

## Member Experience

A short guide to help you navigate your benefits plan

#### How to Access Medical Care:

- Your health plan is an open network.
- This means every doctor / provider is eligible to deliver services to you and your dependents.
- If the front desk staff has any questions about your insurance that you cannot answer, advise them to call HealthComp at 800-843-3831.

### How to Pay Your Medical Bill

- Compare the price of your medical bill to your Explanation of Benefits (EOB) before making any payment.
- You will receive your EOB in the mail.
- If the price of your medical bill matches your patient's responsibility on the EOB, you can pay the bill.
- If the price of your medical bill does not match your patient's responsibility on the EOB, this is a balance bill.

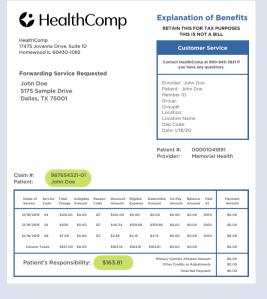
### If You Receive a Balance Bill, Follow These Steps

- Call HealthComp at 800-843-3831 to confirm you have a balance bill.
- HealthComp will confirm & then transfer you to your personal member advocate at Fairos.
- You will know your Fairos Advocate's name and have direct access to them via phone & email.
- Your Advocate will set you up on the Fairos portal so you can track the status of your balance bill.
- Expect frequent updates from your Fairos Advocate at a minimum of every 15 calendar days until it's resolved.

# What to expect from Fairos

- Personal member advocate dedicated to you
- Access to a portal giving you real-time updates 24/7
- No member homework / balance bill packets
- Balance bills are settled within a week to a few months
- Timely updates from your personal member advocate

#### Example EOB



For more information about your benefit plan contact HealthComp at 800-843-3831.