



If you should need health care while vacationing this summer, your health benefits will travel with you. You follow the same procedures when seeing a doctor in Colorado or staying in a hospital in New Hampshire as you would in Toms River. However, because you may be unfamiliar with out-of-state providers, we encourage you to review the differences between going to an In-Network doctor or hospital and an Out-of-Network doctor or hospital.

Also, remember that Partnership Health Center will be open every day all summer with the same convenient hours: Monday through Friday, 7:00 am to 7:00 pm and Saturday and Sunday from 8:00 am to 1:00 pm. All services are always provided confidentially and at no cost to members and their covered dependents. All patient records and conversations with medical personnel are always treated with the highest possible level of confidentiality.

Finally, summer is a great time to improve fitness. Toms River Fitness & Wellness, located in Partnership Health Center, will be open all summer as well. Just call the center to make an appointment.

When on vacation, may I visit the doctor or hospital of my choice?

Yes, absolutely. Integrity Health facilitates access for employees to a customized network of providers that is **national** and as inclusive as any available. However, as with any health plan, if you see a doctor who does not participate in your network, your out-of-pocket costs will be higher, and you may need to file claim forms.

You should know that, unfortunately today, some doctors and hospitals are charging fees as much as two or three times the “reasonable and customary” rate. Toms River Schools Health Plan pays the “reasonable and customary” rate, but if you see an **Out-of-Network** provider, she or he can balance bill you for the difference. This is important because the difference can be thousands of dollars, even tens of thousands.

If I see an Out-of-Network doctor and either the doctor or I call Integrity Health to make sure a procedure, visit or drug is covered, does that mean that Integrity Health will pay the bill?

When a procedure, visit or drug is covered, on behalf of the Toms River Schools Health Plan Integrity Health makes sure the “reasonable and customary” rate for

Out-of-Network doctors is paid. Assurance given to a provider that a procedure is covered by the plan does not mean that out-of-network providers will be reimbursed whatever amount they decide to bill. If the **Out-of-Network** doctor charges more than that amount, you may be balanced billed for the difference. That difference could be a large one.

Do I need an Integrity Health claim form?

No. **In-Network** providers will submit claim forms directly to the claim submission address shown on the back of your ID Card.

When visiting **Out-of-Network** providers, be sure to request a document that can be submitted to Integrity Health for appropriate reimbursement. Most provider offices have the capability of producing a standard 1500 form which contains all the information necessary to process a reimbursement.

Many times during an In-Network Hospital Stay you have no control over the providers who take care of you. What happens in those cases?

As stipulated in your health plan document, during an in-patient stay at a participating facility all ancillary providers will be paid as in-network.

How do I find out if my doctor participates in my networks?

Call 1-800-922-5186 during business hours or [login](#) to find a doctor, hospital or lab.

What is the advantage of going to a doctor or hospital in my network?

Your out-of-pocket costs will be lower because your coverage is based upon an agreement with those doctors and hospitals. Negotiated discounts and savings are passed on to you. If you see an **Out-of Network** provider, the provider will be paid the “reasonable and customary” and you would be responsible for the balance.

What do I do if I need medical services when traveling out of the country?

Be sure to get a copy of the bill in dollars and in English. Submit it like any other claim. Medical services in other countries are treated as Out-of-Network.