



A Plan For Better Health



A plan for better health...
Crystal Run[®]
Health Plans



Welcome to Crystal Run Health Plans

PPO Plans

Your health and that of your family is most important.

Your health plan should be designed for all your needs – giving you access to great preventive and medical care, and a full spectrum of high-quality providers in convenient locations.

With many plans to choose from, you want a health insurance provider who understands health care – and a plan that takes advantage of evidence-based medicine and coordinated care.

That’s the Crystal Run Health Plans difference.

This booklet provides an overview of some key features of Crystal Run’s PPO insurance plans, but does not detail all of the benefits, limits, or exclusions. It is not a contract and is subject to change. For more detailed information, please refer to the Schedule of Benefits for each plan, your member handbook, and membership Certificate of Coverage.

All EPO and PPO coverage is underwritten by Crystal Run Health Insurance Company, Inc., a New York-licensed accident and health insurance company. Crystal Run Health Plans does not directly provide health care services. Crystal Run Health Plans arranges for the provision of health care services through agreements with independent community-based health care professionals, medical practices, hospitals, and other health facilities throughout the Crystal Run Health Plans service area.



Innovative Health Insurance— Based on Innovative Health Care

Crystal Run Healthcare is known for innovation in coordinated patient care. With proven success in treating the whole person and keeping patients healthy, Crystal Run seized the opportunity to create a new type of health insurance – Crystal Run Health Plans.

Crystal Run Health Plans provides coverage for care in convenient locations and a robust network of primary care and specialty providers. Our providers offer state-of-the-art facilities, modern medical technology, and care based on best practices and proven health outcomes. With a complete picture of your care, participating providers can ensure you get the right care at the right time.

Crystal Run Health Plans now offers group health plans to those who live or work in Orange and Sullivan counties providing great coverage at reasonable rates.

A New Level of Service: the Crystal Run Health Plan Concierge Program

As a member, you can take advantage of a personal health care Concierge. Your Concierge is devoted to helping you get the most from your care and achieve positive health and wellness impacts. Your Concierge will establish a personal connection, and touch base periodically to ensure your needs are met. As you prefer, your Concierge can help you:

- > Coordinate welcome call with Crystal Run Healthcare's Managing Partner and CEO.
- > Coordinate a welcome call with your Primary Care Provider, if you select one. During the call, your provider will share a personal cell phone number to facilitate communication.
- > Find a network provider, pharmacy, or out-of-town provider.
- > Schedule health care appointments, and email confirmations and directions.
- > Resolve claim or benefit questions and explaining how your plan works.
- > Coordinate a health screening and assist in tracking and improving your health scorecard.

About Crystal Run PPO Plans

Great Coverage – with the Convenience and Flexibility to Choose Any Provider

Preferred Provider Organization (PPO) health plans combine the cost savings of using network providers – with the flexibility and choice to see any provider you prefer – whether in-network or out-of-network.

While you are not required to choose a Primary Care Provider (PCP) or get a PCP referral for specialists, we encourage all Crystal Run PPO plan members to take advantage of the coordinated care and personalized service that make a PCP an important partner in your health. Visit us at CrystalRunHP.com for a complete list of participating providers in your benefit plan.

Every Crystal Run PPO plan provides three levels of network coverage: Core Network providers, Extended Network providers, and out-of-network providers.

Choose Your Provider – Choose Your Savings

For the most cost-effective care, choose a provider from the Core Network and enjoy the lowest copayments or coinsurance – along with lower deductible and out-of-pocket maximum contributions than if you used out-of-network providers.

You can also save by choosing a provider from the Extended Network of regional and national provider networks offered by MagnaCare and First Health. You'll pay more for copayments and coinsurance than with the Core Network. At the same time, you'll have significant savings for copayments, coinsurance, deductible expenses and your out-of-pocket maximum when compared with using out-of-network providers.

When you choose in-network providers, you can take advantage of many preventive services with no cost sharing. When you stay in-network you also avoid having to file claims.

If you prefer an out-of-network provider, you're still covered (with the exception of adult preventive care). You must fulfill the deductible before getting coverage for infant and pediatric preventive care out of network, and you must fulfill a higher out-of-network deductible before your coverage begins. Expect to pay higher coinsurance for covered out-of-network providers and services. You will also need to ensure that a claim is filed for every out-of-network visit or service you receive.

For all PPO plans, once you have paid the maximum out-of-pocket, all in-network services are covered completely without any out-of-pocket expense through the end of the plan year.

Each PPO plan includes:

- > No charge for certain in-network preventive care, including child and adult immunizations, mammograms, annual physicals, PAP smears, prostate cancer screenings, well-woman care, and well-baby care.
- > A copayment or coinsurance per visit only after meeting your deductible (if any).
- > No referrals needed to see a specialist.
- > All prenatal care covered without any out-of-pocket cost.

Making the Most of Your Crystal Run Health Plan

The Primary Care Provider - Your Partner in Health

Establishing a relationship with a single Primary Care Provider is a smart way to manage your health and get the best value from your health plan. Many studies have shown that individuals who regularly see a PCP tend to enjoy better health, avoid costly or unnecessary specialty services, and avoid small health issues that can become major problems.¹ A PCP can:

- > Collaborate with you to help keep you healthy, by tracking changes or trends in your health over time and advising you of lifestyle, medication, or treatment changes to help.
- > Come to know you as a person, with understanding of many facets of your health - rather than focusing on a specific body part or medical condition. As a result, PCPs can sometimes catch changes and make diagnoses that specialists might miss because they see you infrequently.
- > Review the spectrum of your health services, to make sure that you don't get duplicative tests - or that one treatment or medication won't interfere with or cause dangerous interactions with another.
- > Build trust - so that you don't hesitate to bring up a health issue that might be uncomfortable or embarrassing to discuss with someone you don't know well.

A long-term PCP can serve as your front line partner in good health.

Using Health Services

If you enroll in a PPO plan, you have the option to choose a participating PCP to partner with you in planning and coordinating preventive services and the care you need. You can ask your PCP to provide a referral any time you need to see a specialist - or choose a network specialist on your own.

Urgent Care

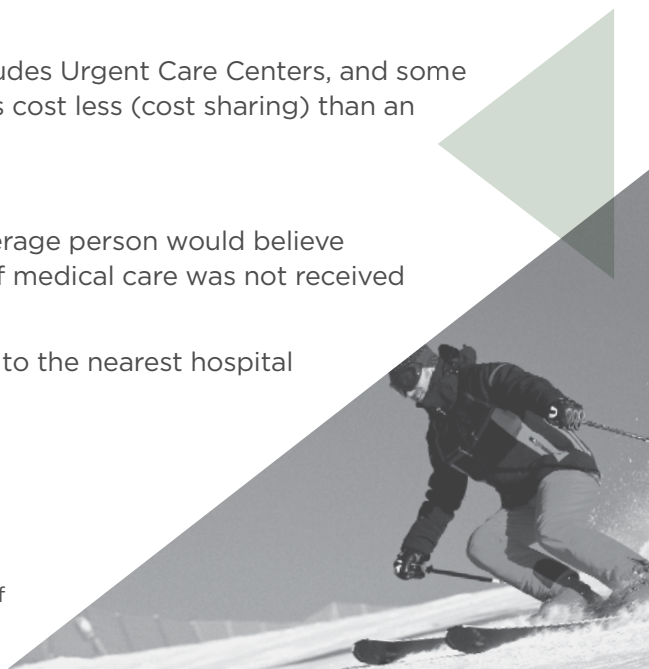
For non-emergency but urgent conditions, the Crystal Run network includes Urgent Care Centers, and some offices offer same-day appointments for primary care. Urgent Care visits cost less (cost sharing) than an emergency room visit.

Emergency Care

An emergency is a medical or behavioral condition so severe that an average person would believe that serious bodily harm, loss of function, or disfigurement could result if medical care was not received right away.

If you or a family member need emergency care as described above, go to the nearest hospital emergency room or call 911 or your local emergency response number.

¹An American College of Physicians white paper provides a summary of 20 years of research on the value of primary care providers, at http://www.acponline.org/advocacy/current_policy_papers/assets/primary_shortage.pdf



The grid below provides information on making best use of available services.

Primary Care Provider Visit Can Best Serve Your Needs For all routine care, management of chronic conditions, and preventive care. Many Crystal Run providers offer extended office hours – so check first before seeking urgent care. Examples include:	Urgent Care is Appropriate For conditions that require prompt attention – but aren't life threatening – and that occur when your primary care providers is not available. Examples include:	Emergency Care is Appropriate For injuries or symptoms indicating a problem that could be life threatening or cause permanent harm. In such cases call 911 or your local emergency number immediately. Examples include:
<ul style="list-style-type: none"> • Back pain or chronic pain • Coughs, colds, sore throat, and ear infections • Headaches • Management of any of your chronic medical illnesses • Mild Asthma • Minor injuries including those that happen at work • Rashes • Sprains • Urinary Tract Infections • Wellness exams 	<ul style="list-style-type: none"> • Allergic reactions (non life-threatening)* • Animal bites • Broken bones • Coughs, colds, sore throat, and ear infections* • Diarrhea with possible dehydration • Fever or flu-like symptoms* • Minor burns or injuries • Moderate Asthma • Rash or other skin irritations* • Sprains and strains <p>*These conditions can be managed by your PCP during office hours</p>	<ul style="list-style-type: none"> • Chest pain • Difficulty breathing • Loss of consciousness • Life-threatening allergic reaction • Life-threatening asthma • Severe bleeding or head trauma • Sudden loss of vision or blurred vision

Services Requiring Prior Authorization

All non-emergency in-patient hospital services require prior authorization. Your participating provider can assist you in obtaining prior authorization on your behalf; you can track the status of requested authorization by calling Member Services.

Prescription Drug Coverage

Many Crystal Run plans includes prescription drug coverage. You can purchase prescriptions at convenient local or retail pharmacies including Rite Aid, CVS, Target, and Walmart – or order by mail prescriptions you use regularly, for even more savings.

Crystal Run Health Plans has developed a list of covered drugs, known as a formulary. These drugs are classified into three tiers for most plans. The tier designation determines how much you will pay for a particular prescription.

Generic (Tier 1) drugs have the lowest copayment; Brand Preferred (Tier 2) drugs have a higher copayment; and Brand Non Preferred (Tier 3) drugs have the highest copayment. Drugs that are excluded from the formulary are covered only if your doctor applies for a medical exception, and if Crystal Run Health Plans approves the exception.

You can access formulary information by visiting CrystalRunHP.com.

Get Rewarded for Getting Fit! Reimbursement for Approved Fitness Participation

Crystal Run Health Plans members are eligible for reimbursement for regularly participating in fitness activities at an approved gym or exercise facility. Exercise facilities exclude tennis clubs, country clubs, spas, weight loss clinics, and similar facilities. Each member may qualify for a maximum of \$200 reimbursement every six months; the member's covered spouse or child may qualify for up to \$100 every six months.



Need More Information?

Member Services

Visit CrystalRunHP.com for information and assistance.

Call 844-638-6506 to speak with a Member Services representative.

Crystal Run Health Plans Website and Member Portal

Visit CrystalRunHP.com and use the convenient online tools to locate a PCP or specialist, or to find a convenient hospital, outpatient facility, or diagnostic center.

You can also access or download the provider directory online, as well as the prescription formulary.

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