

**Discover**

**More Ways**

**to Save**



## Tier 1 HealthSync Network for State of Indiana Employees

**The State of Indiana medical plans\* offer HealthSync**, a Tier 1 network of providers who provide quality care at the lowest rates available. Coverage for other in-network providers is your next best option. And you still have the option to see out-of-network providers, though you'll be responsible for more of the cost.

**The Tier 1 HealthSync Network allows you to save money without sacrificing quality of care you receive.**

\*Tier 1 HealthSync does not apply to Indiana State Police or the Indiana Conservation and Excise Officers.

**Invest In Your Health**

# Choice of Network

When you're choosing a healthcare provider, you can pick from any of our three network options:

**TIER 1**  
HealthSync

**TIER 2**  
In-Network

**OUT-OF-NETWORK**

Some level of coverage is provided for each network. However, you'll always receive the highest level of coverage—meaning less out of your pocket—when you choose Tier 1 HealthSync. You may still choose Tier 2 providers or out-of-network providers, but you will pay more.

\$

**TIER 1**  
HealthSync

**Most affordable option**

Negotiated rates  
Lowest deductibles and coinsurance

\$\$

**TIER 2**  
In-Network

**Next best option**  
Negotiated rates

\$\$\$

**OUT-OF-NETWORK**

**Most expensive option**

Non-negotiated rates, so no set limits for billing

## Finding a Provider

You can find a Tier 1 HealthSync provider by visiting [Anthem.com](https://www.anthem.com).

- Go to [anthem.com](https://www.anthem.com)
- Click the Find Care tab
- Log in or create a new account
- Search for providers
- Look for Tier 1 next to provider's name



**Download the Sydney Health App** to find everything you need to know about your medical, pharmacy, dental and vision benefits all in one place.

### NOTE:

If you set up an online Anthem account, the system will automatically register your zip code and provide information specific to your medical plan—including tiers for providers.

# What Your Claims Will Look Like

1

## CLAIM #1

You go to Ascension St. Vincent and see a Tier 1 HealthSync provider. You receive the highest level of benefits—and pay less out-of-pocket.

2

## CLAIM #2

You go to IU Health and see a Tier 2 In-network provider. You stayed in-network, but you won't experience the same level of savings you would have with a Tier 1 HealthSync provider.

3

## CLAIM #3

You see an out-of-network provider. You will have the highest out-of-pocket costs. Plus, your provider may balance bill\* you for services—adding more out-of-pocket expenses.

## How Mia Maximizes Tier 1 HealthSync

1

Mia visits a Tier 1 HealthSync provider for a non-preventive service and pays \$100, which is applied toward both her Tier 1 and Tier 2 deductibles. Next, she sees a Tier 2 provider which costs \$200—again applied toward both her Tier 1 and Tier 2 deductibles.

2

Throughout the year, Mia sees Tier 1 or Tier 2 providers. Her expenses—including labs, prescriptions and X-rays—**apply toward both Tier 1 and Tier 2 deductibles.**

3

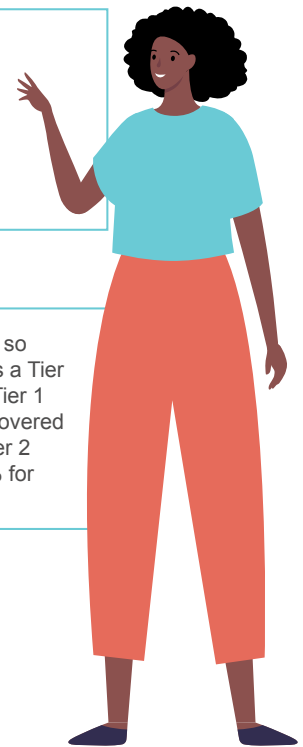
Mia meets her Tier 1 deductible. Now she only pays 10% when she visits a Tier 1 provider. The 10% Mia pays counts toward her Tier 1 and Tier 2 out-of-pocket maximums.

4

Mia meets her Tier 1 out-of-pocket maximum, so she **no longer pays anything** when she sees a Tier 1 provider. Since in-network pharmacies are Tier 1 providers, her prescription costs will also be covered in full at that point. Mia has not yet met her Tier 2 out-of-pocket maximum. She will still pay 30% for any claims with a Tier 2 provider.

5

If Mia meets the Tier 2 out-of-pocket maximum, then **she'll pay \$0 for any additional care received from Tier 2 providers.**



\*Balance Billing: When a provider bills you for the difference between the provider's charge and the allowed amount. Example, if a provider's charge is \$100 and the allowed amount under your plan is \$70, the provider may bill you for the remaining \$30. A Tier 1 or Tier 2 provider may not balance bill you for covered services.

# Discover More Ways to Save



The Tier 1 HealthSync Network includes more than 25,000 healthcare providers and 65+ top hospitals throughout Indiana.

- Ascension St. Vincent
- Bluffton Regional Medical Center
- Dukes Memorial Hospital
- Dupont Hospital
- Elkhart General Hospital
- Franciscan Health
- Gibson General Hospital
- Good Samaritan Hospital
- Kosciusko Community Hospital
- Lutheran Hospital of Indiana
- Memorial Hospital of Logansport
- Memorial Hospital of South Bend
- OrthoIndy
- Perry County Memorial Hospital
- Schneck Medical Center
- St. Joseph Hospital (Fort Wayne)
- The Orthopedic Hospital
- The South Bend Clinic

## Did You Know?

You can see a specialist in the Tier 1 HealthSync Network without a referral from a PCP.

## Have Questions?

**Anthem Customer Service**  
877-814-9709

**Benefits Hotline**  
Indianapolis: 317-232-1167  
Outside Indianapolis: 877-248-0007

Monday - Friday  
7:30 a.m. - 5 p.m. (ET)

INSPD Benefits Division  
SPDBenefits@spd.IN.gov



[www.InvestInYourHealthIndiana.com](http://www.InvestInYourHealthIndiana.com)