

**SELF-INSURED
PLAN
IMPLEMENTATION**

Self-Insured / Self-Funded employers can either administer the actual payment of claims in-house, allow the Captive/RRG to process, or subcontract this service to the third party administrator (TPA) to be responsible for processing the claims. A third party administrator can also be helpful in developing the Self-Insured / Self-Funded health plan, coordinate the stop-loss reinsurance recovery, and effect "provider network" contracts and utilization review services.

**Common
Benefits Questions**

Who can I put on this plan?

What if my dependents have other coverage?

Can I provide coverage for my child who is a full-time student in college?

What documentation will I need to show full-time student status?

How can I get a copy of my Plan Benefit Booklet?

What if my health care provider requests a copy of my eligibility and benefit information?

How long will it take to receive my ID card?

How do I add someone to my policy?

Medical Management

What if I'm not sure if a recommended medical procedure is correct?

What is pre-certification for inpatient hospital care?

Claims

How do I file a claim?

Who should I call if I don't understand how a claim was processed?

I received an Explanation of Benefits form; why was the benefit check not mailed the same day?

How are claims for pre-existing conditions handled?

How can I verify all claims paid for my family for the year?

How can I get a copy of my Explanation of Benefits (EOB)?

What is a COCC (Certificate of Creditable Coverage) form and how does it affect coverage for pre-existing conditions?

What if I have expenses for accident or illness that may be payable by Workers' Compensation, car insurance or a party I intend to sue?

Prescription Drug Coverage

What is a Prescription Benefit Manager (PBM)?

If my pharmacist has a problem processing my prescription, what should we do?

PPO

What is a preferred provider, and how does using one affect my benefits?

A preferred provider is a member of a network of physicians or hospitals that has agreed to accept discounted fees for their services. Using a preferred provider will generally assure that you receive the best benefits for your health care dollars.

Since changes in network participation can occur, it is important to verify that your health care provider is a current participant prior to receiving medical services. Verification can be obtained by contacting the network directly. .

Miscellaneous

How can I correct information on file, such as the spelling of my name, my address or date of birth?

How can I obtain a copy of my ID card?

If I elect COBRA coverage, how can I find out my rate and verify receipt of my payment?

How can I get a Certificate of Creditable Coverage (COCC) for my next benefit plan?

F. Darrell Lindsey
U. S. State Licensed Agent/Broker
State Approved Captive Manager