

# IIS Benefits Quick Reference Guide

## What You Should Know About Your Plan Benefits Under Medical Expense Reimbursement Plan (MERP)

Your employer has purchased a high-deductible health plan from BLUE CROSS BLUE SHIELD. Your employer is also sponsoring a portion of that plan. The plan, also known as MERP, will complement the high deductible plan by covering a portion of that deductible. The MERP portion of the plan is being administered by a Third-Party Administrator, IIS Benefit Administrators ("IIS").

### Going to the Doctor/Hospital

When going to the doctor/hospital, please give them the IIS Benefits medical ID card (white/plastic card) in order for them to verify your plan benefits. The provider must call the number on the FRONT of your ID card in order to receive your co-pay and lower deductible information (IIS Benefits).

The provider must only use your IIS Benefits ID card to verify medical benefits. If they contact BLUE CROSS BLUE SHIELD, they will be told you have a high deductible to pay.

The provider/hospital will send your medical claim to BLUE CROSS BLUE SHIELD (on the back of your ID card):

- **BLUE CROSS BLUE SHIELD processes the claim in their system and applies entire amount to your high deductible plan. They will send an Explanation of Benefits to you and to the provider as well – this can take up to 30 days.**
- **You must forward a copy of the Blue Cross Blue Shield EOB to IIS Benefit Administrators OR give IIS authorization to download claims from Blue Cross Blue Shield so that it can be reprocessed according to your plan underneath the Blue Cross Blue Shield high deductible benefit. Fax: 1-800-221-3318 or email: [AL@iisbenefits.net](mailto:AL@iisbenefits.net)**
- **IIS Benefit Administrators will then send an Explanation of Benefits to the member's home to reflect what portion of the claim is their responsibility, if any. It will also reflect what was paid by BLUE CROSS BLUE SHIELD and/or their employer.**
- **Note:** IIS cannot process any claim until BLUE CROSS BLUE SHIELD has approved and processed it. If a claim is denied, the member must contact BLUE CROSS BLUE SHIELD for further details and to appeal.

✓ My doctor is sending me a bill

Providers and Hospitals will generally send out an invoice within a week of a visit. Members should not pay from this invoice because BLUE CROSS BLUE SHIELD needs time to process the claim and send to IIS for further processing. Below is the process:

- Member receives doctor bill
- Member receives BLUE CROSS BLUE SHIELD Explanation of Benefits
- Member receives IIS Benefits Explanation of Benefits – this explains what member should pay provider

<p>✓ My doctor told me I have a high deductible and no co-pays</p>	<ul style="list-style-type: none"> <li>If your doctor or hospital tells you that you owe more than your co-pay or lower deductible, this means they have contacted BLUE CROSS BLUE SHIELD, and not IIS Benefits. Please make sure they have your IIS Benefits ID card information and are calling the number on the front of the card 877-257-3826.</li> </ul>
<p>✓ I paid out of pocket for my visit</p>	<p>If a doctor asks for more than your co-pay or lower deductible and you have paid it, you will need to be reimbursed. Once the claim has been filed and processed by BLUE CROSS BLUE SHIELD, you will receive your Explanation of Benefits. BLUE CROSS BLUE SHIELD and IIS Benefits do not know if you have paid out of pocket, so you must submit your receipt with a copy of your carrier Explanation of Benefits to IIS Benefits. Once IIS receives and processes, payment can be sent to the member instead of the provider.</p> <p>If IIS is not notified, the payment will automatically be sent to the provider and the member will have to contact that provider for reimbursement.</p>
<p>✓ I don't have my IIS ID card</p>	<p><b>Step 1:</b> Contact IIS Benefits to request a new IIS ID Card be sent to you in the mail – 877-257-3826 ext. 3.</p> <p><b>Step 2:</b> If you have an appointment, please contact IIS Benefits so they may contact your provider prior to your visit OR give your provider the toll-free number 877-257-3826 so they may verify benefits prior to your arrival.</p>
<div data-bbox="58 768 800 914"> <h2>2 Pharmacy</h2> </div>	
<p>✓ My pharmacy is charging more than my Rx co-pay</p>	<p>EHIM Rx is your pharmacy manager and is separate from your health insurance and IIS Benefits. They may be contacted 24 hours a day at 1-800-311-3446.</p> <p>If your pharmacist is charging you more than any of the co-pays reflected on your IIS Benefits ID Card they may be processing the prescription through <b>BLUE CROSS BLUE SHIELD ONLY</b>. Please be sure to show them <b>BOTH</b> your Blue Cross Blue Shield and IIS Benefits ID cards that reflect the EHIM Rx information on it. Blue Cross Blue Shield ID card is your primary pharmacy coverage and the IIS Benefits/EHIM Rx card will be run as secondary to apply your copays.</p>
<p>✓ Why is my drug cost lower than my co-pay</p>	<ul style="list-style-type: none"> <li>Due to the constant changes in drug formularies, drugs cost can fluctuate from day to day. If your cost is lower than your co-pay, it is normally due to the retail cost being lower than your co-pay. Your pharmacist will give you the best cost available.</li> </ul>

### 3 How Do I See My Claims



You may contact IIS Benefits Customer Service to request claim information.  
1-877-257-3826

✓ I am not receiving any Explanation of Benefits in the mail

- Check your address with BLUE CROSS BLUE SHIELD and IIS Benefits to be sure your information is correct.

✓ I have a question about how my claim was processed

If a claim is denied by BLUE CROSS BLUE SHIELD, the explanation of benefits will reflect notes that state why the claim is not covered. IIS Benefits is not given this information, so the members will be required to contact BLUE CROSS BLUE SHIELD to find out more specifics. If the claim is reprocessed after being appealed or reviewed, IIS will then process the claim accordingly. PLEASE NOTE: IIS Benefits cannot approve or deny any claims. BLUE CROSS BLUE SHIELD is the only one authorized to do so.

If you receive your IIS Benefits Explanation of Benefits and have questions or are wondering if your claim has been received and processed – please contact IIS Benefits at 877-257-3826 ext. 3. IIS is happy to review and answer any questions you may have regarding what you owe and how the claim was processed.



**IIS Benefit**  
Administrators

**877-257-3826 Toll Free**

**800-221-3318 Toll Free Fax**