



## B E N E F I T S S E R V I C E S

### OUT-OF-AREA COVERAGE

Deseret Mutual offers a medical plan for University personnel leaving the coverage area for **90 days or more** for business purposes. You must come to the Benefits Office to switch plans **at least 30 days** before you leave. Switching plans will result in a change in premium based on the plan selected. Within 30 days of returning to the area, personnel will need to come to the Benefits Office to change back to their original medical plan. Failure to make the change back to the original plan will mean that you will not be allowed to change plans until the next Open Enrollment period, which is held in October of each year.

All four medical plans provide **reduced benefits** when a person is out of the coverage area. A deductible will apply to non-contracted services on all plans except Deseret Select.

If you are leaving the country and need to take prescription medications with you, it is **IMPORTANT** to contact Deseret Mutual to make arrangements. Some medications may be able to be filled in the country, but others will not. Be sure to contact DMBA at least **6 weeks** before you leave. (801-777-3622 then dial 1122)

If you are out of the coverage area and need medical attention, find the nearest emergency care facility. If you are admitted to the hospital you must call Deseret Mutual and let them know within 48 hours of being admitted to avoid a \$200 penalty. If you are treated and released the same day, you do not need to call Deseret Mutual.

If you are out of the coverage area for **less** than 90 days for business purposes, you do not need to change your medical plan. If you are in need of medical attention find the nearest emergency or urgent care facility. Your coverage will be based on the provisions of your medical plan.

Depending on where you are located, you may be required to pay up front for your medical expenses. If this is the situation, you will need to work with Deseret Mutual to be reimbursed for your out-of-pocket expenses.

Please contact the Benefits Office, D240 ASB, 801-422-4716, if you have questions.