



**SIERRA HEALTH-CARE OPTIONS, INC.<sup>™</sup>**  
a subsidiary of Sierra Health Services, Inc.<sup>®</sup>

## WELCOME TO OUR MEDICAL NETWORK OF PROVIDERS

Sierra Health-Care Options (SHO), Inc.'s goal is to provide you with access to the highest quality medical care providers in the least restrictive and most convenient setting possible.

To gain the most from the health benefit package your employer has provided, please read carefully the materials provided by your benefits office. It is important that you are aware of the requirements of your plan regarding referrals and Prior Authorization, as well as the limitations of your coverage.

### Accessing Providers

1. Use the providers from the PPO network and review your plan materials regarding Prior Authorization.
2. When visiting a physician or other provider, always carry your insurance card and present it to the receptionist.
3. Be prepared to pay your deductible, copayment, or coinsurance at the time of service.
4. Make every effort to schedule needed appointments during regular office hours. If you are unable to do so, using an Urgent Care Center whenever possible is generally more cost-effective than using the Emergency Room.

### Directories

The directory will list the name and address of all contracted Plan Providers by specialty; contracted hospitals; and pharmacies. Where applicable, service information relating to a physician or provider's practice will be noted following his/her name (for example, *Adults Only*). Please note that your employer may have a separate network for vision, dental, and/or pharmacy providers.

Questions or concerns regarding a particular administrative service should be directed to the entity responsible for providing such service. The telephone numbers of which are usually found on the back of your insurance card.

If you have questions regarding the participation status of any physician, please feel free to contact us at (800) 698-4828 or visit us online at [www.sierrahealthcareoptions.com](http://www.sierrahealthcareoptions.com).

### Directory Updates

As you can appreciate, changes to information contained in our directories may occur because of provider additions, address changes, or changes in practice arrangements. Our directories are updated and distributed two times a year, once in the spring and again in the fall.

For a more current listing of providers, please visit us online at [www.sierrahealthcareoptions.com](http://www.sierrahealthcareoptions.com), as the provider information online is updated on a monthly basis\*. It is important to note that not all providers at a plan facility (for example, Emergency Room Physicians) may be contracted as Plan Providers. Be sure to confirm the Plan Provider's status before receiving services. This can be done when you schedule your appointment.

\* or you can call us directly at 702-242-7840

### Your Health Plan Benefits

It is important to remember that your health plan benefits are determined by your employer and are explained in your Summary Plan Description or Plan Document. Your health plan benefits are administered by your employer's designated third party administrator (TPA). Medical necessity determinations, including requests for prior authorization, are determined by your employer's utilization review company. SHO is your employer-chosen preferred provider organization network which maintains contractual relationships with providers for the provision of healthcare services.

#### The Group's TPA helps with:

- Member benefits and eligibility questions
- Appeals of claims issues
- Appeals of benefit issues
- Claim processing

#### SHO helps with information regarding:

- Provider participation verification
- Coordination of UM functions for most, but not all, SHO self-funded clients

## PATIENT'S BILL OF RIGHTS

### I. Information Disclosure

You have the right to receive accurate and easily understood information about your health plan, health care professionals, and health care facilities. If you speak another language, have a physical or mental disability, or just don't understand something, assistance will be provided so you can make informed health care decisions.

### II. Choice of Providers and Plans

You have the right to a choice of health care providers that is sufficient to provide you with access to appropriate high-quality health care.

### III. Access to Emergency Services

If you have severe pain, an injury, or sudden illness that convinces you that your health is in serious jeopardy, you have the right to receive screening and stabilization emergency services whenever and wherever needed, without prior authorization or financial penalty.

### IV. Participation in Treatment Decisions

You have the right to know all your treatment options and to participate in decisions about your care. Parents, guardians, family members, or other individuals that you designate can represent you if you cannot make your own decisions.

### V. Respect and Nondiscrimination

You have a right to considerate, respectful and nondiscriminatory care from your doctors, health plan representatives, and other health care providers.

### VI. Confidentiality of Health Information

You have the right to talk in confidence with health care providers and to have your health care information protected. You also have the right to review and copy your own medical record and request that your physician amend your record if it is not accurate, relevant, or complete.

### VII. Complaints and Appeals

You have the right to a fair, fast, and objective review of any complaint you have against your health plan, doctors, hospitals or other health care personnel. This includes complaints about waiting times, operating hours, the conduct of health care personnel, and the adequacy of health care facilities.