1. **Whom should I direct my benefit questions to?**

   A benefit contact sheet is posted on the ZCS webpage. There is a separate listing for classified and certified employees. All medical, dental or vision claim questions should be directed to Janie Matthews at Unified Group Services by calling 800-291-5837.

   Contact Kristin Ewing Human Resources for any other benefit question you may have. 317-873-2858 ext. 11330.

2. **Where can I find a listing of the providers within the ZCS Preferred Provider Network?**

   On the ZCS Employee Benefits Health Insurance webpage you will find three links in the middle of the page that have been posted for all covered members to use as a quick reference. You may search under specialty or by last name.

   In addition to the provider listings you can also find listings for in-network hospitals, occupational therapy locations and ancillary providers (durable medical equipment, mental health, etc.)

3. **Whose responsibility is it to know what coverage level a provider and/or facility is covered under prior to having services performed?**

   It is the covered member’s responsibility to know what coverage level a provider and/or a facility falls under to ensure they are billed correctly. **With medical billing facility charges are billed separately from physician charges.** Physician coverage is confirmed if they are listed on any one of the three spreadsheets listed on the ZCS webpage as described above. In order for the facility charges to be applied to the ZCS Preferred Provider Network services other than a routine office visit must be performed at a St. Vincent Health, Witham Health or Riverview facility.

   *Example: Physicians listed on the St. Vincent CMO list are all those physicians who have privileges at St. Vincent facilities. This does not mean that St. Vincent is the only place they perform their services. If I elect to have surgery with a physician who is listed on the St. Vincent CMO list but that particular physician only performs surgery at a facility other than St. Vincent due to preference, I would be billed at the ZCS Preferred Provider Network level for all physician charges and at the Out-of-Network level for the facility charges.*

4. **What if the ZCS Preferred Provider Network is not available where I live?**

   The ZCS Preferred Provider Network level is our base level of service that would apply should any of the following situations occur:
5. **How is my deductible calculated if I have a combination of charges with both a ZCS Preferred Provider and an Out-of-Network provider?**

Deductibles co-mingle. If you meet your ZCS Preferred Provider Network it will carry over towards your deductible for Out-of-Network services.

6. **What does coinsurance mean?**

The coinsurance is the percentage amount that you pay towards your out-of-pocket expenses after you have reached your deductible until you have reached the maximum out-of-pocket expense assigned to your coverage level. Once you have reached the maximum out-of-pocket expense services within that network level will be covered at 100%.

*Note: Prescription costs and co-pays do not apply towards your deductible or total out-of-pocket limits.*

7. **What is covered under our wellness benefit?**

Screenings & other services are generally covered as Preventive Care for adults & children with no current symptoms or prior history of a medical condition associated with that screening or service. Examples of some of these Screenings & Other Services are listed below. For a full listing, please visit: www.healthcare.gov/center/regulations/prevention/recommendations.html.

**Routine or Periodic Exams**
- Physical Exams
- Well-Baby & Well-Child Care
- Pelvic Examinations

**Screening Exams**
- Bone Density Exams
- Colorectal Exams
- Routine Mammograms

**Human Papillomavirus (HPV) Vaccine**
**Influenza Virus Vaccine**
**Diphtheria/Tetanus/Pertussis Vaccine**

**Routine Hearing or Vision Exams**
**Prostate Exams**
**Pap Smears**

*In-Network Preventive Services are paid at No Deductible, 100%, but please remember that you must use a provider within the Zionsville Preferred Provider network which is identified above. Visiting any other provider will cause your services to not be covered.*

8. **Where is the most cost-effective place to have lab work done?**

The most cost-effective place to have lab work done for the ZCS Insurance Plan is the St. Vincent @Work ZCS Wellness Center. You can also go to any St. Vincent, Witham or Riverview facility or MidAmerica Clinical Labs and have lab costs at the ZCS Preferred Provider Network level (100%).

It is the covered member’s responsibility to inquire where providers send lab work.