

# Midlands Choice Maximizes Value

**Call your plan administrator if you have questions about:**

- eligibility or benefits
- status or payment of your claims

**The number to call is on the back of your ID card.**

**Contact Midlands Choice to verify providers' participation in the network:**

(800) 605-8259 or (402) 390-8233  
email: [cs@midlandschoice.com](mailto:cs@midlandschoice.com)

**Additional resources on [www.midlandschoice.com](http://www.midlandschoice.com):**

- **Provider Directory.** Use “Search for a Provider” to locate a specific provider and “Create a Custom Directory” to locate providers within a geographic region or provider type that you specify.
- **Nominate a Provider Form.** If a provider you're looking for is not in the network, let us know. We may recruit them to participate in the network.
- **Patients' Rights and Responsibilities.**

**Y**our healthcare benefits plan includes access to Midlands Choice network providers at discounted rates. Midlands Choice is the premiere independent Preferred Provider Organization (PPO) serving the midwest. The network includes more than 20,000 physicians and other healthcare professionals, 300 hospitals, and 1,300 other healthcare facilities. You may receive care from providers outside the network, but your out-of-pocket costs will be higher.

**H**ere's how the program works:

- Locate network providers using the “Find a Provider” tools at [www.midlandschoice.com](http://www.midlandschoice.com). Establishing a relationship with a primary care doctor is recommended. Call the doctor's office to be sure the location and hours are convenient and to make sure the doctor is accepting new patients.
- It is your responsibility to become familiar with your benefits plan, the services it covers and when precertification is required. Be aware that selection of a network hospital does not guarantee that hospital-based anesthesiologists, radiologists, pathologists and emergency room physicians are network providers.
- Be sure you and your covered dependents always carry a current medical ID card and present it to providers before receiving services. ID cards include information your provider must have to identify you as a member of the Midlands Choice network and to submit claims for you.
- Your benefits administrator will process your claims and send you an Explanation of Benefits (EOB) showing the Midlands Choice discounts that were applied, the amount paid to the provider and any amount you may owe.