

The Phase Two Letter, In Other Words, What Happens When I Exceed My Employer's Liability Or The Carrier's High Deductible?

When BEN-E-LECT's records indicate that the payments for claims you and/or your family have incurred exceed your Employer's Liability or that they exceed the Carrier's High Deductible, then BEN-E-LECT will send you a notice called the "Phase Two" Letter.

The "Phase Two" Letter will explain this in brief detail. It will include some frequently asked questions, and ask you to give our Customer Service Department a call.

But, what do we mean "exceed your Employer's Liability or Carrier's High Deductible."

Your Plan consists of two parts or "Phases." Under the Carrier's High Deductible your Employer has agreed to pay for a portion of the claims you incur and you are responsible for the remainder. This is "Phase One."

Generally, few members ever incur enough claims to reach the level where the Carrier's High Deductible or Employer's Liability is exceeded, but when it occurs BEN-E-LECT notifies you.

Because this happens so infrequently it may be confusing so BEN-E-LECT sends you the "Phase Two" Letter to let you know the status of your account and invites you to call us to discuss your status in detail.

One Final Note: The real purpose of the "Phase Two" Letter is to let you know that a BEN-E-LECT Team Member is standing by to answer any questions and help in any way possible.