

# 1.5 Benefit

If approved by UM, Members may access **Tier 2 services at Tier 1 rates** to help reduce their costs. This is known as the 1.5 Benefit.

Tier 1



**Prime Healthcare**  
Medical Groups



All 1.5 Benefits require **Prior Authorization**

1.5 Benefit



**Blue Cross Blue Shield**  
Contracted Providers

Tier 1 copays and deductibles apply to approved 1.5 Benefits.

**Prime UM authorization is required for all 1.5 Benefits.**

When authorized, “1.5 Benefit” is printed on the authorization internal notes section.

Contact UM at [EHP@primehealthcare.com](mailto:EHP@primehealthcare.com) or 877-234-5227 if you have questions.

**1.5 benefits do not apply to all services.**

Specific services such as urgent care, SNF, HH, BH, dialysis, and DME are **not eligible** for Tier 1.5 benefits.

See your Summary Plan Description for details or call **Customer Service at 877-234-5227.**

Please **handle 1.5 Benefits carefully**. Always ask if you are unsure about coverage.