

A photograph of a woman with brown hair tied in a bun, wearing a red, blue, and white plaid shirt, holding a young child. The child is wearing a white shirt and is laughing joyfully. They are outdoors with green foliage in the background.

**Health Insurance
for Now and
Whatever Is Next**

Welcome Kit

 **FirstChoiceSM Next**
A Product of Select Health of South Carolina, Inc.

What's Next?

Welcome to First Choice Next! Health insurance to help you stay healthy today, tomorrow, and for whatever is next.

Your Welcome Kit

This booklet has important information about your First Choice Next benefits.



Your member ID card

Your member ID card will be mailed to your home soon.

- ♥ Please check the information on your card to make sure it is right.
- ♥ Be sure that all covered household members on your plan have received their own ID card.
- ♥ To make changes, call Member Services at **1-833-983-7272 (TTY 711)**.

Tips for using the First Choice Next member ID card:

- ♥ Carry your card at all times.
- ♥ You will need to present this card any time you need covered services to ensure you receive the most out of your health plan.
- ♥ If you lose your card, call Member Services at **1-833-983-7272 (TTY 711)**.

Paying your premium payment

We have payment options available to fit everyone's needs. We accept all major credit and debit cards, check payments, and money orders.



Paying online is easy, convenient, and available when you need it.



Simply send your payment coupon from your monthly bill with your payment.



Your primary care provider (PCP)

When you join First Choice Next, you will need to choose a primary care provider (PCP). This is a very important step.

Your PCP is a doctor, nurse practitioner, physician assistant, or other medical provider who is focused on your health and wellness. You should plan to see your PCP on a regular basis so they can provide you with the best care. They will also be your first call when you have a medical problem or concern. They can refer you to specialists if you need care your PCP doesn't provide.

When choosing a PCP, be sure to find one whom you can get to easily and who can accommodate your personal needs, including your communication needs. If you are unable to choose, we can assign one to you. Remember, you can change your PCP at any time for any reason on the Member Portal.

Your Member Portal

What is the Member Portal?

The Member Portal is an easy-to-use, secure website that has most of your recent health history. Use it to take charge of your health.

How do I find the Member Portal?

- ♥ Visit **www.firstchoicenext.com** and go to the member page.
- ♥ Click Member Portal from the menu.
- ♥ If you are a first-time user, sign up with your member ID number (on your ID card).
- ♥ Choose a user ID and password.
- ♥ If you have already signed up, just log in.

Manage your health.

Not everyone likes to talk on the phone. That's why we've made some options available online. The Member Portal is available 24 hours a day, seven days a week for you to access your health records.

Other benefits of the Member Portal

- ♥ Get your claims and/or billing history.
- ♥ Get benefit details.
- ♥ Get up to six months of your prescription history, find in-network pharmacies or other providers, and more.
- ♥ Learn about your health with a variety of articles.



Download our mobile app.

Manage your health care, wherever you are. View your digital member ID card, find health care providers, and look up your health benefits right on your phone.

Glossary

Benefits: Health care items or services covered under your plan

Cost sharing: The amount you pay out of pocket for health care services

Copayment: A fixed amount of money you pay for a specific covered service

Coinsurance: The percentage of costs of a covered health care service you pay after you've paid your deductible

Deductible: The amount you pay for covered health care services before your insurance plan starts to pay

Formulary: A list of drugs covered under your health plan

In-network: Providers and services that participate in our program and offer lower rates to members

Out-of-network: Providers and services that do not participate in our program. Their services may not be covered, or their services will be covered at a greater cost than in-network.

Out-of-pocket maximum: The most you have to pay for covered services in a plan year

Premium: The amount that must be paid to First Choice Next for your health insurance plan

Provider: An individual or facility that provides health care services

What's Next?

Learn more about all the benefits and services available to you by referring to your Schedule of Benefits or your Summary of Benefits and Coverage.

Your benefits

With First Choice Next, you get a full suite of benefits. These include:

Core services



- ♥ A **primary care provider (PCP)** focused on your health, who can help in treating illnesses and injuries, writing prescriptions, and managing your overall wellness



- ♥ **Emergency services** in an emergency room, urgent care center, or ambulance, even with out-of-network providers when there is no provider available in-network.



- ♥ **Hospitalization**, including surgery and overnight stays in the hospital

- ♥ Coverage for your **prescription drugs** and access to **pediatric care** for covered children

- ♥ **Prenatal** and **postnatal** visits are covered in full with no deductible on all plans.



- ♥ **Virtual care visits** are available day or night with Virtual Care 24/7 and are covered at no cost to you.



- ♥ Visa® Reward debit card for completing healthy activities through **Healthy Rewards**. For example, members can get a \$75 reward just for getting a physical exam.

Specialized services



- ♥ Treatment for both **mental health** and **substance use disorder** needs



- ♥ **Diabetes education** to teach you how to manage medication, blood sugar testing, diet, and exercise
- ♥ **Care Coordination** for members with short-term and/or emerging needs, including pharmacy support, durable medical equipment (DME), discharge and transitional planning needs, and help finding a doctor and scheduling visits



- ♥ **WW® (formerly Weight Watchers)** online memberships at no cost





Important phone numbers

Keep these phone numbers close by so you can get in touch with First Choice Next.

Member Services

1-833-983-7272 (TTY 711),
Monday through Friday,
8 a.m. to 6 p.m.

Rapid Response and Outreach Team

1-833-472-7708 (TTY 711),
Monday through Friday,
9 a.m. to 6 p.m.

Use for urgent health care
coordination needs or
access to services.

Pharmacy Member Services

1-833-779-7229 (TTY 711),
Monday through Friday,
8 a.m. to 6 p.m.

Virtual Care 24/7

1-888-976-4611
(TTY 1-800-770-5531)
24 hours, seven days a week

*Only for non-emergency
medical care.

If this is an emergency, call 911.

988 Suicide & Crisis Lifeline

988



First Choice Next offers individual and family health plans both on and off the Health Insurance Marketplace®. Please go to www.firstchoicenext.com, where additional information can be found about our privacy practices, covered and noncovered services, provider availability, benefit/service restrictions, utilization and pharmaceutical management procedures, and your rights and responsibilities. We comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, or any other basis prohibited by law. You may access the Notice of Nondiscrimination on our website above.