

Frequently Asked Questions

Q. What is SafeGuard Health (SGH)?

A. SGH is a market-based solution developed to assist individuals and families across the nation. The solution provides benefits for preventive care, copays for Primary Care and Specialist Physician visits and prescription benefits (benefits vary based on plan level selected).

Q. How does a Member check if their physician or specialist is in-network?

A. Members simply go to www.multiplan.com and click on "Find a provider" - see page 5 for full details about the network. Members MUST use an in-network provider to utilize the office visit copays. If members use an out-of-network provider, they will be responsible for the full cost of the visit.

Q. Does this plan cover an annual mammogram at an imaging center (not a doctor's office)?

A. SafeGuard Health will cover the screening if the claim is coded as a preventive visit. Under ACA, mammograms are covered starting at age 40. NOTE: Be sure the Doctor offices have a pre-determination, pre-authorize the procedure and confirm the procedure is coded as "preventive".

Q. Are there a lot of participating pharmacies on the SGH Rx drug plan?

A. The SGH Rx plan is accepted at over 67,000 participating pharmacies nationwide, so members are sure to find a pharmacy near them. Members simply present their ID card at the time of service to receive the discounted pricing.

Q. Where can a member check SGH Rx drug pricing and locate participating pharmacies near them?

A. Members can visit www.sghrx.com. The website has all the information members need to lookup and identify drugs, locate pharmacies and get directions, compare drug pricing and more.

Q. If members move to another state, will they be able to continue in their plan?

A. Yes, members will continue in their current plan if they move to another state. The plans are not available outside the U.S. and cannot be used while traveling or relocating outside the U.S.

Q. How will members identify the monthly drafts from their account?

A. All drafts will have "Premier Health Solutions" listed as the originator of the drafts.

Q. Can members cancel at any time?

A. No. This product has a 1-year agreement in which members are unable to cancel unless they have a qualified event.

Q. What is a Qualified Event?

A. A Qualified Event is one of the following:

- Change in legal marital status – marriage, divorce, annulment, death of a spouse or legal separation
- Change in dependent children – birth, adoption, legal guardianship or death of a child
- Loss of spousal coverage – loss of job, etc.
- Dependent children "age out" – child's age exceeds the age limitations of the membership

To make changes to their plan, members need to call Customer Service at **(855) 978-6927**.

Q. When a member turns 65, what happens to their policy?

A. Their policy will be terminated at midnight on the day of their 65th birthday.

Q. Who do members contact if they have questions about their benefits?

A. Members can contact Customer Service at **(855) 978-6927** and one of our friendly representatives will be glad to help them! Members can also view, download and print their member materials on the Member Portal: sghmembers.com.