

Benefits Administration Services Continued

Bank Account Maintenance

The clients of First Choice Benefits Management establish and maintain an account in a federally insured bank or savings and loan association, to be used to make payments for covered persons. The account is the property of the client. All monies paid on claims for employees and dependents will come directly from this account. First Choice Benefits Management prints and mails the benefit checks and reports the financial information to the clients.

First Choice Benefits Management produces 1099's for year end tax reporting and will produce other information the clients need in order to comply with federal and state reporting requirements.

Personnel

JoAnn Donoghue, Coordinator of First Choice Benefits Management, has over 25 years experience in the third party administration field. Our highly trained and knowledgeable staff consists of claims processors and clerical staff members who bring together diverse backgrounds to form a superb team. Together, they supply world-class customer service, take time to adjudicate claims efficiently and accurately, and also help their clients to reduce healthcare costs.

Comments From our Clients

"I am very pleased with the level of service I receive from First Choice Benefits Management. All staff persons are very helpful and willing to respond to requests quickly."

Cindy McKillips
School District of Beloit

"I have worked with different TPA's over the last 18 years and I can say that First Choice Benefits has been the most enjoyable and efficient group to work with. First Choice staff has always been very helpful to me as well as our employees, especially since we have numerous plans that they have to keep track of. If you are in the market for a TPA, I would highly recommend First Choice Benefits Management"

Susan Hudson
The City of Beloit

Hours of Operation

First Choice Benefits Management has staff available for customer questions and calls from ...

**6:00 a.m. to 4:30 p.m.
Monday through Friday.**

Your employees will be provided a toll free '800' number to call so they do not incur long-distance charges.

We thank you for the opportunity to show you our services at First Choice Benefits Management. Our successful administration of health and dental benefits since 1993 provides the needed experience to extend this service to your company.

If you have any questions, please contact :

JoAnn Donoghue, Coordinator608-363-5770
Deborah Gustafson, Manager.....608-364-5123
Mike Bua, Director.....608-364-5377

First Choice Benefits Management

Benefit Programs & Services



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Choice Benefits**

(608) 363-5770 • 1-800-303-5770

www.BeloitHealthSystem.org

Background and Philosophy

As a third party administrator, established by Beloit Memorial Hospital, Inc. in 1993, First Choice Benefits Management prides itself in maintaining our Corporate Values:

- Quality, Professionalism and Pride
- Patient & Customer Satisfaction
- Honesty, Integrity and Loyalty
- Hard Work
- Communications, Positive Attitude and Teamwork
- Empowerment

We provide unsurpassed service to our customers, focusing on personalization and the drive to reduce healthcare costs through accountability in health care claims administration. The effects of our Corporate Values are evident in First Choice Benefits Management's client retention rate.

Services offered by First Choice Benefits Management

We offer a range of third party administrative services including:

- Group Medical Plans
- Group Dental Plans
- Group Vision Plans
- Group Drug Plans
- COBRA Benefits
- Personalized Customer Service
- Cost Control Procedures
- Subrogation and Recovery
- Seamless Coordination with PPO Repricing

Benefits Administration Services

Claims Adjudication

First Choice Benefits Management thoroughly investigates each claim and evaluates the appropriateness for payment such as ...

- Coordination of Benefits
- Custody Information
- Duplicate Billing
- Medical Necessity
- Coding Accuracy
- Reasonable and Customary Charges
- Subrogation Liability
- Pre-existing Conditions
- Covered and Non-covered Expenses

Each claim is dated upon receipt to ensure proper timely filing. Upon adjudication, both the insured and provider are notified through an Explanation of Benefits (EOB) explaining the claim calculation. In the event of additional information being required, two notices are sent before the claim is closed.

Personal Customer Service

When you call First Choice Benefits Management, you will be greeted by a friendly, helpful person on the line, not an automated answering machine that transfers your calls. The staff at First Choice Benefits Management takes time to fully assist you with any questions you have and are willing to help you resolve any concerns. If you prefer, you may stop by our office and speak to a team member for confidential consultations in our conference room during normal business hours.

COBRA

The COBRA law requires that employers with twenty or more employees provide COBRA notices and continuation coverage to qualified employees and dependents who lose their health coverage for certain reasons. First Choice Benefits Management can provide required notices, election forms, COBRA

premium billings and administrative support to track qualifying events. The following are included in the administration of COBRA:

- Maintenance of eligibility records following a qualifying event
- Notice to qualified beneficiary (and dependents, if appropriate) of COBRA rights, responsibilities and payment requirements.
- Maintenance of eligibility records for beneficiaries electing COBRA to pharmacy benefit vendors
- Notices to COBRA beneficiaries when their eligibility period will expire
- Monthly premium billing and collection, including insufficient COBRA premium payment letters
- Expert customer service for COBRA related issues

PPO

Preferred Provider Organization - PPO's give members the freedom to choose the cost-effective benefits of in-network care, along with the option to choose providers out of the network and receive a lower level of coverage. PPO's feature built-in incentives to steer members toward network based care. In addition to coordinating repricing with national PPO's, First Choice Benefits Management is affiliated with First Choice PPO, a physician sponsored network, with no access fee to their clients. First Choice PPO has a network that includes four major hospitals: Beloit Health System, University of Wisconsin Hospital and Clinics, Meriter, and Rockford Memorial Hospital, along with their group physicians, which allows a wide spectrum of choices. The First Choice PPO Directory is available on-line at **www.BeloitHealthSystem.org**. This website enables employers, providers, and patients to find current network providers at their convenience.