

## Out-of-area dependent coverage

Before you finalize your open enrollment decisions, we wanted to share a few more details about the new out-of-area dependent coverage that is included in the three Enrich plans offered this year.

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

The out-of-area dependent coverage, which is also sometimes referred to as 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.

Question	Answer
<b>Who is considered an out-of-area dependent?</b>	Dependents enrolled on your plan who reside outside of the service area (see the <a href="#">Enrich information sheet</a> ) can 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.
<b>Are there fees associated with this coverage?</b>	The out-of-area dependent coverage is included in the three Enrich plans being offered this year at no additional cost to you. Enrollees are responsible for any applicable deductibles.
<b>How do I enroll my dependents in the out-of-area dependent coverage?</b>	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.
<b>How can eligible dependents find a participating provider?</b>	Answer Log in to your <i>My Security Health Plan</i> member portal and click on “Find a doctor.” If you don’t have a portal account quickly and easily register for one at <a href="http://www.securityhealth.org/registration">www.securityhealth.org/registration</a> .  Or, follow <a href="#">these instructions</a> to complete your search.