

**University of Chicago Health Plan  
Welcomes CVS/Caremark Minute Clinics  
to the UCHP Network Effective July 1, 2015**

UCHP is pleased to announce that it has contracted with the CVS Minute Clinic Network effective 7/1/15. Under the agreement, UCHP members can access the CVS Minute Clinics for authorized and appropriate Urgent Care visits under their UCHP benefits. The Chicagoland CVS Minute Clinic network includes 56 service locations across the 10 County Chicago Metropolitan Area and Northwest Indiana (Lake, Porter, LaPorte Counties). The agreement will also provide Out of Area Urgent Care access nationally. CVS Minute Clinics will provide Covered Services to UCHP members in accordance with the UCHP Certificate of Coverage (COC), as summarized below.

- CVS Minute Clinics will accept UCHP members and bill UCHP directly for services provided. In accordance with the UCHP COC, a Specialty Co-Payment is the Member out-of-pocket expense for UCC visits. CVS Minute Clinics nationally will accept UCHP members for UCHP Member Out Of Area Urgent Care needs and will bill UCHP directly for services provided.
- The CVS Minute Clinic Agreement with UCHP is to provide UCHP members additional access to urgent care services across the UCHP service area. Urgent Care is defined as a Covered Service in the UCHP Certificate of Coverage (COC). In accordance with the UCHP COC, UCHP members should call their PCP for Prior Authorization to seek services at an Urgent Care Center (UCC), including CVS Minute Clinics. Additionally, UCHP Members must call their PCP Office within 24 hours of an ER or UCC Visit, and must notify UCHP within 48 hours of an ER or UCC Visit.
- Urgent Care Centers should be utilized for “urgent care” and not “emergency care”. The attached table summarizes typical definitions of Urgent Care and Emergency Care. (In accordance with Illinois Law, UCHP follows the Prudent Layperson definition of Emergency Care in determining Covered Services).
- The agreement is not intended nor does it provide coverage for routine Primary Care Covered Services. All routine Primary Care services, including vaccinations and immunizations, must be provided by and coordinated through your UCHP PCP. The UCHP/CVS Minute Clinic agreement **does not** provide coverage for routine Primary Care services, including vaccinations and immunizations.

If you have any questions, please feel free to call UCHP at 773-834-0900, option 1 or via email at [uchp@bsd.uchicago.edu](mailto:uchp@bsd.uchicago.edu). Our Customer Service Representatives are here to answer any questions about UCHP coverage Monday through Friday from 8:00 am to 5:00 pm.

**UCHP Certificate of Coverage Definitions for Emergency Care and Urgent Conditions:**

Life-threatening emergencies require a visit to a hospital Emergency Department. Urgent Care centers are setup to assist patients with an illness or injury that does not appear to be life threatening, but also can't wait until the next day, or for a PCP to see them. Except in life threatening emergencies, you are encouraged to call your PCP office for advisement on Urgent Conditions prior to seeking treatment at an Urgent Care Facility or Emergency Room. For the days and hours that PCPs are closed, or when PCP office schedules cannot accommodate urgent issues, urgent care centers provide easy access to quality healthcare.

**UCHP Coverage for "Emergency":**

Emergency Care is defined in the UCHP Certificate of Coverage (COC) as "a medical condition manifesting itself by acute symptoms of sufficient severity such that the absence of immediate medical attention could result in placing your health in jeopardy through serious impairment to bodily functions or serious dysfunction of any body organ or part."

All Emergency Room visits are retroactively reviewed for medical necessity. If the services provided meet the definition and criteria as an Emergency Condition, benefits will be provided for the Hospital and Physician services rendered at the Hospital in the treatment of that emergency. If you receive care or treatment for Emergency Care, benefits will be provided for the Hospital and Physician services rendered in the treatment of that emergency, whether or not the services were ordered by your PCP. If Inpatient Hospital care is required, it is especially important for you or your family to contact your PCP and UCHP immediately, as not informing UCHP could result in benefits not being provided for your Hospital stay. In such circumstances, a Hospital may hold you financially responsible for the services provided. Your PCP and then the UCHP Utilization Management Professionals must be notified of your condition within 48 hours of this service. Benefits will be limited to the initial treatment of your emergent condition unless further treatment is ordered by your PCP and authorized by UCHP. Expenses incurred for inappropriate emergency room visits will not be covered by UCHP.

Benefits for Emergency Care are subject to a copayment per visit. This copayment does not apply to services received from your PCP during regular office hours or to services provided for the treatment of sexual assault. UCHP will cover up to the Usual and Customary Fees. Should you be admitted to a Hospital as an Inpatient, benefits will be paid as explained in the Hospital Benefits Sections of this Certificate. The emergency treatment copayment will be waived if you are admitted to the Hospital as an Inpatient within 24 hours of the emergency room visit. The inpatient admission will be subject to the per admission copay.

**UCHP Coverage for "Urgent Conditions":**

Urgent Conditions are defined in the UCHP Certificate of Coverage (COC) as a condition that is not an immediate threat to life or function but requires treatment within 48 hours. If you require treatment for an urgent condition, you must contact your Primary Care Physician (PCP). All urgent conditions in the Chicagoland area must be treated at the University of Chicago Hospitals. UCHP recognizes that most of the requests for coverage for out-of-the Chicago land-area are non-urgent and non life-threatening

care. This will arise when dependent children are away at college or when a UCHP member is away from campus for an extended period of time (i.e., sabbatical, research abroad, study abroad). For dependent children, you may wish to obtain the student health coverage insurance offered at most universities. If you and/or a dependent anticipate being out-of-the Chicago land area for an extended period of time (more than a few weeks), you may find it preferable to choose another one of the health insurance options offered by your employer that would cover you and any dependents when outside the Chicagoland area.

The table below provides some basic examples of Emergency and Urgent conditions:

<b>Emergency Care</b>	<b>Urgent Care</b>
<ul style="list-style-type: none"> <li>• Severe chest pain or difficulty breathing</li> <li>• Compound fracture (bone protrudes through skin)</li> <li>• Convulsions, seizures or loss of consciousness</li> <li>• Fever in newborn (less than 3 months old)</li> <li>• Heavy, uncontrollable bleeding</li> <li>• Deep knife wounds or gunshot wounds</li> <li>• Moderate to severe burns</li> <li>• Poisoning</li> <li>• Serious head, neck or back injury</li> <li>• Pregnancy-related problems</li> <li>• Severe abdominal pain</li> <li>• Heart attack/signs of (i.e.. chest pain lasting longer than two minutes)</li> <li>• Stroke/signs of (e.g. loss of vision, sudden numbness, weakness, slurred speech, or confusion)</li> <li>• Suicidal or homicidal feelings</li> </ul>	<ul style="list-style-type: none"> <li>• Sprains and strains</li> <li>• Minor cuts and abrasions</li> <li>• Eye irritation and redness</li> <li>• Fever or flu</li> <li>• Vomiting, diarrhea or dehydration</li> <li>• Severe sore throat or cough</li> <li>• Skin rashes and infections</li> <li>• Urinary tract infections</li> </ul>