

PHCS Healthy Directions

When outside your primary PPO network's coverage area, wouldn't it bring **peace of mind** to know that you and your eligible dependents still have access to network providers?

Access to Medical Care You Can Count On

If you or a covered family member encounter an unexpected illness or need medical treatment while outside your primary PPO network's coverage area, you can visit any PHCS Healthy Directions provider in that area.

You are eligible to use PHCS Healthy Directions if you are:

- A member or eligible dependent traveling for business or vacation
- An eligible dependent attending an out-of-area educational institution
- An eligible dependent residing outside your primary PPO network's coverage area

You may experience **lower out-of-pocket costs** by using a PHCS Healthy Directions provider while outside your PPO network's coverage area. Plus, you can take advantage of **in-network benefit levels** and **PHCS negotiated discounts** by using PHCS Healthy Directions.

PHCS Healthy Directions is a program for groups with a PPO network other than Aetna Signature AdministratorsSM (ASA) PPO Network or Private Healthcare Systems (PHCS). Members who have the ASA PPO Network or PHCS as their network maintain coverage through these networks when outside their primary PPO service area.

Locating a provider or facility is easy.

There are two convenient ways to locate a PHCS Healthy Directions provider or facility:

- Call PHCS Healthy Directions at the number on your Starmark ID card.
- Visit the Starmark website at www.starmarkinc.com and select PHCS Healthy Directions under the Value-Added Programs section on the main page.

About PHCS Healthy Directions

PHCS Healthy Directions, a Private Healthcare Systems (PHCS) program, enables members to access an estimated 4,000 acute-care hospitals and 550,000 healthcare providers who participate in the PHCS and/or MultiPlan networks. PHCS is the national primary PPO network of MultiPlan.

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.

 **Starmark**[®]
Small business is our only business.

Plan availability and/or coverage may vary by state. Plans are administered by Starmark.

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