

Important Reminders about the Carrier High Deductible plan...

- 1) No Out-of-Network Benefits (unless otherwise set up by your employer). This means if you see a provider that is not participating in the Carrier network name plans, you will have no coverage for that provider. *For example: If you have a surgery scheduled and the Anesthesiologist is not participating with the Carrier, no benefits are payable for Anesthesiology.* Be proactive; be sure you and your doctor use all Carrier participating providers.
- 2) When you have met the Carrier High Deductible through the program, your Ben-e-lect I.D. card is shut off and your Carrier I.D. card becomes your sole insurance card. Note: always keep both cards in your plastic Ben-e-lect I.D. card holder.
- 3) Plan limitations: Certain types of services have limited benefits/visit limitations (chiropractic/physical therapy/acupuncture/Home Health Care/Skilled Nursing/ etc.) Member should verify benefits before incurring expenses.
- 4) All inpatient Hospital confinements, skilled nursing facilities stay and certain outpatient surgeries (medical & diagnostic) procedures must be pre-authorized. Failure to do so may result in penalty being assessed.
- 5) Remember to show your Ben-e-lect card when purchasing prescriptions. Once your Carrier High Deductible has been satisfied for the year, your prescription card through the self-funded program will no longer be valid. *Remember: On January 1st of each year your Ben-e-lect identification card will be reinstated for the self-funded benefits.***

***Some carriers offer first dollar prescription benefits which are not run through the Ben-e-lect prescription program.*

Any questions please call the Carrier phone number listed on your ID card or call Ben-e-lect at 888-886-7973