

Start Shield: Peace of Mind Coverage

If you use Start Health's transparency tools and services, you can often find providers whose prices match or fall below Start Health's reimbursement. If a provider charges more, you'll be responsible for the difference.

We understand you can't always shop around, especially in emergencies. That's where Start Shield comes in.



How Start Shield Works

- First, meet your Start Health base policy deductible.
- Start Shield then covers 80% of eligible costs that exceed your base policy's reimbursement. You're responsible for the remaining 20% until you reach the member responsibility cap:
 - \$8,000 individual
 - \$16,000 family
- Once you reach your max responsibility, Start Shield covers 100% of any remaining eligible costs above the base reimbursement.

Network Rules

- Planned procedures like scheduled surgeries must be performed by in-network providers to qualify for Start Shield coverage. Start Shield uses the 'Wasatch' network, excluding HCA facilities.
- Our Care Coordinator team can help you find top-rated providers in your area at the best possible price. Call us anytime you need help!
- Emergency care is automatically considered in-network, even if you receive care in a different state or country.

Learn More:

[StartHealth.com/Start-Shield](https://www.starthealth.com/Start-Shield)



Examples and FAQs



Example A - After Deductible

In-Network or Emergency Procedure

Billed Charge: \$3,000

Start Health Reimbursement: \$1,200

Start Shield Pays: 80% of \$1,800 = \$1,440

Member Pays: 20% of \$1,800 = \$360



Total Billed Charge: \$3k

- Start Health - \$1,200
- Start Shield - \$1,440
- Member Responsibility - \$360



Total Billed Charge: \$80k

- Start Health - \$46k
- Start Shield - \$26k
- Member Responsibility - \$8k

Example B - Pre-Deductible

In-Network or Emergency Procedure

Billed Charge: \$80,000

Start Health Reimbursement: \$50k - \$4k deductible = \$46k

Member Pays: remaining expenses up to cap = \$8k

Start Shield Pays: 100% above responsibility cap = \$22k

FAQs

When can Start Shield be added to a Start Health policy?

Start Shield can only be added to a Start Health policy at enrollment or renewal. Members can cancel coverage for Start Shield or both policies at any time. Coverage will continue through the end of the termination month.

How much does Start Shield Cost?

Start Shield adds an additional 30% to the cost of your Start Health policy.

How do I know if a provider is In-Network for Start Shield coverage?

Start Shield uses the 'Wasatch' network searchable at healthutahnetwork.com. Call our member support team at (800) 894.9454 whenever you have a planned procedure for help finding the best care at the best price.