

1. Members who have PPO coverage can see providers nation-wide and not be limited to a specific healthcare system. GHC-SCW contracts with Multiplan to provide a broader choice of healthcare providers at an in-network cost to members.

2. The Logo on the front of your card tells you what national network you belong to.



3. Members should contact Multiplan to find out if a provider is in-network or out of network.

- In-network means they belong to your network, and you will pay the in-network cost to see this provider
- Out of network means they do not belong to your network. You can still see this provider, but you will pay the out of network price

4. To find an in-network provider or service, call the phone number listed on the back of your card or go to <https://www.multipan.com/webcenter/portal/ProviderSearch>.

- Click on the green box labeled 'Select Network' and choose your network (PHCS or HealthEOS)
- When "Do you see any of these statements on your benefits ID card" appears, choose "I don't see any of these statements"
- The logo is located on the front of your card
- Search for your provider

5. Members with PPO coverage are not required to have a prior authorization (PA) to see a primary care provider (PCP) or a specialty provider. A PA may be needed for other services listed here:

<https://ghcscw.com/plan-providers/services-requiring-prior-authorization>. Your provider may submit a PA request here: <https://ghcscw.com/plan-providers/forms-to-submit-prior-authorization-requests>. Failure to submit a PA may result in reduced payment or application of a penalty.

6. Members should contact GHC-SCW Member Services for questions about insurance benefits and claims questions such as co-pays, deductible, coinsurance, services needing a Prior Authorization, maximum out of pocket, etc.

7. Multiplan Frequently Asked Questions: <https://www.multipan.us/members/>

8. Important Phone Numbers

- PHCS Network, 1-800-922-4362
- HealthEOS Network, 1-800-279-9776
- GHC-SCW Member Services can be reached Monday through Friday, 8am to 5pm CST by:
  - Calling 608-828-4853 or toll free 1-800-605-4327
  - Sending a message through GHC-SCW MyChart