

User Guide

LINK PLUS

Member ID
Version 1.0
BM2
Version 1.2
M1

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Purchaser Name

HEALTH PLAN NAME
GROUP NUMBER



SAMPLE

The Program

Link Plus is a “members only” discount program designed to extend the range of benefits provided through an employer’s or individual’s health benefit plan and to encourage and support the use of local providers.

The program is based on a benefit that is offered by a provider of health services to an employer or individual in combination with their health benefit plan. The employer or individual member must purchase access to the program and pay an access fee based on the number of employees or individuals covered under the program. The provider grants the benefit off out-of-pocket expenses and there is no alteration in the health plan or the claim submission or payment function.

The benefits provided reduce the out-of-pocket expenses (deductibles, co-pays and uncovered services) normally associated with a health plan. By reducing the out-of-pocket expenses to covered beneficiaries, your health plan is enhanced. A primary goal of any purchaser is to control premium cost, while retaining current benefit levels. The most direct and effective way of reducing your premium cost is to increase the deductible and/or co-pay amounts. Combining the Link Plus program with your health plan can allow the purchaser to reduce premiums while retaining the same relative level of benefit.

Featured Healthcare Providers

To access the discount you must use a Link Plus **approved** provider. An approved provider is one that has agreed to apply a discount to a particular set of services and one which is considered in-network for your health plan. The providers approved for this program are listed in this guide.

The benefit is most useful when the member is located near the providers that are likely to be used most often. The providers sponsoring this program are based primarily in Tioga County, Pennsylvania. Consequently, the benefit is most useful to members residing in Tioga County and nearby areas in Bradford, Lycoming, Potter, and Sullivan counties.



This benefit is only available from providers that are approved by Link Healthcare.

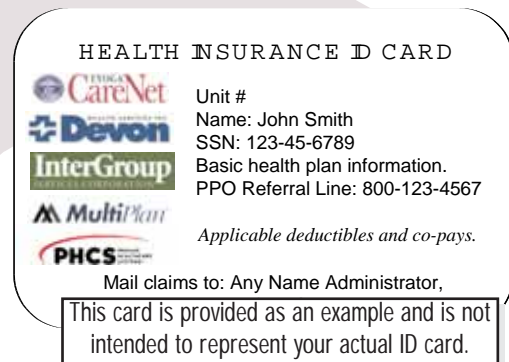
These providers are listed later in this Guide

Purchaser Status

In order to obtain the benefits described here, the employer, individual, and health plan must remain compliant and in good standing with the Link Plus program. The status of the purchaser and current program materials can be obtained through our web site at: www.linkhealthcare.com or by contacting our office.

How Members Are Identified

Correctly identifying members that are eligible to receive benefits under this program is critical to the correct administration of the discounts by the provider. Link Plus issues an identification card to enable the provider to easily verify the status of a member and to obtain information on the specific benefit provided under this program. Your insurance identification card will be required at the time of service so your claim can be submitted to your health plan for payment. Your Link Plus card or User Guide will be required at the time of payment in order to correctly administer the Link Plus benefit. Patient account representatives will need your identification number to correctly apply your discount to your out-of-pocket amounts.



How Benefits Are Obtained

You and your participating provider will use the following procedure to ensure that the correct discount is given:

1. You must present a valid health plan identification card to the provider's admitting/front office. It is your responsibility to tell the provider that you have the Link Plus discount program.
2. The provider's admitting/front office staff will verify that you are a current member and in good standing with the program. A current list of all members (identified only by an identification number) and the terms of the program are available on the Link Healthcare web site (www.linkhealthcare.com). The information can only be viewed by those individuals that have been given your identification number. You should never share your identification number.
3. You receive services as you normally would.
4. Your provider will submit charges to your plan as usual.
5. Your plan will process the claim and return a standard explanation of benefits (EOB) to both you and your provider. The EOB is a statement provided by your health plan that indicates the amount of the claim, what was paid to the provider, and how much you owe the provider.
6. Once you receive a bill from your provider, you will have 10 days to pay in order to receive your discount. You can either bring the bill back to the provider or you can call a patient representative to get a calculation of the discount and mail your payment. If the amount owed after the discount is significant, you can make arrangements to pay in installments with the patient representative. **Failure to pay your bill in the 10 days or to make arrangements and subsequent payments will result in forfeiture of your discount.** The discount is applied only upon payment. Please see the Discount Benefit Table section later in this document for an explanation and example of the discount.
7. **Remember: The benefit provided under this program is primarily for institutional services, such as hospital, laboratory, and x-ray. Most services have institutional and physician components. If your physician is not indicated in the list of providers provided under "Approved Provider Services" Link Plus will not provide a benefit on that portion of your service.** The Link Plus discount will only apply to the providers listed in this document.
8. Patient representatives at Soldiers + Sailors Memorial Hospital can be reached by calling 570.724.1750 (local) or 800.877.2455 (toll free).

If you have questions, please call us at 570.723.0710

Benefit Description

The providers included in this guide have agreed to a specific set of discounts that are implemented by the provider at the time of final billing. The following describes the discounts in detail:

YOUR DISCOUNT BENEFIT

- e The benefit provided under this program is in the form of a discount on the amount you owe the provider after your health plan pays the provider what they owe.
- e The amount you owe is commonly comprised of deductible, co-pay, co-insurance, and non-covered services under your health plan.
- e These are generally referred to as the patient's "out-of-pocket expenses".
- e Your discount is computed using a simple formula based on the following table. It is based on a percentage of your out-of-pocket expenses (the amount you owe the provider) with a limit on the total discount per claim.

IMPORTANT LIMITATIONS

- e The discount amount you will receive on the amount you owe is based on the total amount of charges billed by the provider.
- e The amount you owe is always determined by your explanation of benefits (EOB) form provided by your health plan.
- e The provider chosen must be considered an "in-network" provider by your plan.
- e The discounts only apply to providers approved under the Link Plus program.
- e These benefits can only be used for selected health plans, networks, and employers specifically approved by Link Healthcare.

Discount Benefit Table

TOTAL AMOUNT OF CHARGES BILLED BY THE PROVIDER <i>PER CLAIM</i>	DISCOUNT ON THE AMOUNT YOU OWE THE PROVIDER	
	PERCENTAGE DISCOUNT <i>PER CLAIM</i>	MAXIMUM DISCOUNT <i>PER CLAIM</i>
\$0 TO \$749	50%	\$250
\$750 TO \$999	50%	\$300
\$1,000 TO \$3,499	50%	\$500
\$3,500 TO \$6,999	50%	\$750
OVER \$7,000	50%	\$1,000
MAXIMUM TOTAL ANNUAL DISCOUNT		\$2,000

The amounts in the left hand column of the above Discount Benefit Table are the actual amounts that the provider bills your health plan before any discounts. This amount is always provided in the explanation of benefits (EOB) you receive from your health plan after you receive a service. The next column is the **percent discount you receive off the amount you owe the participating provider after the health plan pays its portion.** The third column provides the **maximum discount** that is given for an individual claim. **The actual amount of the discount you receive on the amount you owe is based on the size of the claim.**

Example one: The provider bills your health plan for a \$600 charge and the amount you owe the provider (or your total out-of-pocket expense) is \$400. Find the charge in the first column (\$600), your discount will be found in the second column (50%). The amount you owe will be reduced by 50% or \$200, which is less than the \$250 maximum discount. You will pay \$200.

Example Two: The provider bills your health plan for a \$7,000 charge and the amount you owe the provider (or your total out-of-pocket expense) is \$2,450. Find the charge in the first column (\$7,000), your discount will be found in the second column (50%). The amount you owe will be reduced by 50% or \$1,225. \$1,225 exceeds the maximum allowable discount found in the third column therefore your total discount will be \$1,000. You will pay \$1,450.



Approved Provider Services

To access the discount you must use a Link Plus **approved** provider listed below. **The benefit provided under this program is primarily for institutional services, such as hospital, laboratory, and x-ray.** Most services have institutional and physician components. If your physician is not indicated in the list of providers contained here Link Plus will not provide a benefit on that portion of your service. The Link Plus discount will only apply to the providers listed in this document.

Patient representatives at Soldiers + Sailors Memorial Hospital can be reached by calling 570.724.1750 (local) or 800.877.2455 (toll free).

**SOLDIERS + SAILORS
MEMORIAL HOSPITAL**
32-36 Central Avenue
Wellsboro, PA 16901
570.723.7764
800.808.5287
www.laurelhs.org

SSMH is a non-profit community hospital serving all of Tioga County. SSMH supports approximately 50 physicians representing a broad range of specialties. SSMH, in combination with its physicians, offers primary general hospital care and a broad range of support services. These include laboratory, radiology, rehabilitation, pharmacy, surgical, behavioral, obstetrics, and occupational services, to name a few.

Cardiopulmonary Services (Respiratory Therapy, Cardiology and Electroencephalogram)

(Does not include Physician Services.)

570.723.0110

Cardiopulmonary Therapy Services provide a variety of tests for diagnosing and evaluating how effectively a patient's respiratory and/or cardiac system functions, including pulmonary function testing, lung diffusion testing, blood gas analysis, cardiac stress testing, echocardiograms, and EKGs. Outpatient cardiac event monitors are available for patients to wear up to 30 days and are used to help physicians diagnose arrhythmia problems. Holter monitors are also available and record 24 hours of the patient's heart activity. EEG(electroencephalogram) testing is also available in Cardiopulmonary Services.

Emergency Services *(Does not include Physician Services.)*

570.723.7764

SSMH offers 24-hour-a-day, physician-staffed emergency services.

Laboratory

570.723.0130

The clinical laboratory provides service 24 hours a day, 365 days a year. It performs thousands of tests for area residents monthly. The laboratory offers state of the art services in a community hospital setting.

Occupational Therapy

570.723.0123

Occupational therapists develop customized treatment programs for people of all ages to make them better able to carry out the normal activities of daily living that are often taken for granted, but cause devastating loss when impaired. They also focus on treatment of hand injury and the "fine motor" skills associated with hand function.

Physical Therapy

570.723.0120

Physical therapists help people of all ages regain physical function and reduce pain. Treatment aids in recovery from orthopedic, neurologic, and other medical problems, including back injuries, repetitive motion injuries, disabling diseases, total joint replacement surgeries, birth injuries, broken bones, sports injuries, burns, corrective orthopedic surgery, and in regaining function following a stroke.

Radiology *(Does not include Physician Services.)*

570.723.0160

The Radiology Department provides a variety of tests, including x-ray, mammography, nuclear medicine, nuclear cardiology, CT scans, bone densitometer, magnetic resonance imaging, and ultrasound.

Sleep Studies

570.723.0119

Cardiopulmonary Therapy Services also offers sleep studies, which may help your physician diagnose a variety of sleep disorders, including: sleep apnea - periodic cessation (stops) of breathing while asleep; chronic insomnia; and narcolepsy - a neurological disorder characterized by sudden, uncontrollable sleep attacks and persistent daytime sleepiness. All sleep studies are done on an outpatient basis and must be scheduled in advance. Once testing is completed, results are available in only 48 hours.

Speech Therapy *(Does not include Physician Services.)*

570.723.0123

Speech therapists evaluate and treat patients for voice and swallowing disorders, communication disorders, and disorders of mental and intellectual processing. They work in the school districts helping children with learning disabilities, as well as in the outpatient setting working to improve patients' speech and language skills. Speech therapists do much of their work in the hospital setting with patients who have had a stroke or other neurologic disease or injury, as well as in the Radiology Department performing video-fluoroscopic swallowing analyses.

Surgical Services *(Does not include Physician Services.)*

570.723.7764

SSMH's operating suite consists of three fully equipped major operating rooms plus a special procedures room, cystoscopy room and a complete recovery room.

Other Approved Services

LAUREL BEHAVIORAL HEALTH

32-36 Central Avenue
Wellsboro, PA 16901
570.723.0345
800.808.5287
www.laurelhs.org

SSMH is one of the few community hospitals in the United States which has a licensed inpatient psychiatric care unit. The psychiatric care unit offers inpatient mental health services as well as drug and alcohol detoxification services. Unit is fully staffed by licensed Psychiatrist, Therapists, and Psychiatric Nursing staff. Inpatient psychiatric care, the most concentrated level of treatment, is for individuals who are struggling with an acute emotional problem which severely limits their ability to cope in their own homes or social environment. *(Does not include Physician Services)*

LAUREL CARDIAC REHABILITATION

5 Riverside Plaza
Blossburg, PA 16912
570.638.1310
www.laurelhs.org

Fully equipped wellness center that provides medically supervised and monitored exercise program for individuals with heart conditions. Complete program includes exercise advice, strength training advice, dietary education, and cardiac condition and treatment education. Physician referral necessary.

LAUREL PHYSICAL, SPEECH AND OCCUPATIONAL THERAPY

11 Water Street
Wellsboro, PA 16901
570.723.0675
www.laurelhs.org

149 East Main Street
Wellsboro, PA 16901
814.326.4442
www.laurelhs.org

5 Riverside Plaza
Blossburg, PA 16912
570.638.1310
www.laurelhs.org

Physical therapists help people of all ages regain physical function and reduce pain. Treatment aids in recovery from orthopedic, neurologic, and other medical problems, including back injuries, repetitive motion injuries, disabling diseases, total joint replacement surgeries, birth injuries, broken bones, sports injuries, burns, corrective orthopedic surgery, and in regaining function following a stroke. Speech therapists evaluate and treat patients for voice and swallowing disorders, communication disorders, and disorders of mental and intellectual processing. They work in the outpatient setting working to improve patients' speech and language skills. Speech therapists do much of their work in the hospital setting with patients who have had a stroke or other neurologic disease or injury, as well as in the Radiology Department performing video-fluoroscopic swallowing analyses. Occupational therapists develop customized treatment programs for people of all ages to make them better able to carry out the normal activities of daily living that are often taken for granted, but cause devastating loss when impaired. They also focus on treatment of hand injury and the "fine motor" skills associated with hand function.

Restrictions to the Program

There are various rules and guidelines with which the Link Plus program must remain compliant. The basic guidelines are as follows:

- e The Link Plus program can only be used in combination with the health benefit plans, provider networks, and provider services that are approved by Link Healthcare.
- e There may be restrictions on the size of the deductible, co-pay, and so on.
- e The beneficiary's choice of provider through his/her health plan is not being restricted in any way. An improved benefit is being offered for those services obtained from approved providers.
- e This benefit cannot be combined with any other discounts.
- e If the person receiving the benefit becomes a bad debt or his/her account goes to collection they lose the discount and any future benefits under the program.

Customer Service Assistance



For any issues associated with your health plan you must contact your health plan directly or your agent.

For service issues associated with the Link Plus program, please contact us at:

Phone: 570.723.0710
Fax: 570.724.5618
Address: 114 East Ave. • Wellsboro, PA 16901
E-mail: help@linkhealthcare.com