

Out-of-area dependent coverage

Here are details about the out-of-area dependent coverage that is included in the Enrich plans offered to Marshfield Clinic employees.

The out-of-area dependent coverage provides you with flexibility and convenience when an enrolled dependent lives outside of the Marshfield Clinic service area.

The out-of-area dependent coverage, which is also sometimes referred to dependent wrap, offers your enrolled dependents access to care outside of the service area. They will be able to receive covered services from out-of-network providers at the in-network benefit level.

<p>Who is eligible for out-of-area dependent coverage?</p>	<p>To be eligible for out-of-area dependent coverage, the subscriber must reside in the service area of their plan and the covered spouse or dependent must reside outside of the service area of their plan.</p>
<p>Who is considered an out-of-area dependent?</p>	<p>Dependents enrolled on your plan who reside outside of the service area (see the Enrich information sheet) may be eligible to receive in-network benefits under the out-of-area dependent coverage. Dependent children who reside within the service area and temporarily travel outside of the service area are not eligible for the out-of-area dependent coverage.</p>
<p>Are there fees associated with this coverage?</p>	<p>The out-of-area dependent coverage is included in the Enrich plans offered by Marshfield Clinic at no additional cost to you. Enrollees are responsible for any applicable deductibles.</p>
<p>How do I enroll my dependents in the out-of-area dependent coverage?</p>	<p>Simply enter all your dependents in your Workday file <i>along with their addresses</i>. If their address is outside of the service area this coverage will automatically be applied when processing claims for their care.</p>