

Advantage™

ADMINISTRATORS

PLEASANT VALLEY CSD PARTIALLY SELF-FUNDED HEALTH REIMBURSEMENT ARRANGEMENT

How Does a Partially Self-Funded Health Reimbursement Arrangement Work?

This benefit summary is for health insurance claims only since they are processed by WELLMARK INC first and are then sent by WELLMARK INC to Advantage Administrators. Generally, the health care provider will file all claims directly with WELLMARK INC. Please consult your benefits book for complete details of how the claims will be processed. Here is how a claim goes through the system for adjudication and payments by WELLMARK INC first and then by Advantage Administrators through your employer's partially self-funded Health Reimbursement Arrangement:

WELLMARK INC receives the claim filed by your provider of service.



The claim is processed by WELLMARK INC according to the fully insured Selected Plan. You should read your WELLMARK INC plan benefits booklet for all details of covered and non-covered expenses.



WELLMARK INC sends an Explanation of Benefits (EOB) to your home and a copy to Advantage Administrators. **Please remember to always retain your copy of this EOB.** The EOB shows Advantage Administrators what charges are covered and how they were handled by WELLMARK INC.



Advantage Administrators will then process the claim according to your employer's partially self-funded Health Reimbursement Arrangement (see the benefit summary on the last page of the Summary Plan Description). The way that Advantage Administrators processes the claim reflects the partially self-funded benefit which has a \$750.00 single/\$1,500.00 family deductible with a \$2,250.00 single/\$4,500.00 family out-of-pocket maximum.



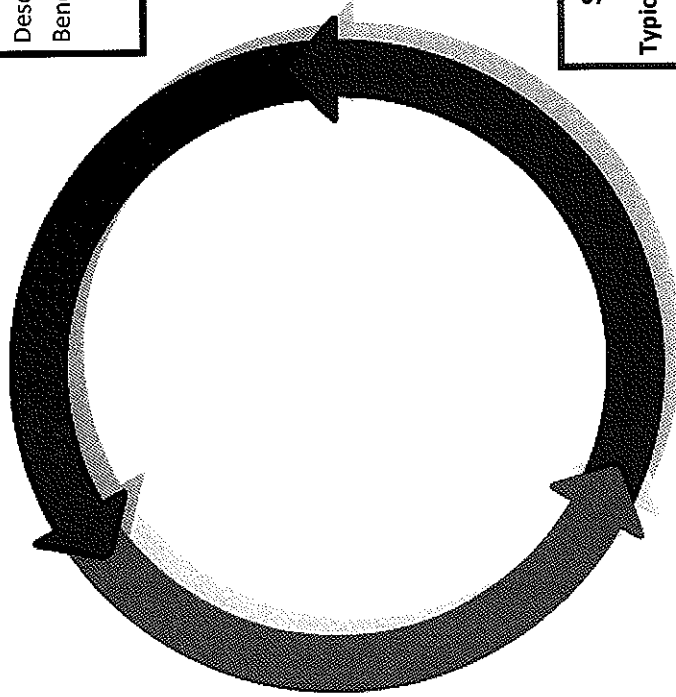
If benefits are due, Advantage Administrators will send a check directly to your medical provider and will send an Explanation of Benefits to you showing how Advantage Administrators processed the claim and what payment was made to your medical provider. If benefits are due for prescription medications, the Plan will reimburse you and Advantage Administrators will send a check to you made out in your name. You should then wait for bill from your medical provider that reflects the payment made by Advantage Administrators. You can then match up your EOB from Advantage Administrators to your bill from your provider, showing that payment was made directly to your medical provider. You are responsible for paying your provider any amount from your service that was not paid by Advantage Administrators.



The payments made to your medical provider from Advantage Administrators are from funds that Pleasant Valley CSD contributes to your health benefit. Upon request, you may obtain from Advantage Administrators an itemized statement of all claims that have been processed year-to-date for you and your eligible dependents.

Advantage Administrators
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Waverly, IA 50677
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**PLEASANT VALLEY CSD TRADITIONAL PLAN
PARTIAL SELF FUNDED HEALTH REIMBURSEMENT PLAN**



Step 1. PROVIDER

You visit your Doctor, Hospital, Pharmacy, Clinic, ect. Your provider then submits a Claim (billing) to Wellmark for Processing.

Step 3. ADVANTAGE ADMINISTRATORS

We receive the claims processed by Wellmark each week on Monday. We will process your claims according to the HRA Benefit Schedule. (see your Summary Plan Description SPD and Box below) and issue Explanation of Benefits (EOBs) and payments accordingly.

Step 2. INSURANCE WELLMARK BC/BS

Typically, Insurance processes the claim received by your provider the week it's received. They will pay it according to the Insurance plan and issue an Explanation of Benefit to you, your Provider and Advantage Administrator.

Summary of Benefits:

SINGLE: \$750 DEDUCTIBLE AND \$2,250 Out of Pocket

Family: \$1,500 DEDUCTIBLE AND \$4,500 Out of Pocket

PLEASANT VALLEY CSD will reimburse you 80% of any deductibles applied after meeting your deductible listed above and 100% of any remaining out of pocket expenses after meeting the amounts above.

Payments will be made to your Provider unless it is a Pharmacy claim then the payment will be sent by check to you.

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www.AdvantageAdmin.com

1-800-383-1623