

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.



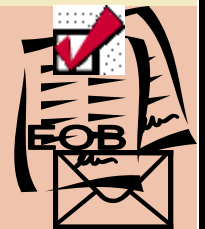
3 EMPLOYEE

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



4 BEN-E-LECT

Goes to the carrier website and retrieves the employees EOB for processing. If the employee is not signed up for the Concierge Service™, the member will send the EOB via mail, fax or email.



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.

