PEQUOTPLUS
HEALTH BENEFIT SERVICES

Frequently Asked Questions
(FAQ)

Q: Why did I receive this bill?

A: Some examples of why you may receive a bill.
- Co-pay amount.
- Deductible amount.
- Co-Insurance amount.
- Out of network amount.
- Non-covered service.
- Insurance card not presented/wrong insurance card.
- Name changes.

Q: What is a Deductible?

A: DEDUCTIBLE- The dollar amount of covered expenses that the claimant must incur before benefits are payable.

Q: What is Co-Pay?

A: CO-PAYMENT- A specified dollar amount that a member must pay out-of- pocket for a specified service at the time the service is rendered.

Q: What is Co-Insurance?

A: CO-INSURANCE- A dollar amount (usually determined as a percentage of total covered expenses) by which covered expenses are reduced before a benefit payment is made.

Q: If my provider receives pre-authorization, does that mean the service is covered?

A: Pre-authorization does not guarantee coverage. Contact the customer service department at 1-888-779-6872 to verify if a service is covered.

Q: How do I locate a doctor in my area?

Medical Providers – To find medical providers in network in your area:
1. Log onto   https://www.whyuhc.com/uhss
2. Scroll down and Select "Find a doctor or facility" for Medical providers.
3. Choose "Search the provider network: OPTIONS PPO"
4. Change the location if different then where you are located.
5. In the search bar add providers name, hospital, or type of service.

Mental Health Providers - To find Mental Health Providers in network **in your area:**
6. Log onto   https://www.whyuhc.com/uhss
7. Scroll down and Select "Find a doctor or facility"
8. Scroll and Select "Search the Network for UnitedHealthcare Behavioral Health Providers"
9. Change the location if different then where you are located.
10. In the search bar add providers name, procedure or condition.

Vision - Call **Pequot Plus Health Benefit Services** at 888-779-6872.
Dental- Call **Pequot Plus Health Benefit Services** at 888-779-6872.

Q: When was my last Vision exam?

> **A:** Call **Pequot Plus Health Benefit Services** at 888-779-6872 and the representative can give you the date of your last Vision exam.

Q: We are allowed one routine eye-exam each year, why did they charge me a Co-Pay?

> **A:** Yes, you are allowed one routine exam each year;
1. If the diagnosis is not routine.
2. The routine eye exam only pays $30.00 per year, the providers can bill you up to charge.

Q: If I show my insurance card to the provider does that guarantee payment?

A: Unfortunately, it does not; you should always call customer service to verify if the service is covered.

Q: Who can I call regarding my questions?

A: Please call **Pequot Plus Health Benefit Services** at 888-779-6872.