

CUSTOMER REFERENCE GUIDE

Customer Care Line 1.800.438.4002

(Operating Hours: 8:00 a.m. – 7:00 p.m. EST)
For Live Indianapolis-Based Assistance with Claims Questions, Pre-Utilization and Explanation of Benefits.

24/7 Online Claims Access System

Get instant answers to claims and benefits questions by accessing our convenient online system. Obtain your password by following this simple process:

- 1) Log-on to www.benicorp.com
- 2) Select Members
- 3) Click-on New Member Registration
- 4) Complete & Submit Registration
(You will need both the group and certificate numbers that are printed on your Benicorp I.D. Card.)

Envision Rx 1.800.361.4542

Check the pricing of your prescriptions and participating pharmacies by calling the toll-free assistance line above or visiting Envision Rx online at www.envisionrx.com. Select “Members” and enter the site using your log-in information.

Health Dialog 1.800.438.4002

Health Dialog brings you access to live Health Coaches who can provide the information and support you need...24 hours a day, seven days a week. In addition, online capability gives you access to health tools, decision support tools and the Healthwise® Knowledgebase, an online encyclopedia with thousands of easy-to-understand articles on thousands of health topics. Simply log-on to www.thedialogcenter.com/benicorp and enter your personalized Login ID and Password.

Laboratory Testing www.labcard.com

With LabCard, insureds receive a 100% benefit for routine covered laboratory procedures when utilizing LabOne. Log-on to www.labcard.com for further details.

Mail Order Drugs 1.800.607.6861

Have your prescriptions delivered directly to your home! Simply log-on to www.costco.com, click on “Pharmacy” and select “Fill Prescription.”

Rx Prior Authorization 1.800.728.0327 (ICM)

If your doctor prescribes any drug(s) that appears on the Prescription Medication Prior Authorization List, please call Individualized Care Management for prior authorization. To view this list, please log-on to www.benicorp.com and click on “Prescription Medication Prior Authorization Drug List.”

Vision Service Plan (VSP) www.vsp.com

To view your vision benefits and participating providers, visit www.vsp.com and select “Members and Consumers.”



A CLOSER LOOK AT YOUR BENEFITS...

Allergy Injections

Routine allergy injections covered at 100%, if no office visit charge incurred. Benefit paid regardless of injection being administered by primary care physician or specialist. Allergy testing is subject to deductible and coinsurance.

Lab Card

With LabCard, insureds receive a 100% benefit for routine covered laboratory procedures when utilizing LabOne. An insured's physician can collect the specimen or an insured may visit a LabOne collection site. A list of LabOne collection sites may be obtained at www.labcard.com or by phoning 1-800-646-7788.

Life Insurance

Minimum of \$10,000 per insured employee with options available up to \$50,000.

Personal Health Coach

In partnership with Health Dialog, Benicorp brings you access to a personal Health Coach (a specially trained health professional such as a nurse, respiratory therapist or dietician) to provide you with health information when you need it...24 hours a day, 7 days a week. Use this program as often as you like at no additional cost to you. Get started by taking your personal health survey today! Simply log-on to www.thedialogcenter.com/benicorp and enter your personalized Login ID and Password.

Premium Rate Table Guarantee

The rate table used to calculate initial premium is guaranteed for twelve months, except for changes in age brackets, family composition or amendments to policy benefits.

Routine Screening Mammogram Benefit

Routine Screening Mammograms are covered at 100% after the insured pays their office visit co-pay to their in-network or out-of-network provider. Diagnostic Mammograms are subject to deductible and coinsurance. If the office co-pay option is excluded from the plan, the routine screening mammogram is subject to deductible and coinsurance.

Secondary Network

When you need medical care and you are 25 miles from home, receive in-network benefits when choosing a secondary network doctor, hospital or facility. Your secondary network is the second network logo shown on your Benicorp I.D. Card.

Special Accident

Deductible waived for non-occupational injuries treated within 90 days of accident. Office visit with co-pay applies.

Vision Exam

One vision exam per 24 months is covered - \$10 co-pay. This exam is offered through Vision Service Plan.

Wellness

Up to \$500 each calendar year for routine and preventative medical care and tests covered without application of deductible and co-insurance. Co-pay applies to office visit fees.