



## Frequently Asked Questions

### What does PinnacleCare do?

PinnacleCare is a concierge service to help guide members to appropriate care and connect them with expert medical opinions for serious or complex medical conditions. We are an unbiased resource to which members can turn when facing or trying to prevent a major health problem. PinnacleCare services facilitate access to top specialists who are trained and experienced in a patient's condition to provide an expert review of diagnosis and treatment options.

### How does this differ from what a member gets through a doctor and health plan?

We work solely on our member's behalf to help navigate them to specific care or treatment. PinnacleCare guides members through what can be an incredibly confusing and time-consuming process. We work to confirm a diagnosis at the onset and connect members with experienced specialists to inform them about the most current and effective treatment options and collaborate with their doctor as needed. With PinnacleCare, members don't have to carry the burden alone, feeling their way through the dark and hoping for the best possible outcome. PinnacleCare works in conjunction with our member's health plan and other service providers to help maximize their benefits.

For example, if a member's doctor recommends back or spine surgery, PinnacleCare can help them consider the available treatment options to assess if surgery is the best option for them. PinnacleCare will work with medical carriers to help members assess the most qualified surgeon from the available premier, qualified providers based on the type of surgery a member needs.

### How does PinnacleCare help members and their family?

We help members to prevent inappropriate procedures and treatments that could result in further harm or unnecessary expense. PinnacleCare saves members the time and frustration of gathering records and investigating multiple specialists and facilities for their expertise, performance, insurance coverage and scheduling availability.

### How do I sign up?

Raymond James clients can sign up for PinnacleCare's services by visiting [www.pinnaclecare.com/rj-enrollment](http://www.pinnaclecare.com/rj-enrollment). If you have questions, you can call PinnacleCare's enrollment support line at 1-844-641-5922. Online enrollment requires payment with a debit/credit card and your coverage will be effective 30 days after enrollment.

### When should a member contact PinnacleCare?

Members should contact PinnacleCare when they or a covered family member receives a serious diagnosis or is struggling with a complex condition, a recommendation for surgery, or a significant change in a current treatment plan.

### What defines a serious or complex condition?

PinnacleCare defines a complex condition as a serious diagnosis that will involve rigorous treatment, a choice of treatment options, or a prolonged recovery and can result in significant healthcare costs and/or time away from work. Examples include conditions involving: cardiac, spine and joint replacement surgeries; cancer; transplants; and other serious or complex diagnostic challenges.

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## Can you provide an example of a change in treatment?

A change of treatment might entail a new drug or a recommendation for a surgical procedure or therapy. For example, if you have been receiving injections for back-related issues and a physician is now recommending surgery.

## What family members are eligible for this service?

Members and their covered dependents are eligible for this service.

## What should a member expect when they contact PinnacleCare?

When a member reaches out for a PinnacleCare consultation, our intake team will ask for their name, address, and date of birth for security and to confirm eligibility. A Health Care Concierge will then contact the member to gather medical history and the details of the current diagnosis. The member's Health Care Concierge will review their case and consult with our Medical Team to determine the appropriate course of action.

## What services are covered under this benefit?

Depending on a member's situation, PinnacleCare may provide a confirmation of the member's diagnosis, recommendations on top specialists, scheduling of appointments, and/or research on the member's diagnosis and appropriate treatment options. PinnacleCare will coordinate the gathering and forwarding of key medical records to a recommended specialist. The member's Health Care Concierge will also advocate on their behalf for access to information, top specialists and Centers of Excellence.

## How will this work with a member's health insurance?

There is no cost to members for using the service and obtaining an expert review of their medical records, diagnosis and treatment options. Should a member wish to schedule a visit with an expert provider, we will attempt to identify specialists who participate in the member's health insurance network. We can also provide members with out-of-network specialists for cases where the specialist's expertise may be crucial to the member's outcome. In those instances, coverage for eligible services will be based on the member's medical plan's out-of-network coverage reimbursement level (if applicable) and will be subject to reasonable and customary amounts. Members must contact their claims administrator for details about out-of-network coverage based on the health care plan they are enrolled in.

## Are conversations with members kept confidential?

Yes, all member interactions with PinnacleCare are confidential. We are a HIPAA-compliant company and maintain the privacy of our members' protected health information.

## How do I make changes to my benefit?

Membership changes must be made during your annual open enrollment period (30 days leading up to your renewal date). PinnacleCare will send you an email reminder prior to your enrollment period.

# RAYMOND JAMES®

Download the PinnacleCare QuickConnect app  
on the app store or visit [www.PinnacleCare.com/RJ-enrollment](http://www.PinnacleCare.com/RJ-enrollment)

