

A photograph of a woman with her hair in a bun, wearing a red, blue, and white plaid shirt, smiling warmly at a young child. The child is laughing joyfully. They are outdoors, with a background of green trees and sunlight filtering through the leaves, creating a bokeh effect. A dark grey rectangular box is overlaid on the top left of the image, containing white text.

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

Welcome Kit

 **FirstChoice™ 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 is included inside this Welcome Kit.

- ♥ Please check the information on your card to make sure it is right.
- ♥ 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.
- ♥ If you lose your card, call Member Services at the number above.
- ♥ To learn more, go to **www.firstchoicenext.com**.

 A product of Select Health of South Carolina, Inc. Group number NCG00010	
Subscriber name John L. Doe First Choice Next ID 123456789	Effective date MM/DD/YYYY Pharmacy RxBIN # 019595 Pharmacy RxFPCN # PRX02608
Member name Jane L. Doe Member ID number 123456789-01	Deductible in network (Med & Ret): SX IND/SX FMM Coinsurance (Med & Ret): (%) Out-of-pocket in network: SX IND/SX FMM
Payer ID: 83148	Cost-sharing POP: SXX SPEC: SXX UC: SXX
<small>Limits and deductibles may apply to some services. Not transferable.</small>	

 www.firstchoicenext.com A product of Select Health of South Carolina, Inc.	Member Services 1-833-983-7272 (toll-free) TTY 711
<small>Notice: Always carry your First Choice Next card. You'll need it to get your benefits. Go to your First Choice Next primary care provider (PCP) for medical care. Emergency room: Go to an emergency room near you if you believe your medical condition may be an emergency. If you get emergency care, please notify your PCP. Out-of-area care: Report out-of-area care to First Choice Next and your PCP within 48 hours. All claims are subject to review. If your provider is out-of-network, members are responsible for ensuring that prior authorization is obtained. Participating South Carolina providers are responsible for obtaining prior authorization. Insured by First Choice Next. First network providers and pharmacies and covered drugs at www.firstchoicenext.com. For provider claims processing, mail to: First Choice Next Provider Claims Processing P.O. Box 7186 London, KY 40342-7186</small>	Provider Services and prior authorization 1-833-866-7277 Report fraud 1-866-833-9718 Pharmacy Member Services 1-833-779-7229 or TTY 711 Pharmacy Provider Services 1-877-472-7879



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, 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: What you pay for a covered health care service after you've paid your deductible

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

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

What's Next?

Learn more about all the benefits and services available to you at **www.firstchoicenext.com**. You can refer to your Summary of Benefits and Coverage.

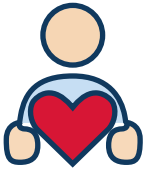
Your benefits

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 (out-of-network when in-network is not available)



- ♥ **Hospitalization**, including surgery and overnight stays in the hospital
- ♥ Coverage for your **prescription drugs** and **pediatric care**



- ♥ **Prenatal** and **postnatal** visits are covered in full with no deductible on all plans, as well as **Bright Start**® maternity program for a healthy pregnancy.



- ♥ Round-the-clock **virtual care** visits with MDLive are covered at no cost to you.
- ♥ Visa® Reward cards for completing healthy activities through **Healthy Rewards**. For example, members can get a \$75 reward just for getting a physical exam within 120 days.

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.

988 Suicide & Crisis Lifeline

988

Pharmacy Member Services

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

MDLive

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

MDLive is only for routine
medical care.

If this is an emergency, call 911.



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.