



To: Employees of Indiana State University

Re: Using PHCS Healthy Directions when outside of Sagamore's service area

PHCS Healthy Directions can help ease your concerns of finding quality health care while outside of Sagamore Health Network's service area.

Sagamore's service area consists of the below:

The state of Indiana

In Illinois: Clark, Crawford, Edgar, Lawrence, Richland, Vermillion and Wabash counties.

In Kentucky: Anderson, Ballard, Bath, Boone, Bracken, Breckenridge, Bullitt, Butler, Caldwell, Campbell, Carlisle, Carter, Crittenden, Daviess, Edmonson, Elliott, Fayette, Gallatin, Grant, Hancock, Hardin, Henderson, Henry, Hickman, Jackson, Jefferson, Jessamine, Kenton, Knott, Larue, Lee, Lewis, Madison, Magoffin, McCracken, McCreary, Meade, Menifee, Metcalfe, Nelson, Ohio, Oldham, Owsley, Powell, Robertson, Scott, Shelby, Spencer, Todd, Trimble, Union, Washington, Webster and Wolfe counties.

In Michigan: St. Joseph County

In Ohio: Butler, Defiance, Hamilton, Mercer, Paulding, Putnam, Prebel and Warren counties.

While in Indiana, or any of the counties indicated above, you will need to seek treatment from a Sagamore contracted provider in order to receive health benefits at the in-network rate. PHCS Healthy Directions will NOT apply while you are in these areas.

While outside of Indiana and the above listed counties, you will have access to providers through PHCS Healthy Directions. This is a nationwide network that can also be utilized while traveling.

To obtain provider information, please call **Sagamore** at 800-364-3469 or visit the Principal website at www.principal.com and review the **Sagamore Plus** provider directory. You may also view PHCS Healthy Directions providers when outside of Indiana or the counties listed above at www.principal.com by clicking the Other Programs button and selecting Private Healthcare Systems, Inc Healthy Directions, or by calling 800-241-6350, which is also on the back of your ID card.

Before seeking medical care, always verify that your provider is participating in the applicable network by calling directly to the doctor's office. This will ensure that you receive the maximum covered benefits from your plan.

Sincerely,

Principal Financial Group