

Out-of-area plan*

If you live 35+ miles from the nearest Ascension Network (Tier 1) facility, you will automatically be placed in an out-of-area (OOA) plan. When you are enrolled in the OOA plan and you receive care from Blue Cross Blue Shield (Tier 2) providers, services will be elevated to the Tier 1 benefit level. You will receive an email from SmartHealth to confirm your enrollment.

If I am approved for the OOA plan, do I need to submit a request for benefit elevation? No. If you are approved for out-of-area benefit elevation, you do not need to submit a benefit elevation request form.

What if I am on the OOA plan and I move during the year, closer to an Ascension facility? If you move and your address is closer than 35 miles from the nearest Tier 1 facility's zip code, you will need to update your personal information on the myHR portal and you will be unenrolled from the OOA plan.

What if Google maps says I live further than 35 miles, but I wasn't notified I was approved for the OOA plan? This mileage is calculated from a standard formula that determines the most direct path between your home and a Tier 1 facility. If you are not notified within a month of completing your benefits enrollment or updating your home address, you may not be eligible for out-of-area benefit elevation.

Visit mysmarthealth.org to find a provider that is in-network and in your area.

What if I do live within 35 miles of the nearest Tier 1 facility, but the specialty provider or service isn't available? You may want to apply for Episodic Benefit Elevation. [Click here to learn more.](#)

Do I need to request benefit elevation for a dependent if I was approved for the OOA plan? No. If the primary member is approved for the OOA plan, all dependents covered on the member's plan are approved as well.

**The OOA plan does not apply to members on an EPO plan.*