Discover More Ways to Save

1 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.
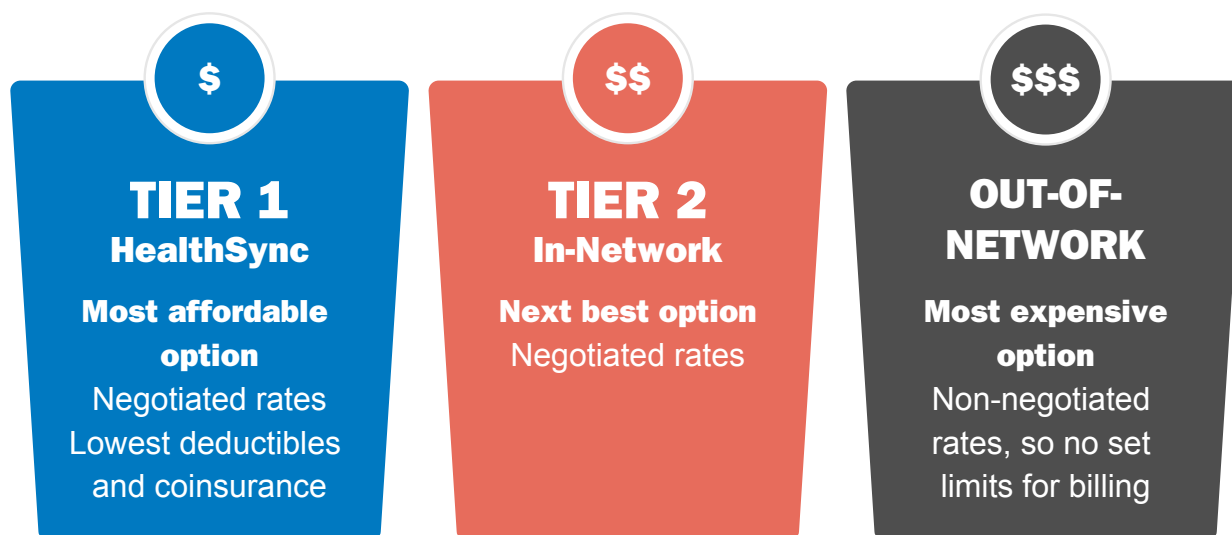
Anthem   Indiana State Personnel Department   Invest In Your Health

Choice of Network

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

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.

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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.

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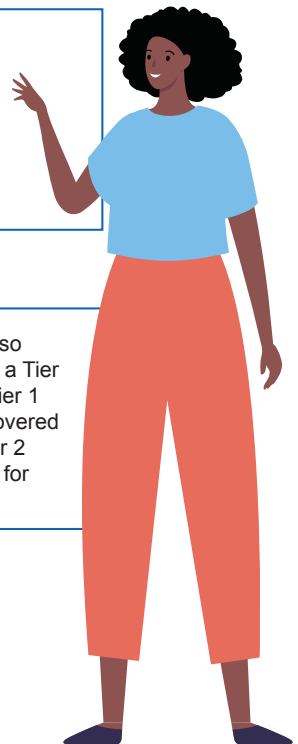
3 — **Mia meets her Tier 1 deductible.** Now she only pays 10% when she visits a Tier 1 provider. The 10% Mia pays counts toward her Tier 1 and Tier 2 out-of-pocket maximums.

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.**

Discover More Ways to Save

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

- Adams Memorial Hospital
- Ascension St. Vincent
- Beacon Granger Hospital
- Bluffton Regional Medical Center
- Daviess County Hospital
- Dukes Memorial Hospital
- Dupont Hospital
- Elkhart General Hospital
- Franciscan Health Carmel
- Good Samaritan Hospital
- Kosciusko Community Hospital
- Lutheran Hospital
- Memorial Hospital of Logansport

- Memorial Hospital, South Bend
- Northwest Health
- OrthoIndy
- Perry County Memorial Hospital
- Regency Northwest Indiana
- Reid Health
- Schneck Medical Center
- Select Medical Rehabilitation Hospital at Lutheran Hospital
- Select Specialty Hospital, Evansville
- South Indy MRI and Rehab
- Sullivan County Community Hospital
- The Orthopedic Hospital

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

Anthem

Indiana State Personnel Department

Invest In Your Health

www.in.gov/InvestInYourHealth