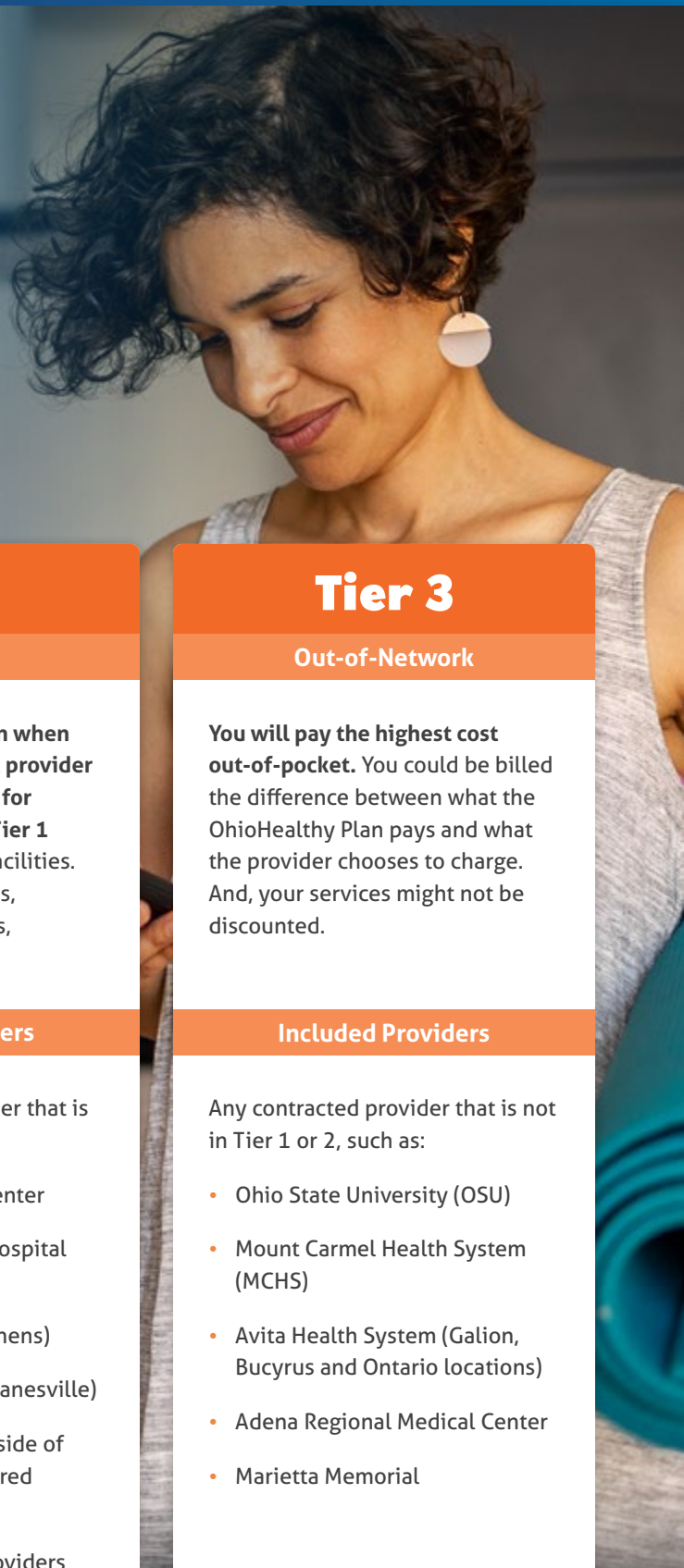


Understanding Medical Plan Tiers

Your medical plan options group providers into tiers. When you use Tier 1 providers, you will have the lowest costs and get the highest level of benefits when you receive care. You'll pay more for covered care from Tier 2 or 3 providers.

To find which Tier your provider is in, go to [OhioHealthyPlans.com](https://www.ohiohealthyplans.com) or call the OhioHealthy Member Advocates at (855) 571.1378.



Tier 1

In-Network

- Lower deductibles and out-of-pocket maximums
- Lower copays and coinsurance for physician/specialist office visits

Included Providers

- OhioHealth Physician Group
- OhioHealth facilities
- Central Ohio Primary Care Providers
- Nationwide Children's Hospital
- Cleveland Clinic

Tier 2

In-Network

Your costs are lower than when using an out-of-network provider (Tier 3), but higher than for services received from Tier 1 network providers and facilities. That includes deductibles, out-of-pocket maximums, coinsurance and copays.

Included Providers

- Any contracted provider that is not in Tier 1, such as:
 - Fairfield Medical Center
 - Licking Memorial Hospital (Newark)
 - Holzer Hospital (Athens)
 - Genesis Hospital (Zanesville)
- Providers that are outside of the OhioHealth Preferred Service Area
- Any other network providers and facilities that have agreed to negotiated rates for our plan members.

Tier 3

Out-of-Network

You will pay the highest cost out-of-pocket. You could be billed the difference between what the OhioHealthy Plan pays and what the provider chooses to charge. And, your services might not be discounted.

Included Providers

- Any contracted provider that is not in Tier 1 or 2, such as:
- Ohio State University (OSU)
 - Mount Carmel Health System (MCHS)
 - Avita Health System (Galion, Bucyrus and Ontario locations)
 - Adena Regional Medical Center
 - Marietta Memorial