

Guidance on SmartHealth tier coverage

How do I know what network tier my doctor is in?

SmartHealth is the medical plan for Ascension associates and dependents, offering three tier levels of coverage:

Tier 1 (\$): This option includes staying within the Ascension Network, seeing **Ascension providers**.

- Highest level of coverage and lowest out-of-pocket costs
- Provides coordination of care; your providers will have access to your health history, providing a more seamless experience when visiting other Ascension Network providers
- Find providers on mysmarthealth.org

Tier 2 (\$\$\$): This option includes seeing providers in the **Blue Cross Blue Shield (BCBS) network**.

- Higher out-of-pocket costs (more expensive than Tier 1)
- Limited coordination of care; providers may use different systems to maintain your health records
- Find providers on bcbs.com/find-a-doctor

Tier 3 (\$\$\$\$): This option includes providers who are not in the Ascension or BCBS Network, making it **out of network**.

- Most expensive option

Prior to receiving care, contact your chosen provider to verify that they are a participating provider in either Tier 1 or Tier 2. If they are neither of these, they will be considered Tier 3 (out of network).

Visit bit.ly/SHTiers to watch a video with more information on tier coverage.

If you don't live near a Tier 1 facility or needed provider, those services may qualify for benefit elevation. Visit bit.ly/benefitelevation to watch a video with more information.