

How A Claim Is Paid EDHP 51+

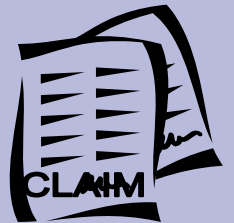
1 DOCTOR

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



2 INSURANCE COMPANY

Provider sends claim to BEN-E-LECT as listed on the member's ID card.



3 EMPLOYEE

BEN-E-LECT processes claim using contracted rates and applies balance to deductible.



4 EMPLOYER

BEN-E-LECT calculates claim to Employer's specifications, prints and send check to Provider. The BEN-E-LECT EOB is then mailed to the Employee.



5 DOCTOR

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

