

# DEPENDENT CHILD COVERAGE

## HMO OUT-OF-AREA COVERAGE PROGRAM

### Dependent Coverage that goes the Distance.....


Paramount is pleased to offer enhanced Dependent Coverage. This program expands coverage for your dependent child while residing outside of Paramount's service area\* (visit our website for service area). You don't need to worry about your child receiving needed care or coordinated follow up care and there is no additional cost to you or your employer!


*\*Enhanced Dependent Coverage is available within the U.S. only; Covered Services Subject to Deductibles, Copayments/Coinsurance, and Benefit Limits where applicable*


### How the Program Works

Out-of-Area Coverage includes emergency, urgent and follow-up care services and prescription (drug rider required). If your child needs medical care away from home, simply contact our Utilization Management department for prior authorization. *In the event of an Emergency Medical Condition, call 911, an ambulance or rescue squad or go directly to the nearest medical facility.*

 **Student Health Center** – No Prior Authorization Required; Subject to Specialist Office Visit Copayment


 **Emergency Room Visits** – Covered for Emergency Medical Conditions such as loss of consciousness, inability to breathe, uncontrolled bleeding, fractures, burns and convulsions; No Prior Authorization Required; Subject to Emergency Room Facility Copayment/Coinsurance


 **Urgent Care Facility Visits** – Covered for unexpected illness or injury requiring medical attention soon after it appears that is not permanently disabling or life-threatening; No Prior Authorization Required; Subject to Urgent Care Facility Copayment/Coinsurance

 **Urgent Care Visits at a Physician Office** – Covered when Prior Authorized by Paramount; Subject to Applicable Physician Office Visit Copayment

 **Follow Up Care\*** – Covered when Prior Authorized by Paramount; Subject to Applicable Copayment/Coinsurance

*\*Care after surgery or illness and care for chronic medical conditions. Examples: physical therapy following the initial treatment of and/or surgery for a knee injury; Specialist Physician visits to manage asthma.*

 **ProMedica On Demand** – No Prior Authorization Required; Subject to Applicable office visit Copayment/Coinsurance

 **Prescription Drugs\*** – CVS/caremark administers drug coverage for Paramount members. They are a nationwide network. Contact Paramount at **(800) 462-3589** to identify a participating pharmacy nearby. Subject to applicable copay, deductible or coinsurance.

*\*Drug Rider Required*

### Prior Authorization

Before seeking non-emergency care, with the exception of care provided by a Student Health Center or Urgent Care Facility, you or the dependent should contact Paramount's Utilization Management department at **(800) 891-2520** (select option for "Out-of-Plan") to request prior authorization.

### Finding a Doctor Out of the Area

Paramount works with Private Healthcare Systems, Inc. (PHCS), Healthy Directions network, to help members find quality providers outside of the service area. PHCS is one of the largest preferred provider networks in the United States. Using a PHCS provider could reduce your out-of-pocket costs. To find a PHCS provider nearby, call the Utilization Management department at **(800) 891-2520** or visit our website.

### Questions?

If you have any questions or concerns about how Paramount covers your dependent child, call Member Services at **(800) 462-3589**.