



# EMPLOYEE SERVICE CENTER

## A FREE & CONFIDENTIAL SERVICE

**Benefit Advocates** are specially trained individuals who can help answer your insurance and benefit questions and assist with claim issues for you and your covered family members.

### EXAMPLES OF BENEFIT QUESTIONS

- What are my Benefits?
  - Medical / Rx / Dental / Vision
  - Health Savings Account
  - Flexible Spending Account
  - Health Reimbursement Arrangements
  - Life and Disability
- How much of my deductible have I met?
- Do I need pre-authorization?
- How do I find an in-network provider?

### EXAMPLES OF CLAIM QUESTIONS

- Why was my claim denied?
- Why did my insurance only pay part of the bill?
- How do I submit a claim?
- Can you verify that my claim was paid correctly?
- How do I file an appeal for a denied service?

### OTHER SERVICES

- Ordering ID Cards
- COBRA Questions
- Medicare Referrals
- Individual Coverage Referrals
- Eligibility/Enrollment Questions

## MONDAY – FRIDAY

7:30 am – 5:00 pm PT

#### CONFIDENTIAL EMAIL

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#### LOCAL

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