

FAQ



Q1: If I have to see my primary care physician or a specialist what network are they in?

A1: There is no longer a network for physicians. However, you can contact GPA at 800-827-7223 and ask for a representative of Nurse Navigator to locate preferred providers to get you the best quality care at the best possible price.

Q2: What exactly do I say when asked who my insurance is with?

A2: "My company is self-insured. If you have any questions regarding my copays, deductible or coinsurance, please call the number on the back of the ID card. GPA is my Plan Administrator."

Q3: Can I visit an urgent care for a non-emergency issue? Are they in network?

A3: Yes, you are welcome to go to a local urgent care for a non-life-threatening medical concern. As part of your company's plan, all urgent care facilities are considered in network.

Q4: Once my hospital bill goes to GPA and then to ELAP, how do I know what I am responsible to pay?

A4: You will receive a "Patient Package" from GPA. Included in this package will be the Explanation of Benefits (EOB) and a "HELP" letter explaining the assistance that can be provided. Once this is received your responsibility will be listed on the EOB that includes your deductible and co-insurance amounts, up to your out of pocket maximum amount.

Q5: The hospital bill I received does not match my EOB from GPA- what should I do?

A5: Review your Explanation of Benefits (EOB) with GPA to determine if you are responsible for the out of pocket expenses or copays. You owe these to the provider(s). Then review your bill from the provider- if you are being billed more than the out of pocket on your EOB, send all claims directly to ELAP. For any balance bills submitted to ELAP, you will be assigned a personal member services advocate to assist with resolving the billed amount with the provider.

Q6: How do I find an in network pharmacy?

A6: Your pharmacy benefits are through ProAct. You can find local pharmacies by going to www.proactrx.com or downloading their mobile app.

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FAQ



A New Approach to Paying Claims

- The medical plans will use reference-based pricing to pay providers fair and reasonable amounts for services. This will help both you and Hendry Marine.
- The plans will pay providers reimbursement established by Medicare plus an additional percentage of their costs
- ELAP will review and price physician, hospital and facility claims based upon this model

Managing Your Claims

It is your responsibility to manage your claims. The repricing process requires you to pay attention to mail from GPA and providers.

Why?: Some providers may bill you for additional amounts above what GPA pays after ELAP prices your claim, called "balance billing"

What to Do If You Receive a Balance Bill?

1. Review your explanation of benefits from GPA to determine if you are responsible for out of pocket expenses or co-pays. You owe these amounts to the provider(s).
2. Review your bill from the provider. If you are being billed more than the out of pocket on your explanation of benefits send the bill to ELAP.
3. You will be assigned a personal member services advocate to assist with resolving the billed amount with the provider.

Who is my insurance company?

The plan is self-funded so Hendry Marine pays for any claims outside of member copays, deductibles, etc.

- GPA- The third-party administrator who process claims, sends EOBs, etc.
 - **When a provider asks who your medical insurance is through: GPA**
 - Online portal/app for you to view claims, deductible accumulations, etc.
- ELAP- Medical claim review
- Proact- Prescription benefits
 - **When a provider asks who your prescription insurance is through: Proact**

What network do I use to look for participating providers?

There is no longer a network for physicians or facilities. However, you can contact GPA at 800-827-7223 and ask for a representative of Nurse Navigator to locate preferred providers to get you the best quality care at the best possible price. There is a network for pharmacies, check www.proactrx.com to find participating pharmacies.

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