



ASSURANT
Health®

Your plan has PPO network accessibility and availability standards

Your PPO network sets accessibility and availability standards in North Carolina, which are the acceptable driving distance and appointment wait times for access to medical care.

Call us before you seek out-of-network services

If you are not able to access a preferred provider or CVS/Caremark participating pharmacy according to availability and accessibility standards set by your network, Assurant Health will approve services from an out-of-network provider or pharmacy at the in-network benefit level.

Your PPO network's standards impact the processing of out-of-network services

You will need to call Assurant Health before you seek services from an out-of-network provider or pharmacy, because we will need to verify that there are no in-network providers or CVS/Caremark participating pharmacies that meet your network's accessibility and availability standards.

If you don't call us for verification and approval before:

- Seeking care from an out-of-network provider, you will have to submit a written appeal to get an out-of-network claim reviewed for in-network processing
- Obtaining medication from a pharmacy outside the CVS/Caremark network, you will be required to pay for medication in full at the time of service and seek reimbursement by submitting a paper claim form to CVS/Caremark

To contact us

For questions, more information or to get a copy of your network's accessibility and availability standards, call the Customer Service number on the back of your insurance ID card.