

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 Allied National.



3 EMPLOYEE

Insurance Company processes claim using contracted rates and applies balance to deductible.



4 BEN-E-LECT

Allied National electronically submits the claim to BEN-E-LECT for processing.



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.

