

# HOW TO USE YOUR COVERAGE / FILE A CLAIM

## Medical Claims

1. Check to see if the provider you are seeing is in either the PHCS or MultiPlan/Beechstreet networks. If you do not have a provider selected, you can access a list of doctors or facilities based on your location and the specialty you require. Provider information for both networks can be accessed at [www.multiplan.com](http://www.multiplan.com) or by calling 1-800-672-2140. Although advantageous, you are not required to use a network provider.
2. When you call to make an appointment, the provider's office will likely ask you what insurance you have. Please tell them this:

**Preferred Provider Networks:** PHCS and MultiPlan/Beechstreet – *(If the provider is contracted with either of these networks, they are obligated to bill insurance on your behalf)*

**Claims Processor/Customer Service:** Summit America Insurance Services

**Underwritten by:** Gerber Life Insurance Company

3. Bring your ID card to the provider's office/facility. If you have lost your ID card or have not received one, take the following information with you to the appointment:

**Plan Name:** The Corps Network Healthcare Insurance Plan

**Preferred Provider Networks:** PHCS and MultiPlan/Beechstreet

**Group #:** 05333001

**Claims Processor/Administrator:** Summit America Insurance Services

**Member ID #:** Your Social Security Number

4. The provider's office will probably want to verify your eligibility and benefits. They can do this by contacting the claims/customer service administrator, Summit America, between the hours of 8:30 am - 5:00 pm Central time, Monday through Friday. The contact information is:

**Toll Free:** 1-800-301-9128

**Fax:** 913-327-0201

**Email:** [thecorpsnetwork@summitamerica-ins.com](mailto:thecorpsnetwork@summitamerica-ins.com)

**Website:** [www.summitamerica-ins.com/tcn](http://www.summitamerica-ins.com/tcn)

5. If the provider is in the PHCS or MultiPlan/Beechstreet network, they will bill insurance on your behalf. If they are not in any of the networks, they are not required to bill Summit America but they may choose to do so anyway. If the provider bills you directly, ask for an itemized/standardized bill and you may submit the claim for reimbursement. All claims go to Summit America at:

**The Corps Network Claims  
Summit America Insurance Services  
PO Box 25936  
Overland Park, KS 66225**

## Prescription Drug Claims

1. Fill your prescription at the pharmacy. There is no preferred network of pharmacies so you can go to any pharmacy you choose. Using your Pharmacy Discount Card may provide savings.
2. Pay upfront. Prescriptions are covered under the plan on a reimbursement basis, subject to the deductible, coinsurance, out-of-pocket maximum and per cause maximum.
3. Submit a completed Prescription Drug Claim Form and pharmacy receipts to Summit America (same claims address listed above) for processing and any applicable reimbursement. Please note: it must be the actual pharmacy receipt (with drug information) rather than the cash register receipt.

# HOW TO USE YOUR COVERAGE / PROVIDER NETWORK

## *Freedom to Choose the Provider you Want*

Choose any licensed provider with no need to coordinate through a primary care physician or obtain referrals for specialists.

## *What providers are considered 'Preferred'?*

Providers contracted with either (or both) of the following national networks:

- PHCS (Primary)
- MultiPlan/Beechstreet (Secondary)

## *Advantages for Using a 'Preferred' or 'Network' Provider*

- Preferred provider fees are discounted
- Preferred providers are obligated to bill insurance on behalf of the covered member

## *Using Non-Network Providers*

Preferred providers are not always available everywhere or you may want to use a specific non-network provider in some situations. Although you will not receive the negotiated discounts and the provider may bill you upfront, you do not receive a lower level of benefit:

- The same deductible, benefit percentage and out-of-pocket maximum apply to services of both preferred and non-network providers.
- Eligible charges are paid up to the 90<sup>th</sup> percentile of the Usual, Customary and Reasonable (UCR) amount. Charges above the 90<sup>th</sup> percentile of UCR can be 'balance billed' back to the patient.



## *How do the discounts work?*

Network providers have contractually agreed to accept discounted fees as payment in full for eligible services they provide. Any charges exceeding the contractual 'allowed amount' are written off by the provider and cannot be billed back to the patient. An example of the effect of discounts on a member's out-of-pocket share is below:

<i>Doctor is In-Network</i>		<i>Doctor is Non-Network</i>	
Doctor's Charge*	\$500	Doctor's Charge*	\$500
Network Discount	<u>-\$100</u>	Network Discount	n/a
Net Doctor's Charge	\$400	Net Doctor's Charge	\$500
Health Plan Pays 80%	\$320	Health Plan Pays 80%	\$400
<b>You pay 20%</b>	<b>\$80</b>	<b>You pay 20%</b>	<b>\$100</b>

\*Illustration assumes deductible is met; out of network charges are only considered up to the 90<sup>th</sup> percentile of UCR

## *To Find a Provider or Check Provider Status*

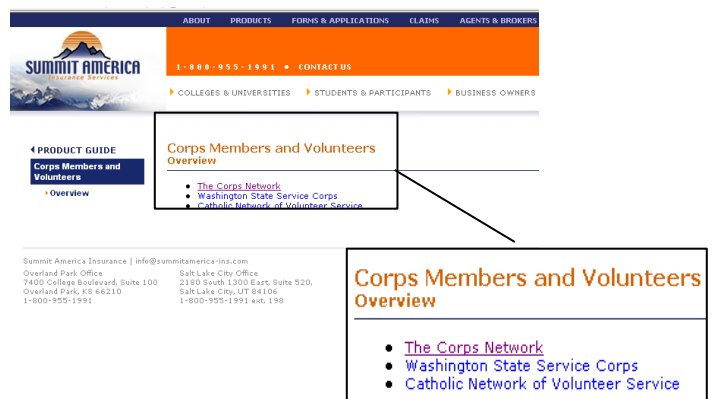
1. Go to [www.multiplan.com](http://www.multiplan.com)
2. Click on "Search for a Doctor or Facility" on the top, right side of the webpage.
3. Under the section "Front of Card", check the box next to the  logo.  
-You do not need to check a box under "Back of Card".
4. Choose whether you would like to find a doctor or a facility and select the "Continue" button.
5. Enter your search criteria. (In order to receive more specific search results, you can also select a particular type of facility.) Select the "Continue" button.
6. If you do not find a provider in PHCS, repeat steps 3-5 using the  logo.

*You can also contact MultiPlan toll free at – 1-800-672-2140*

# HOW TO USE YOUR COVERAGE / ONLINE RESOURCES

## Accessing Summit America's Website

1. Go to [www.summitamerica-ins.com](http://www.summitamerica-ins.com)
2. Place the cursor on "Students & Participants"
3. Select "Corps Members and Volunteers" from the drop down box
4. Click on "The Corps Network"



## Online Information and Forms

### Benefit Information

- Plan Summary
- Plan Brochure
- Plan Certificate

### Request

### Claim Information

- Claim Filing Instructions
- Online Claim Status Lookup
- Email a Claim Question
- Prescription Drug Claim Form

- Authorization Forms

### Contact Information

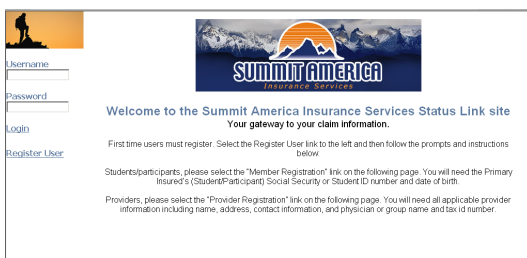
- Billing, Premium and Eligibility
- Customer Service
- Addresses and Phone Numbers
- Change of Address or ID Card

## 24 Hour Online Claims Look Up

1. Go to [www.summitamerica-ins.com](http://www.summitamerica-ins.com)
2. Click on "Claims" tab
3. Click on "Student/Participant On-line Claims Lookup"
4. Click on "Register User" and follow the instructions

## Online Tutorial Presentation

An Adobe Presenter tutorial is available for viewing online at anytime. It explains the plan and answers many of the questions members have while covered. Voiceover is included and members can jump directly to part of the presentation.



## Understanding Your Coverage

The Corps Network Corpmember Healthcare Insurance Plan

July 1, 2009 – June 30, 2010 Plan Year



Member Training Presentation	
Outline	Duration
4. Understanding Your Coverage	00:00
Coverage	00:01
What's My Plan Called?	00:02
How Does My Plan Work?	00:03
How Does My Plan Work?	00:04
How Does My Plan Work?	00:05
What's Covered?	00:06
What's Covered?	00:07
What's Covered?	00:08
Who Can I Enroll?	00:09
Who Can I Enroll?	00:10
What Do I Need to Do?	00:11
How Do I File a Claim?	00:12
How Do I File a Claim?	00:13
What If I Don't Have Q...	00:14
What If I Don't Have Q...	00:15
What If I Don't Have Q...	00:16