FREQUENTLY ASKED QUESTIONS

Trusted Guidance

🔍 | **Claims & Coverage**

1	How do I file a claim?	• Call the number on the back of your insurance card • Or, contact your HR administrator
2	What should I do if a claim is denied?	• Call the number on the back of your insurance card • Or, contact your HR administrator
3	How do I find in-network providers?	• Participating providers are listed on the Network website or call the number on the back of your ID card
5	What is a copay?	• Copay - A fixed amount you pay for a covered health service when you receive it, such as when visiting a doctor or filling a prescription
6	What is a deductible?	• Deductible - The amount of money an individual pays out-of-pocket for covered healthcare services before their insurance policy starts to pay its share
7	What is coinsurance?	• Coinsurance - The percentage of healthcare costs that a patient pays after they have met their deductible
8	What is an out-of-pocket maximum?	• Out-of-pocket Maximum - A cap or limit on the amount of money you must pay for covered health care services in a plan year