

# How A Claim Is Paid

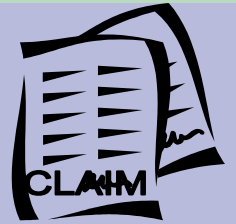
## 1 DOCTOR

Employee goes to a Contracted Provider and pays any applicable co-pay, if required.



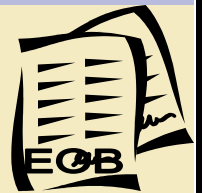
## 2 INSURANCE COMPANY

Provider sends claim to Insurance Company.



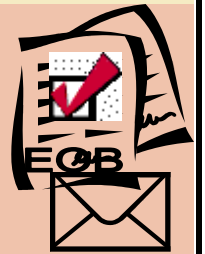
## 3 EMPLOYEE

Insurance Company processes claim using contracted rates, applies balance to deductible, and mails EOB (Explanation of Benefits) to Employee.



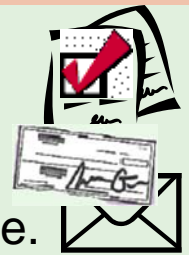
## 4 BEN-E-LECT

Employee verifies that services on EOB were performed, then faxes or mails EOB to Ben-e-lect.



## 5 EMPLOYER

Ben-e-lect recalculates claim to Employer's specifications, prints and send check to Provider. The Ben-e-lect EOB is then mailed to the Employee.



## 6 DOCTOR

Provider mails statement to Employee showing payments made by plan and any balance owed by Employee, who then pays the amount due.

