

Vault Health Plans give you the ability to choose the provider you want without restrictions or penalties. There are no preferred providers or networks required. You will never be penalized for seeing an out-of-network provider because there is NO network!

Reimbursement to your health care providers is based on a specified percentage above Medicare levels. You will not be responsible for balance billing from providers who do not accept the reimbursement as full compensation.

Please check with your providers before receiving care to see if they will accept Medicare reimbursement “plus” as payment in full for your health services. Physicians and facilities providing your health care are reimbursed at the levels shown on your health plan ID card.

Vault Reference-Based Pricing Plan

You have questions, we have answers.

Here are a few common questions asked about the Reference-Based Pricing Plan:

Q. Can I really see any provider I choose – even if that provider isn’t a part of a PPO network?

A. YES! The Reference-Based Pricing Plan allows you to see the provider YOU choose. There are no preferred providers or networks required. There are no penalties or reduced benefits for seeing the “wrong” provider.

Q. Will I still receive the value of PPO-like prices?

A. YES! The Reference-Based Pricing Plan pays providers based on a percent above the Medicare allowed price for your medical services. This is set at a level that is acceptable for most providers while providing you with excellent discounts.