member rights and responsibilities

You have the right to:

- Receive considerate and respectful treatment, with recognition of your personal dignity regardless of race, color, religion, sex, age, physical or mental handicap, sexual preference or national origin.
- Know about your plan, benefits, network providers (if available in your plan) and your rights and responsibilities.
- Know your costs in advance for routine, comprehensive, and/or emergency care, and be made aware of consequences of treatment alternatives or of refusing treatment.
- Participate with your provider in decision making regarding your care, and be informed of your diagnosis and treatment options, regardless of coverage or cost.
- Ask us benefit questions or file a complaint with us and receive a prompt and fair review.
- Have your health information kept confidential by us and your provider, as required by law.

You have the responsibility to:

- Review and understand the information in your certificate of coverage or plan documents.
- Advise your provider of your coverage when you receive services.
- Confirm that your provider is in the network, if you are in a PPO plan and want to receive PPO network benefits.
- Provide information to your provider that he/she needs to know to provide appropriate care.
- Let your provider know whether you understand the recommended treatment plan and follow the treatment plan and instructions for care.
- Pay any premiums required for your coverage. Pay your provider any deductible, coinsurance and if applicable, charges for services not covered as soon as possible so your provider can continue to serve you.
- Contact us to address any concerns you may have.