

## **Out-of-Network Coverage**

The services we cover when you are outside our service area or network are care for a medical emergency, urgently needed care, renal dialysis, and care that Simply Healthcare Plans or a plan provider has approved in advance.

Members are covered for medical emergencies anywhere in the world. A "**medical emergency**" is when you believe that your health is in serious danger. A medical emergency includes severe pain, a bad injury, a serious illness, or a medical condition that is quickly getting much worse.

## **Out-Of-Network Pharmacies**

If you take a prescription drug on a regular basis and you are going on a trip, be sure to check your supply of the drug before you leave.

When possible, take along all the medication that you will need. You may be able to order your prescription drugs ahead of time by calling Member Services.

If you are traveling within the United States and territories and become ill, or lose or run out of your prescription drugs, remember that Simply Healthcare Plans has over 62,000 retail pharmacies in our pharmacy network. Simply check our Pharmacy Directory or call 1-877-577-0115 for the closest location.

Getting coverage when you travel or are away from the Plan's service area

Generally, we only cover drugs filled at an out-of-network pharmacy in limited circumstances when a network pharmacy is not available. The sections below describe the circumstances when we would cover prescriptions filled at an out-of-network pharmacy. If you do go to an out-of-network pharmacy for one of the reasons listed below, you will have to pay the full cost (rather than paying just your copayment) when you fill your prescription. You can ask us to reimburse you for our share of the cost by submitting a claim form. For more information, contact Simply Healthcare Plans. You should submit a claim to us if you fill a prescription at an out-of-network pharmacy, because any amount you pay will help you qualify for catastrophic coverage.

We cannot pay for any prescriptions that are filled by pharmacies outside of the United States and territories, even for a medical emergency.

### **If you need a prescription because of a medical emergency or for urgent care**

We will cover prescriptions that are filled at an out-of-network pharmacy if the prescriptions are related to care for a medical emergency or urgent care. In either of these situations, you will have to pay the full cost (rather than paying just your copayment) when you fill your prescription. You can ask us to reimburse you for our

share of the cost by requesting reimbursement. For more information, contact Simply Healthcare Plans.

**Other times when you can get your prescription covered if you go to an out-of-network pharmacy**

We will cover your prescription at an out-of-network pharmacy if at least one of the following applies:

- If you are unable to obtain a covered drug in a timely manner within our service area because there is no network pharmacy within a reasonable driving distance that provides 24-hour service.
- If you are trying to fill a prescription drug that is not regularly stocked at an accessible network retail pharmacy (including high cost and unique drugs).
- If you are getting a vaccine that is medically necessary but not covered by Medicare Part B and some covered drugs that are administered in your doctor's office.

If you do go to an out-of-network pharmacy for the reasons listed above, you will have to pay the full cost (rather than paying just your copayment) when you fill your prescription. You can ask us to reimburse you for our share of the cost. For more information, contact Simply Healthcare Plans.