

## Training For Using Your BEN-E-LECT ID Card At The Pharmacy

On any medical plan, when a member goes to pick up a prescription at the pharmacy you must show your Insurance Identification or ID Card. It is the same with your BEN-E-LECT Plan.

However, with your BEN-E-LECT Plan you will carry two ID Cards. One is your Insurance Carrier ID Card and the second is your BEN-E-LECT ID Card.

Your BEN-E-LECT ID Card will reflect your copay for both Generic and Brand Name prescriptions.

To make this easy, BEN-E-LECT provides a handy ID Card wallet so that you can easily keep both ID Cards together. So, please be sure to keep both cards together.

When you fill your prescriptions at BEN-E-LECT's Preferred Pharmacies you will show both ID Cards so that the Pharmacist can transmit the prescription information to both the Insurance Carrier and to BEN-E-LECT's Pharmacy Program.

Your BEN-E-LECT ID Card has instructions on the back to remind the Pharmacist how to submit prescriptions for your BEN-E-LECT Plan. The Pharmacist will first submit the prescription to your Insurance Carrier, then to BEN-E-LECT.

Sending the prescription to the carrier first tells the Insurance Carrier that you have a prescription to fill and to apply it toward the carrier's High Deductible plan. Then sending the prescription to BEN-E-LECT tells the Pharmacist what to collect as a copay and insures that the BEN-E-LECT Plan will send payment to the Pharmacist.

Pharmacists sometimes refer to this transaction as "Split Billing", "Double Billing" "Secondary Billing" or just "BEN-E-LECT Billing."

**Please note:** If you only show one ID Card then the Pharmacist will not be able to submit your claim properly and may ask for you to pay more than your required share.

If you choose to use a non-Preferred Pharmacy then the Pharmacist will require you to pay for the entire cost of the prescription. You can then submit the prescription receipt to BEN-E-LECT for reimbursement. However, it is quicker and easier to use a BEN-E-LECT Preferred Pharmacy.

If for any reason your Pharmacy does not understand how your BEN-E-LECT plan works or asks for more than the copay reflected on your BEN-E-LECT ID Card, simply direct the Pharmacy to call your BEN-E-LECT Customer Service Department.

Please remember to keep both ID Cards in your BEN-E-LECT ID Card wallet.

**One Final Note:** Typically you only need to show your ID Cards once to a provider to set up the "double billing." However, it is always a good idea to keep your BEN-E-LECT ID Card wallet with you to help remind your Pharmacist how to fill your prescription or to call BEN-E-LECT with any questions.