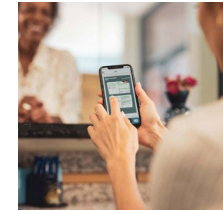


# Pequot Benefits: Helping You Navigate Healthcare Choices



## What To Do When You Need Healthcare

### Before you make an appointment

To take control of finding your best care, we recommend using your Zelis Member Advocates **before** you make an appointment. Contact Zelis Member Advocates at 888-712-2476 to confirm your provider choice.

Zelis Member Advocacy provides a single point of contact to assist you in finding the right provider for your healthcare needs. The Zelis Member Advocacy team will work with you to find doctors in your area that accept reference-based pricing. This allows for an open access plan in terms of finding facilities in your area that provide care, while giving you the assurance that your General Practitioner will be in-network at all times.

Most important for you as the member is to know that Zelis is here to assist with all your needs relating to finding appropriate care. You have the ability to choose your best care, with the added bonus of allowing you more choice when choosing an inpatient facility<sup>2</sup>.

### Show your ID card

Show your healthcare ID card at the time of service to direct the provider how to file your healthcare claim. If the provider has concerns, have them call Zelis Member Advocates at 888-712-2476.

### Searching For Care On Your Own

If you would like to find a provider on your own without first reaching out to Zelis Member Advocates, there are two self-service directories<sup>3</sup>

1. MultiPlan PHCS Practitioner and Ancillary Directory – [www.multiplan.com/directories](http://www.multiplan.com/directories)
  - a. This directory allows you access to your In-Network providers such as General Practitioners<sup>4</sup>, Urologists, Cardiologists, Obstetricians, and any other doctor that you might see for general care
2. CompassConnect Directory – This tool is accessed through the link provided to you by your plan administrator.

**Healthcare can be complicated.  
We make it easier.**

Zelis is your Member  
Advocacy team.

**888-712-2476**

- a. This directory allows you to search for facilities in the area that accept reference-based pricing as a form of reimbursement. Please refer to the additional handout which walks you through how to utilize this tool

As the member, if you have any questions or concerns when accessing either of the above directories, please reach out to Zelis at **888-712-2476** and they will be happy to assist you.

## What To Do If You Receive a Bill

If you do receive a bill with an amount greater than your expected member responsibility, please reach out to Zelis Member Advocacy at **888-712-2476**. On average, this should occur in **less than 3%** of instances.

### What do I owe?

Your only out-of-pocket expenses are co-pays, deductibles and co-insurance. After you receive care, you will receive an Explanation of Benefits (EOB) that outlines your member responsibility.

### Pay your share

When you receive a bill, **make payment or payment arrangements** for your responsibility with the provider as indicated on the EOB.

### What if the bill exceeds my member responsibility?

Please be assured that if you receive a bill for more than what you believe you owe, please call Zelis member Advocacy at **888-712-2476**. You are only responsible for the member responsibility listed on the EOB.

### We're here to help

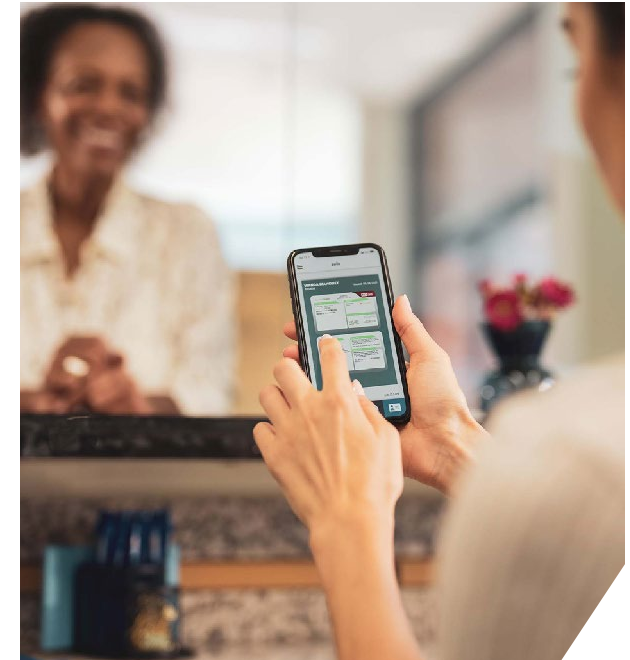
Through our partnership with Zelis, we will work on your behalf to resolve any excess amount billed. Please be assured that your plan sponsor will be resolving any potential balance bills on your behalf. There will not be an instance where you owe anything additional to your member responsibility.

### Respond quickly

To ensure your bills are resolved right away, please be sure to respond quickly when information is requested.

### Questions?

If you have questions about your health plan or benefits, please call Zelis Member Advocacy at 888-712-2476.



<sup>1</sup> Inpatient Services – Inpatient care is care provided in a hospital or other type of inpatient facility, where you are admitted, and spend at least one night—sometimes more—depending on your condition. As an inpatient: You are under the care of doctors, nurses, and other types of health care professionals within a hospital.

<sup>2</sup> Facility – Health care facility means an institution providing health care services. This can include a hospital or other licensed inpatient center; an ambulatory surgical or treatment center; a skilled nursing center; a home health agency; a diagnostic, laboratory, or imaging center; and a rehabilitation or other therapeutic health setting.

<sup>3</sup> Directory – A list of physicians and facilities in the area and around the country who are within your network and are covered under your benefit plan

<sup>4</sup> General Practitioner – A medical doctor who is trained to provide primary healthcare to patients