



EMPLOYEE WELCOME PACKET



www.HMRHealthPlan.com



The Help You Need, One Phone Call Away





5 Monday - Friday 7:00 AM - 5:00 PM CST

membersupport@claim-doc.com

Your health plan provides you with member advocacy support through ClaimDOC. Your ClaimDOC Member Advocates are here to help you navigate your health plan and assist you with:

- Submitting provider nominations and explaining the Plan to your provider
- Locating a participating provider in your area
- Getting access to affordable healthcare
- Understanding your bill or submitting a balance bill



Your plan administrator, Edison Health Solutions, provides the following services on behalf of your health plan:

- Quoting benefits and eligibility (including how much of your deductible is left)
- Determining which heath services are covered under your Plan
- Issuing payment to your providers and receiving their claim submissions
- Processing your medical claim forms and issuing reimbursements



HMR VETERANS SERVICES HEALTH PLAN CONTACT SHEET



THIS IS YOUR **HEALTH PLAN ADMINISTRATOR** THEY MANAGE YOUR BENEFITS, ELIGIBILITY, CLAIMS & BILLING INFORMATION

800.967.2077 • INFO@EDISONEHS.COM



THIS IS YOUR **DISEASE & CASE MANAGEMENT** THEY MANAGE YOUR PRE-CERTIFICATION FOR SERVICES & COMPLEX CARE

800.816.1206 • CLINICALTEAM@EDISONEHS.COM



THIS IS YOUR **RBP NETWORK TEAM** THEY ASSIST YOU WITH HEALTHCARE PROVIDER RESEARCH & SELECTION

888.330.7295 • MEMBERSUPPORT@CLAIM-DOC.COM



THIS IS YOUR **PHARMACY GROUP** THEY ASSIST YOU WITH ALL PHARMACY BENEFITS, RESEARCH & DISCOUNTS

844.728.3479 • SUPPORT@DREXI.COM

THIS IS YOUR

EVOLUTION

ZERO COST* HEALTHCARE SERVICES OPTION THEY ASSIST YOU WITH NO COST OPTIONS FOR SCANS (MRI/CT/X-RAY), CANCER CARE,

LABS, SURGERIES, ENDOSCOPIES, COLONOSCOPIES, CARDIAC CARE, MEDICAL EQUIPMENT,PT, & MORE

855.633.2684 • GUIDE@EDISONEHS.COM



THIS IS YOUR ZERO COST* CENTERS OF EXCELLENCE PROGRAM THEY PROVIDE YOU WITH

SECOND OPINIONS & SURGERY FOR THESE DIAGNOSIS TYPES: SPINE (BACK, NECK), JOINT & ORTHOPEDIC (KNEE, HIP, SHOULDER), CANCER, HEART, BARIATRIC, AND TRANSPLANT

866.982.7988 • EHC@EDISONHEALTHCARE.COM

*FEDERAL MINIMUM DEDUCTIBLES MAY APPLY FOR PLANS WITH AN HSA



WE ARE HERE TO SERVE YOU!



TO FIND **PROVIDERS** IN YOUR AREA

CALL CLAIMDOC AT 888.330.7295

EMAIL CLAIMDOC TEAM AT MEMBERSUPPORT@CLAIM-DOC.COM

OUR COMMITMENT

At EHS, we nurture lasting relationships with our clients based on extraordinary white-glove service, consistent performance, deep rooted integrity, and a constant striving for greatness. Our success is measured by the impact we have on the health of the employees and families that we administrate healthcare for.



OUR VALUES



We operate with the highest levels of integrity, and are committed to building long lasting partnerships with our clients through verified trust.



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We provide unparalleled white glove service to our clients and their members through transparent communication and a client first mindset.

We pursue innovative solutions every day to provide members with the best possible healthcare options and experience that each client allows us to offer.

EVOLUTION

OUR S.A.V.E. PROGRAM

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SPEAK TO YOUR HEALTHCARE PROVIDER Get the Details About Your Health and Procedures Recommended

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ASK FOR A COPY OF YOUR TREATMENT PLAN If Given a Treatment Plan, Ask for a Copy the Plan To See if Treatment Qualifies

VERIFY YOUR PROCEDURES WITH EVOLUTION Make Sure You Verify all Procedures With Evolution Before Scheduling any Procedure

EVALUATE YOUR SAVING OPTIONS Take Advantage of Excellent Healthcare by Choosing the Best Option Right for You!

EVOLUTION SERVICES

SURGICAL PROCEDURES PHYSICAL THERAPY ORTHOPEDIC SURGERY HOME HEALTH SERVICES CARDIAC CARE GI PROCEDURES CANCER CARE <u>IMAGING (CT, MRI, PET)</u> LABWORK MEDICAL EQUIPMENT

CONTACT EVOLUTION AT GUIDE@EDISONEHS.COM • 855.633.2684

OUTSIDE REFERRALS • MAKE SURE THAT IF YOUR PHYSICIAN IS REFERRING YOU INSIDE THE EVOLUTION NETWORK SO THAT YOU RECEIVE THE FULL ZERO OUT OF POCKET BENEFIT. VERIFY BY CALLING THE EVOLUTION TEAM AT 855-633-2684.



NO COST HEALTHCARE EXTRAORDINARY CARE MEDICAL CENTERS

INCLUDING SECOND OPINIONS • ACCURATE DIAGNOSES • SURGERIES • TREATMENT PLANS



We are proud to introduce Edison Healthcare as a benefit to our members. We believe that distance and cost should never get in the way of YOU receiving the best possible medical care, so you and your family now have VIP ACCESS to Edison's SmartCare Network. As you explore this program, we want you to know that all possible barriers have been removed and all travel expenses will be covered for you plus a caregiver. This is amazing NO COST HEALTHCARE* at AMERICA'S BEST MEDICAL CENTERS for the following diagnosis types:

SPINE • JOINT • ORTHOPEDIC • CANCER • HEART/VALVE • TRANSPLANT TO SPEAK WITH YOUR 1-866-982-7988



SCAN TO LEARN MORE

If you want to learn more about Edison Healthcare, please use the camera app on your smartphone to scan this QR code, and then your phone should offer to take you to: www.edisonhealthcare.com/gateway



DEDICATED EDISON CARE COORDINATORS

GET TO KNOW EDISON

We encourage you to reach out and learn how Edison can help you and your family today. We understang how frightening a new diagnosis can be, which is why we have partnered with Edison to give you the best resources

*NO COST FOR MOST OF OUR HEALTH PLANS; FOR HSA PLANS WE WILL WORK WITH EDISON TO LIMIT MEMBER RESPONSIBILITY AS MUCH AS POSSIBLE BY LAW

Email Edison at ehc@edisonhealthcare.com • Visit Edison's website at www.edisonhealthcare.com

98point6

Text-Based, Virtual Care For The Whole Family

98point6[®] is a new kind of primary care that gives you access to U.S.-based, board-certified physicians, right from your mobile device. You and your eligible dependents ages 1+ can receive diagnosis and treatment, including ordering of labs and prescriptions, as well as guidance and peace of mind **at no cost.***



Secure, In-app Messaging



Diagnosis and

Treatment



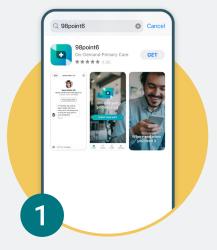
- On-demand
- 24/7, Anywhere You Are

Learn more at:

98point6.com/members-homebase

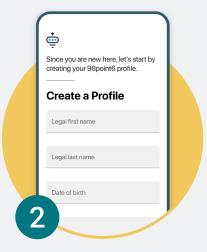


Or scan the QR Code to download the 98point6 app from the App Store or Google Play. Create an account in 90 seconds or less and start a visit exactly when you need it.



Install 98point6

You and any eligible dependents ages 18+ can download 98point6 from the App Store or Google Play.



Easy, Fast Set-up

Create your account and you'll be just a few taps away from starting a visit for yourself or your enrolled dependents ages 1–17.

*The \$5 visit fee some members may have had previously will be waived through December 31, 2021 in response to the CARES Act).

How the Claim DOC Program Works

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Present your HMR Veteran Services, Inc. medical ID card and expect to receive care.

- The receptionist, office manager, billing manager or representative needs to look at the back of the ID Card to find the claims submission address and Electronic Payor ID for Edison Health Solutions. Unfortunately, missing this simple step can create unnecessary stress.
- You can confidently say "I have benefits through HMR Veteran Services, Inc. and MY PLAN WILL PAY."

If your Plan's benefit reimbursement is in question prior to service, please have the medical professional's representative call 1 (888) 330-7295 to speak with ClaimDOC.

- ClaimDOC will educate the provider or facility on payment methodology.
- The HMR Veteran Services, Inc. Medical Plan will pay a reasonable market rate and pay quickly.
- ClaimDOC can work with a provider or facility to arrive at a mutually beneficial patient agreement for a specific procedure or specific period of time. Another solution may be to construct a long term direct relationship via contract on a company-wide basis.

Your Patient Responsibility is ONLY for any applicable co-pays, deductible cost share and/or co-insurance up to the members' Out-of-Pocket Maximum for the calendar year.

- Do not pay anything more than an applicable co-pay at the time of service.
- If a provider asks you to sign Patient Responsibility documents at time of service:
 - $\circ~$ Review for a specific dollar amount :
 - If an amount is found, please call ClaimDOC to ensure if the amount listed is your true Patient Responsibility.
- If there is no specific dollar amount :
 - \circ $\,$ You can sign or skip that section of the document.

IT IS IMPORTANT TO READ ALL DOCUMENTS GIVEN TO YOU BEFORE ADDING YOUR SIGNATURE.

Your Role: OPEN YOUR MAIL AND COMMUNICATE

- If you receive a balance bill for anything more than your Patient Responsibility call 1 (888) 330-7295 and request a ClaimDOC Member Advocate. You can locate your Patient Responsibility on the EOB, explanation of benefits, sent to you by Edison Health Solutions.
- Please monitor your mail and forward any communication that appears to be collection efforts by the provider or hospital in excess of the Patient Responsibility identified in your EOB. ClaimDOC is happy to assist you in interpreting any invoice you receive from a provider or hospital.
- In the event there is a dispute following payment, ClaimDOC works directly with the facility or provider to understand their position and resolve this matter.

ClaimDOC will vigorously defend you and your plan against unfounded collection activity. YOU ARE NOT RESPONSIBLE FOR THE AMOUNT IN EXCESS OF YOUR PATIENT RESPONSIBILITY.

• You are protected by state and federal debt collection laws. In the event a member experiences a violation of these laws, ClaimDOC will provide the necessary defense and guidance.



HMR Veteran Services, Inc. | Scheduling Appointments With Your Providers

You are enrolled in an employer-sponsored open-access medical plan that is self-funded by HMR Veteran Services, Inc. In some cases, the front-desk representative at your provider's office may not be familiar with the type of plan in which you are enrolled and may need additional guidance to understand and program the information in their system.

So that a ClaimDOC Member Advocate may communicate with your provider before your first appointment, we encourage you to nominate your provider by visiting claim-doc.com/pnf, completing the ClaimDOC Provider Nomination Form, or calling 1 (888) 330-7295; this ensures that your provider has the necessary information about your health plan and is ready to submit claims.

If you did not connect with ClaimDOC before scheduling an appointment, the information below will assist you with answering common questions your provider's office may ask:

WHAT IS THE NAME OF YOUR INSURANCE PLAN?

HMR Veteran Services, Inc. Health & Welfare Plan

WHICH NETWORK DO YOU USE?

The HMR Veteran Services, Inc. Health & Welfare Plan does not utilize a network for physicians or facilities. The plan is open access and all claims are reimbursed at an "in-network" benefit level, regardless of the source of care.

WHO IS THE CARRIER?

The carrier is HMR Veteran Services, Inc. This is an employer-sponsored health plan that is self-funded by HMR Veteran Services, Inc. My claims may be submitted to the administrator, Edison Health Solutions. The address and payor ID are located on the back of my ID card.

Address: TBD

EDI Payor ID: TBD

HOW DO WE VERIFY BENEFITS AND ELIGIBILITY?

Benefits and eligibility may be verified by contacting the plan administrator, Edison Health Solutions at TBD.

If you or your provider's office have additional questions regarding how the HMR Veteran Services, Inc. Health Plan works, please call a ClaimDOC Member Advocate at 1 (888) 330-7295.





Your medical plan provides you with member advocacy support through ClaimDOC. The ClaimDOC Member Advocates are here to help you navigate your medical plan and assist you with:



FINDING A DOCTOR OR FACILITY FOR YOUR MEDICAL TREATMENT

If you need assistance with finding a primary care physician, specialist, labs, radiology facilities or simply need to find a less costly provider.

ClaimDOC is there for you!



FINDING A LESS COSTLY HEALTHCARE PROVIDER

The bigger the building, the bigger the bill! We're here to help you find high quality providers for non-emergent services, such as mammograms and elective surgeries, who are more cost-efficient than providers in a hospital setting.

ClaimDOC is there for you!

INTRODUCING THE MEDICAL PLAN TO YOUR CURRENT PROVIDERS

An unfamiliar medical plan can cause unnecessary stress for you and your provider. Allow us to make the introduction and ensure your provider has your new insurance information BEFORE your appointment.

ClaimDOC is there for you!

UNDERSTANDING YOUR BILL

888.330.7295

Deciphering a bill and EOB can be confusing. Send them to us for review, and we'll make sure you don't pay more than your Patient Responsibility.

ClaimDOC is there for you!

...and more!



Monday - Friday 7:00 AM - 6:00 PM CST



membersupport@claim-doc.com



Open Your Mail & Communicate

Your health plan uses a claim review & audit program that determines the fair and reasonable reimbursement for the medical services you receive. We're working to reduce your healthcare costs!

The audit may have resulted in a reduced payment to your healthcare provider. Most of the time, the payment is accepted; however, the provider may seek to bill you for the reduction.

You are not responsible for the reduction amount! This is called a balance bill.

If you receive a balance bill from a provider or collection agency, please contact ClaimDOC immediately!



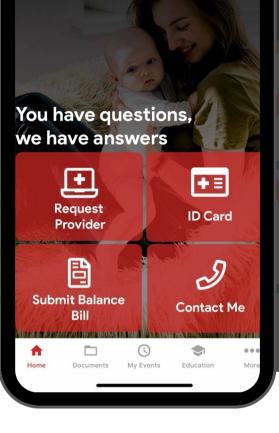
Monday - Friday 7:00 AM - 6:00 PM CST





Access at your fingertips with the new ClaimDOC mobile app.





ClaimDO

Connect with us and get the help you need!



Speak with a ClaimDOC Member Advocate



Nominate your preferred healthcare provider



Initiate the balance bill support process



Store a virtual ID card

... and more!

TALK TO US

1.888.330.7295 www.claim-doc.com