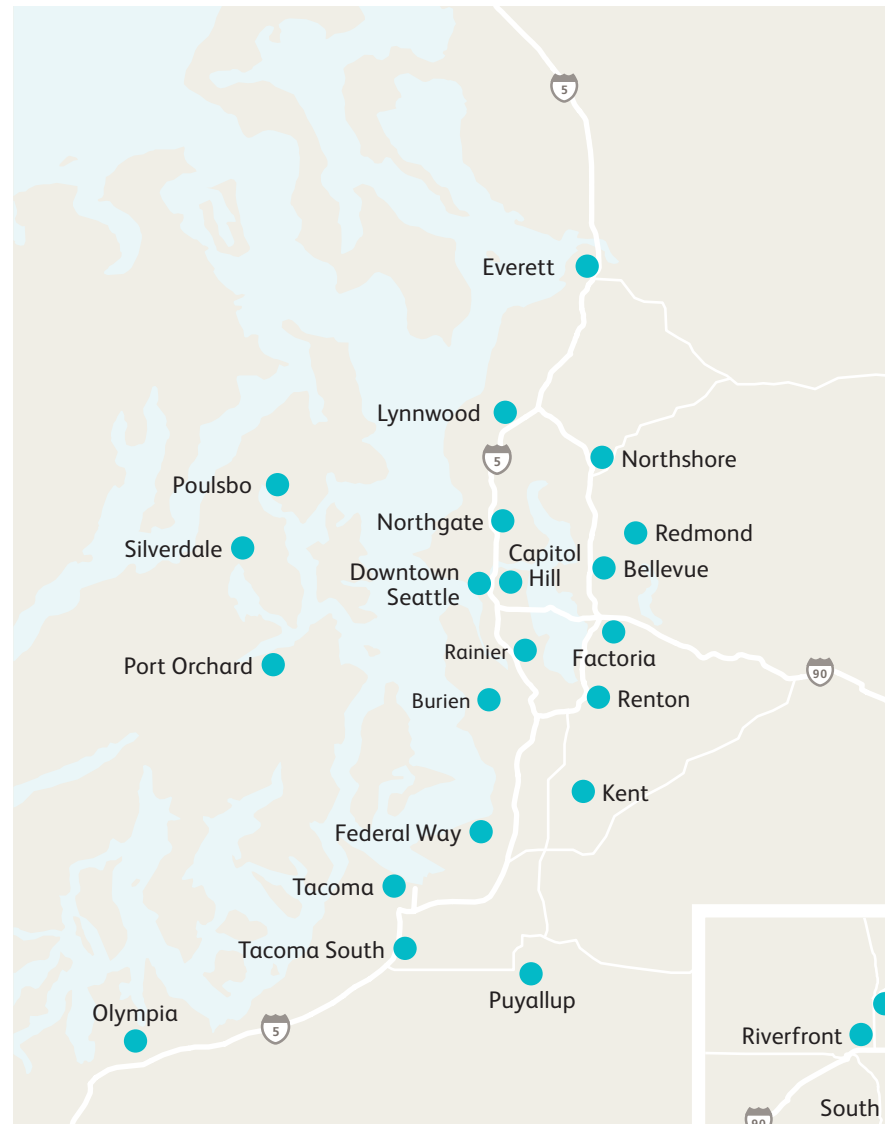
When you choose Group Health Medical Centers for your health care needs, you'll experience a high level of personalized care, convenience, and coordination. You can visit your doctor, get lab tests, and pick up prescriptions—all under one roof. And everyone caring for you has round-the-clock access to your electronic medical record so they're up-to-date regarding your health status.

Our secure online system lets you take an active role in managing your health and saves you time. You can e-mail your doctor, schedule appointments, check lab test results, and much more. And, if you're away from home, our mobile app allows you to access care on the go.

*2010 American Medical Group Association (AMGA) Acclaim Award
**Source: OIC Provider Network Form A

LOCATIONS

Here's a list of cities and towns where you can find doctors with Group Health Physicians as well as other network providers throughout Washington and North Idaho. When you receive primary or specialty care at Group Health Medical Centers, you get access to our full breadth of services, including e-mail access to your doctor, online medical records, and much more.



WESTERN WASHINGTON

SPOKANE AREA

Group Health Medical Centers

- Bellevue (2)
- Bothell
- Burien
- Everett
- Federal Way
- Kent
- Lynnwood
- Olympia
- Port Orchard
- Poulsbo
- Puyallup
- Redmond
- Renton
- Seattle (4)
- Silverdale
- Spokane (3)
- Spokane Valley
- Tacoma (2)

Other network providers

All provider locations may not be listed below. For the most current list of providers, visit our website at ghc.org/provider and select "Core." Or call Customer Service.

Aberdeen	Edmonds	Mercer Island	Spokane Valley
Airway Heights	Ellensburg	Mill Creek	Stanwood
Anacortes	Elma	Milton	Sultan
Arlington	Enumclaw	Milton-Freewater	Sumner
Athol	Everett	Monroe	Sumas
Auburn	Everson	Moscow	Sunnyside
Bainbridge Island	Fairfield	Mount Vernon	Tacoma
Belfair	Federal Way	Mountlake Terrace	Tenino
Bellevue	Ferndale	Mukilteo	Toppenish
Bellingham	Fife	Naches	Troy
Benton City	Freeland	Napavine	Tukwila
Black Diamond	Friday Harbor	North Bend	Tumwater
Blaine	Garfield	Oak Harbor	Union Gap
Bonney Lake	Gig Harbor	Olympia	University Place
Bothell	Grandview	Palouse	Vashon
Bremerton	Granite Falls	Pasco	Waitsburg
Buckley	Greenbank	Point Roberts	Walla Walla
Burien	Hayden	Port Orchard	Wapato
Burlington	Hayden Lake	Post Falls	West Richland
Camano Island	Hoquiam	Poulsbo	Woodinville
Centralia	Issaquah	Prosser	Yakima
Chattaroy	Kenmore	Pullman	Yelm
Chehalis	Kennewick	Puyallup	Zillah
Cheney	Kent	Rathdrum	
Clarkston	Kingston	Redmond	
Cle Elum	Kirkland	Renton	
Clinton	La Conner	Richland	
Coeur d'Alene	Lacey	Rochester	
Colfax	Lake Forest Park	Saint John	
College Place	Lake Stevens	Sammamish	
Connell	Lakewood	SeaTac	
Coupeville	Langley	Seattle	
Covington	Lewiston	Sedro Woolley	
Darrington	Liberty Lake	Selah	
Dayton	Lopez Island	Shelton	
Deer Park	Lynden	Shoreline	
Des Moines	Lynnwood	Silverdale	
Duvall	Marysville	Snohomish	
Eastsound	McKenna	Spanaway	
Eatonville	Mead	Spirit Lake	
Edgewood	Medical Lake	Spokane	

Wherever you go, you're never far from expert care

When you're away from home, you get access to any of Kaiser Permanente's facilities at your level of coverage, including routine care. Contact Group Health Customer Service for the Kaiser Permanente Member Services toll-free numbers.

What about emergency care?

You're covered for emergency and medically necessary urgent care anywhere in the world. If you're admitted to a non-Group Health facility, you or a family member must call the Notification Line within 24 hours, or as soon as reasonably possible. If you need urgent care, call the Consulting Nurse helpline for assistance. We may be able to arrange for you to go to a facility where your cost shares will be lower. If your plan has a copayment, coinsurance, or deductible for emergency or urgent care, you'll be billed accordingly.

What if I need to be reimbursed?

If you receive care at a non-affiliated hospital or medical center, you may be required to pay in full at the time of service. But don't worry. When you get home, just mail us your completed claims form and medical receipts so we can reimburse you for any covered charges.

➔ SPECIALTY CARE

You can self-refer to many specialists in our network, but your personal primary care physician can advise you and help guide your total health care program. That's why it's a good idea to select the doctor who's right for you right from the start. From arranging your laboratory tests, X-rays, and hospital care, to prescriptions, referring you to certain specialists, physical therapy, and more, your doctor is your partner in getting the care you need and improving your health.



Access to specialty care

Doctors with Group Health Physicians

You can self-refer for specialty care from many specialists with Group Health Physicians, regardless of who provides your primary care. Once you've found a specialist who you'd like to see, or one your primary

care doctor has recommended to you, just call the specialist's office and request an appointment. Or you can call Group Health Customer Service for assistance. But again, it's always a good idea to talk first with your personal physician as there are some exceptions.

Other network specialists

This network includes nearly 2,000* network specialty care providers and services across the state. To see those who do not practice at Group Health Medical Centers, your personal physician will need to request preauthorization from Group Health before referring you.

Access to alternative care

Many of our members want to stay well their own way. That's why you can choose from a variety of treatment options, including alternative medicine. From naturopathy to chiropractic care, what really matters is making sure you have access to the full range of health care that you might want to use. See your Summary of Benefits and Coverage for details about your plan's coverage.

How can I access alternative care providers?

You can self-refer to a licensed chiropractor, acupuncturist, or naturopath in your network. And if you need to see a massage therapist, your personal physician can write a prescription and care plan for you.

How much of my alternative care is covered?

Some plans include a specific number of covered visits for naturopathy, acupuncture, and chiropractic care. Once you exhaust those visit limits, you may be eligible for more covered visits for naturopathy and acupuncture. Coverage for additional visits is dependent upon a provider review of your medical history and current health status. If more visits are deemed medically necessary, they will be covered at your plan's benefit level.

Are there coverage exceptions?

Yes. Chiropractic care, in most cases, cannot be extended past the covered visit limit. However, there are a few

exceptions to this rule for chiropractic care. Also, some plans may not offer any coverage for alternative care and, again, limitations to visits apply. Be sure to check your benefits booklet for details about your coverage.

What if I want care beyond what my plan covers?

All members can get access to alternative care through a non-covered program called Complementary ChoicesSM. You can learn more in "Perks to help you stay healthy" on page 8.

Group Health Medical Centers

As a plan member, regardless of where you get your primary care, you have access to award-winning Group Health specialists. Simply call Customer Service at 1-888-901-4636 for a location nearest you and you will be connected to the appropriate appointment line.

Western Washington

Activity, Sport, and Exercise Medicine	Occupational Medicine
Allergy	Oncology
Audiology	Ophthalmology
Cardiology	Optometry
Dermatology	Orthopedics
Gastroenterology	Otolaryngology
General Surgery	Physical Therapy
Hematology	Psychiatry
Hospice	Psychology
Midwifery Services	Pulmonary/Sleep Medicine
Nephrology	Speech, Language, and Learning Services
Neurology	Urology
Obstetrics/Gynecology	

Spokane Area

Hematology
Obstetrics/Gynecology
Occupational Medicine
Oncology
Optometry
Physical Therapy
Psychiatry
Psychology

Individual specialists are listed online at ghc.org/provider.

Caring for you in area hospitals

Nearly all of our specialists are affiliated with hospitals and can admit you when needed. Many practice in hospitals as well—from consulting on treatment to performing surgeries to working as hospitalists to coordinate your care during your hospital stay. From Seattle Children's and Overlake Medical Center in Bellevue to Providence St. Peter's in Olympia and Sacred Heart Medical Center in Spokane—our doctors are valued members of the medical staff at nine major hospitals.

Ambulatory surgery and emergency care

Specialists, assisted by surgical nurses and technologists, perform nearly 1,200 surgical procedures every month at Group Health Medical Centers. We have ambulatory surgery centers located at our Bellevue, Seattle, and Tacoma specialty locations. Many surgeries that used to require a hospital stay can now be done on an outpatient basis. That means you'll go home the same day, often within a few hours. Those same locations also feature urgent care centers with specialists trained in emergency medicine—similar to a freestanding emergency center.

More than 100 doctors with Group Health Physicians have been named "best in their fields" by their peers in the community.*

*Source: OIC Provider Network Form A

*ghc.org/topdocs, 2013

Safety. Security. Personalized service. That's what you can expect when you use Group Health's pharmacy system. From easy access to your medication records to a convenient online refill service, Group Health's Pharmacy Services is an added advantage to members.



The basics

Where can I fill my prescription?

GROUP HEALTH MEDICAL CENTERS

When you receive care from Group Health Physicians, you can get prescriptions filled at any Group Health Medical Centers pharmacy located throughout Western Washington and Spokane.

OTHER NETWORK PHARMACIES

If you don't have convenient access to a Group Health Medical Centers location and instead see a network doctor, you can have your prescriptions filled at any network pharmacy in your community. Network pharmacies are listed at ghc.org in the Provider and Facility Directory.

BY PHONE OR ONLINE

For refills that have been filled at least once at a Group Health Medical Centers pharmacy (or that have been transferred into our pharmacy system), you can phone in your prescription, use the Group Health mobile app (ghc.org/mobile), or make a request online (ghc.org/pharmacy) for pick-up at a Group Health Medical Centers pharmacy or for home delivery by mail.

How many days supply can I order?

Depending on the type of medication, a prescription will be filled for either

a 90-day supply or a 30-day supply at one time at Group Health Medical Centers pharmacies and at other network pharmacies. However, if the medication is not on the maintenance list, only a 30-day supply will be filled at a time.

Do you have a home-delivery service?

Yes. Group Health's pharmacy system lets you order refills online or by phone, fax, or mail and have them delivered anywhere in the U.S. with no shipping charge for regular mail. On average, refills arrive within 3–5 days, but should be allowed up to 10 days.

Can I use the Group Health mail-order service even if a non-Group Health or non-network provider wrote my prescription?

Yes. Just have the doctor's office fax, phone, or mail your new prescription to the Group Health Mail-Order Pharmacy. A pharmacist will call if the drug is not on your plan's formulary.

Who can use the refill ordering system?

All members—even those without pharmacy coverage—can use this convenient service. However, to use, the refill service, your prescription must first be in the Group Health pharmacy system.

Safety

What is a maintenance list?

A maintenance list includes medications that are taken regularly for a chronic condition, and do not raise significant concerns related to potential misuse, safety, or toxicity problems, and do not require frequent monitoring or dosing changes.

What is preauthorization?

For certain medications, specific medical criteria need to be met before that medication is covered to ensure the highest level of patient safety. The physician needs to communicate to Group Health that the patient has met this criteria. Obtaining authorization before a medication is covered is called preauthorization.

What is a formulary?

A formulary is a list of preferred medications that are covered as a pharmacy benefit. For many medical conditions, there are multiple medications with similar effectiveness and safety. By monitoring the cost and availability of medications, we can often provide an equally effective drug while reducing overall health care costs. Our formulary is used as a guideline for our providers and does not dictate what your physician can or cannot prescribe. The degree of coverage depends on your drug benefit plan.

Who decides what drugs go on the formulary?

A committee of physicians and pharmacists meets quarterly and reviews new drugs as they become available on the market. They look at all known research and data related to the new drug and decide which ones will be on the formulary based on safety and effectiveness. Cost is taken into consideration when an equally effective and safe drug is already available.

Why does the formulary sometimes list a generic drug and not a brand-name drug?

Generic-equivalent medications contain the same active ingredient as the brand-name medication but are more affordable. The generic medications become available as the patent for the more expensive brand runs out. To help you make the best use of your health care dollars, the formulary will list the generic equivalent instead of the more expensive brand-name medication. Note: If you opt for a brand-name drug, and it's not medically necessary, you will be required to pay the difference in cost between the generic and brand-name drug in addition to a higher cost share.

Why do doctors sometimes prescribe nonformulary drugs?

There are situations when the use of nonformulary drugs are warranted. Those situations can include patients who have developed intolerance to formulary medications or patients who have tried and not responded to formulary alternatives.

What if I'm on a medication that's not on the formulary. Can I change my medication?

Yes, although that depends on the drug. Often there are drugs that are not on the formulary that would be covered. A discussion with your doctor or pharmacist will help to answer that question. For most common chronic conditions, there are generic alternatives covered on the formulary. Ask your doctor about generic alternatives whenever you get a prescription.

Why can some drugs be refilled and others always need a new prescription?

How often a prescription can be refilled is related to its potential misuse, safety, or potential toxicity. For example:

- Noncontrolled prescriptions can be filled and refilled for one year from the date they are written before a new prescription from a physician is needed.

- Schedule 3–5 prescriptions can be filled for six months from the date they are written or after they have been refilled five times (filled a total of six times) before a new prescription from a physician is needed.
- Schedule 2 prescriptions are not refillable and would require a new prescription from the physician.

About coverage

If my drug isn't on the formulary, what kind of coverage will I have?

Some plans provide limited coverage for nonformulary medications. Once you have a plan, contact your employer's benefit office or Group Health Customer Service for information regarding your specific plan benefits for prescriptions.

Would my nonformulary drug be covered under the generic or brand-name copayment?

Neither. Some health plans provide limited coverage for nonformulary medications. These usually have a higher copayment than the copayment for a generic or brand-name drug. Once you have a plan, contact your employer's benefit office or Group Health Customer Service for information regarding your specific plan benefits for prescriptions.

For pharmacy benefits and coverage questions, call Customer Service at 206-901-4636 or toll-free 1-888-901-4636. Or visit the Pharmacy Services page at ghc.org/pharmacy for more detailed information, including a list of pharmacies in our network.

Perks to help you stay healthy. Your health plan comes with a lot more than just coverage. These member perks provide additional ways for you to get care, take an active role in your health, and be the best you can possibly be.

Classes, workshops, and support groups

From birthing and baby care to living with chronic conditions such as diabetes, arthritis, and heart disease, these classes and other resources help you learn to live healthier. Visit “For Members” on ghc.org and select “Classes & Events.”



Complementary Choices

In addition to traditional medicine, we offer Complementary Choices. Receive a 20 percent discount on acupuncture, naturopathy, chiropractic care, massage, yoga, tai chi, Pilates, and personal trainers from a variety of network providers and other practitioners that participate in this program. Visit “For Members” on ghc.org and search “Complementary Choices” to learn more.



Consulting Nurse Service

Whether you have an illness, injury, or just want medical advice, the Consulting Nurse Service is just a phone call away, 24/7. Nurses can also view your online medical record when you receive care at a Group Health Medical Centers location. Call toll-free 1-800-297-6877.

Eye Care Services

Take advantage of discounts throughout the year on everything from designer frames and sunglasses to contact lenses at Group Health Medical Centers. Special discounts for federal employees, military, and retirees. Visit gheyecare.org.

Fitness center discounts

This special resource gives you access to numerous affordable options to get fit and have fun. You’ll get discounts on more than 10,000 fitness facilities nationwide, plus exercise videos and equipment for the perfect home workout. The popular Nutrisystem® weight loss program is also available at valuable savings. Visit globalfit.com/grouphealth.



Healthwise Knowledgebase

This online database might be the next best thing to having a doctor in the house. It’s a convenient, professional, reliable source for making better health care decisions. From what ails you to what confuses you, you’re sure to find advice and resources based on the latest scientific research and reviewed by Group Health doctors. Visit ghc.org/kbase.

Health Profile assessment

Your Health Profile is an online, personalized health questionnaire about your lifestyle habits and any health conditions. Once completed, a color-coded report tells you how you’re doing, and offers recommendations for positive changes. Learn more at ghc.org.

Mobile app

Group Health’s award-winning* mobile app gives you easy access to your health care information, no matter where you are. The app is available for the iPhone® and Android™ smartphones, and includes many features available on our MyGroupHealth for Members website.



MyGroupHealth for Members (ghc.org)

Choose a doctor, complete your Health Profile, order prescription refills, access articles and information on health topics,

and check your health coverage and benefit usage—all online. When you receive care at Group Health Medical Centers, you can also e-mail your health care team, view your lab results and online medical record, access the medical records of your children (aged 12 and younger), schedule appointments, and view your after-visit summaries.



Tobacco cessation support

If you’re a tobacco user, the Quit for Life® Program is designed to help you stop at no additional cost. Proven individual phone-based or face-to-face group programs give you the tools and assistance to quit for good. To register, call toll-free 1-800-462-5327 or visit quitnow.net/GHC.

Do you have more questions about our plans—or just need help signing up? Call Customer Service at 1-888-901-4636 and we’ll be happy to help you.

*Mobile App of the Year, 2011 TechFlash Newsmaker Award



GroupHealth®

ghc.org