

I'm Part-Time, and

I ALREADY HAVE Medical Insurance

Your Part-Time benefit plan is not group health insurance and is not primary to any other health insurance plan. This is good news for you! You can continue to use your existing health insurance as well as receive benefits from your employer's Part-Time plan. You may need to let your medical and insurance provider know that the Part-Time benefit plan is a Indemnity (Limited) benefit plan and therefore is not considered health insurance. This Part-Time plan is not primary to Medicare, Medicaid, Tricare, group or individual health insurance.

The easiest way to use this Part-Time benefit plan is to continue using your health insurance as you have in the past, then simply send FCE a copy of your insurance companies **Explanation of Benefits** form also known as an **EOB**. Or at the time of your visit ask your provider for a detailed summary of your visit that includes CPT procedure codes.

To ensure we can process your claim timely please use the Part-Time Mini Claim Form included in your enrollment kit, the form is also available from the FCE website.

Once the mini claim form and EOB are received, your claim will be processed and a benefit check will be mailed to you.



FAST FACTS

1. This Plan is an Indemnity (Limited) Benefit Plan
2. This Part-Time plan is **NOT** Health Insurance
3. This plan is **NOT** considered Primary insurance
4. Use your other Health Insurance as Primary
5. Send your Health Insurance EOB to FCE to receive extra benefits
6. Call FCE with Questions

If you or your Healthcare Provider have any questions or concerns, call FCE's Customer Service directly **1-800-298-7269**, Monday through Friday between the hours of 7:30am - 7pm CST.



I'm Part-Time, and

I DO NOT HAVE Medical Insurance

Your Part-Time benefit plan can be used both inside the First Health PPO network or out of network by any provider willing to accept the insurance.

To Locate a First Health network provider, visit www.FirstHealth.com or call First Health **800-226-5116** between 7am - 7pm CST, Monday - Friday

In-Network

By using an In-Network provider, you will receive a discount on your medical care and the provider will file your claims for you. Since in most cases your Part-Time plan does not have Doctor Visit co-pays your provider will bill the insurance plan first. When the claim is processed if the cost of the doctor's visit is less than your plans full benefit any remaining benefit will be paid out to you in cash. If the cost of the medical care you have received is more than your plans full benefit, your medical provider will bill you for the difference.

Out of Network

If you use an Out-of-Network provider, your provider may still be willing to file your medical claims for you, but you will not receive the In-Network discount, and your Out-of-Pocket cost may be higher.

If your Out-of-Network provider is not willing to file claims on your behalf, you will have to file your own claims by following the instructions on the back of your ID Card.



FAST FACTS

1. First Health is your National PPO Network
2. Save Money by using an In-Network Provider
3. Call First Health to find a provider **800-226-5116**
4. If the cost of medical care is less than your plan's benefits you may receive a check from FCE
5. If the cost of medical care is more than your plan's benefits you may owe your medical provider the balance
6. Call FCE with Questions

If you do not have Health Insurance you may qualify for Free Insurance. To find out visit www.HealthCare.gov or call **800-318-2596**

If you or your Healthcare Provider have any questions or concerns, call FCE's Customer Service directly **1-800-298-7269**, Monday through Friday between the hours of 7:30am - 7pm CST.