HOW TO USE YOUR COVERAGE / FILE A CLAIM

Medical Claims

1. Check to see if the provider you are seeing is in either the PHCS or MultiPlan networks. If you do not have a provider selected, you can access a list of doctors or facilities based on your location and the specialty you require. Provider information for both networks can be accessed at www.multiplan.com or by calling 1-800-672-2140. Although advantageous, you are not required to use a network provider.

2. When you call to make an appointment, the provider's office will likely ask you what insurance you have. Please tell them this:

   Preferred Provider Networks: PHCS and MultiPlan – *(If the provider is contracted with either of these networks, they are obligated to bill insurance on your behalf)*
   Claims Processor/Customer Service: Summit America Insurance Services
   Underwritten by: Mutual of Omaha *(This information will be helpful if the provider is non-network or says "we don't take that insurance")*

3. Bring your ID card to the provider's office/facility. If you have lost your ID card or have not received one, take the following information with you to the appointment:

   Plan Name: The Corps Network Healthcare Insurance Plan
   Preferred Provider Networks: PHCS and MultiPlan
   Group #: 05333001
   Claims Processor/Administrator: Summit America Insurance Services
   Member ID #: Your Social Security Number

4. The provider's office will probably want to verify your eligibility and benefits. They can do this by contacting the claims/customer service administrator, Summit America, between the hours of 8:30 am - 5:00 pm Central time, Monday through Friday. The contact information is:

   Toll Free: 1-800-301-9128 ***Email:*** thecorpsnetwork@summitamerica-ins.com
   Fax: 913-327-0201 ***Website:*** www.summitamerica-ins.com/tcn

5. If the provider is in the PHCS or MultiPlan network, they will bill insurance on your behalf. If they are not in either of the networks, they are not required to bill Summit America but they may choose to do so anyway. If the provider bills you directly, ask for an itemized/standardized bill ("HCFA 1500" from physicians, "UB-04" from hospitals) and you may submit the claim for reimbursement. All claims go to Summit America at:

   The Corps Network Claims
   Summit America Insurance Services
   7400 College Blvd., Suite 100
   Overland Park, KS 66210

Prescription Drug Claims

1. Fill your prescription at the pharmacy. There is no preferred network of pharmacies so you can go to any pharmacy you choose. Using your Pharmacy Discount Card may provide savings.
2. Pay upfront. Prescriptions are covered under the plan on a reimbursement basis, subject to the deductible, coinsurance, out-of-pocket maximum and per cause maximum.
3. Submit a completed Prescription Drug Claim Form and pharmacy receipts to Summit America (same claims address listed above) for processing and any applicable reimbursement. Please note: it must be the actual pharmacy receipt (with Rx information) rather than the cash register receipt.

HOW TO USE YOUR COVERAGE / PROVIDER NETWORK

Freedom to Choose the Provider you Want

Choose any licensed provider with no need to coordinate through a primary care physician or obtain referrals for specialists.

What providers are considered 'Preferred'?

Providers contracted with either (or both) of the following national networks:

- PHCS (Primary) – In general, not as large as MultiPlan but greater savings
- MultiPlan (Secondary) – In general, more providers than PHCS but less savings

Advantages for Using a 'Preferred' or 'Network' Provider

- Preferred provider fees are discounted
- Preferred providers are obligated to bill insurance on behalf of the covered member

Using Non-Network Providers

Preferred providers are not always available everywhere or you may want to use a specific non-network provider in some situations. Although you will not receive the negotiated discounts and the provider may bill you upfront, you do not receive a lower level of benefit:

- The same deductible, benefit percentage and out-of-pocket maximum apply to services of both preferred and non-network providers.
- Eligible charges are paid up to the 90th percentile of the Usual, Customary and Reasonable (UCR) amount. Charges above the 90th percentile of UCR can be 'balance billed' back to the patient.

How do the discounts work?

Preferred providers have contractually agreed to accept discounted fees as payment in full for eligible services they provide. Any charges exceeding the contractual 'allowed amount' are written off by the provider and cannot be billed back to the patient. An example of the effect of discounts on a member's out-of-pocket share is below:

*Doctor **is** Preferred*		*Doctor **is not** Preferred*	
Doctor's Charge*	$500	Doctor's Charge*	$500
Network Discount	-$100	Network Discount	n/a
Net Doctor's Charge	$400	Net Doctor's Charge	$500
Health Plan Pays 80%	$320	Health Plan Pays 80%	$400
You pay 20%	**$80**	**You pay 20%**	**$100**

*Illustration assumes deductible is met; out of network charges are only considered up to the 90th percentile of UCR

To Find a Provider or Check Provider Status

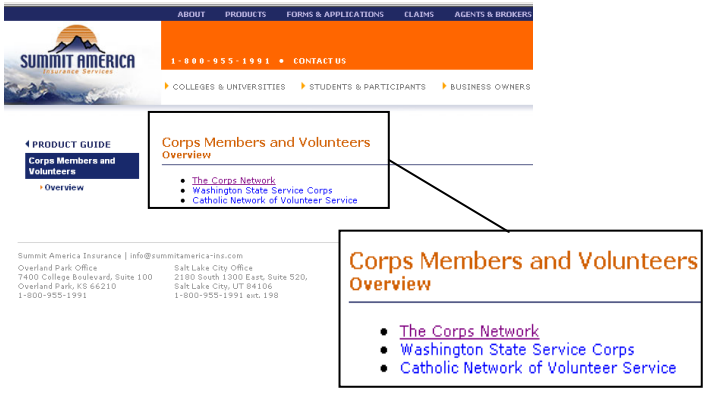
1. Go to www.multiplan.com
2. Click on "Search for a Doctor or Facility" on the top, right side of the webpage.
3. Under the section "Front of Card", check the box next to the PHCS logo.
   -You do not need to check a box under "Back of Card".
4. Choose whether you would like to find a doctor or a facility and select the "Continue" button.
5. Enter your search criteria. (In order to receive more specific search results, you can also select a particular type of facility.) Select the "Continue" button.
6. If you do not find a provider in PHCS, repeat steps 3-5 using the MultiPlan logo.

You can also contact MultiPlan toll free at – 1-800-672-2140

HOW TO USE YOUR COVERAGE / ONLINE RESOURCES

Accessing Summit America's Website

1. Go to www.summitamerica-ins.com
2. Place the cursor on **"Students & Participants"**
3. Select **"Corps Members and Volunteers"** from the drop down box
4. Click on **"The Corps Network"**



Online Information and Forms

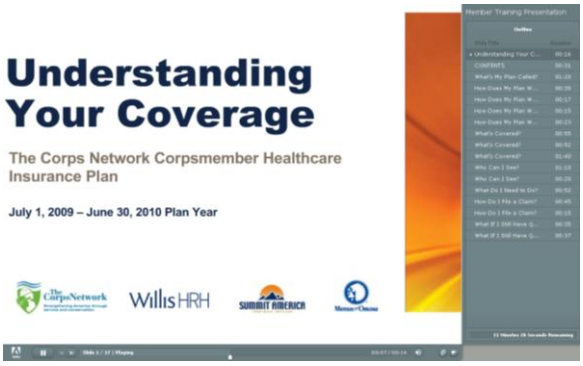
Benefit Information
- Plan Summary
- Plan Brochure
- Plan Certificate

Claim Information
- Claim Filing Instructions
- Online Claim Status Lookup
- Email a Claim Question
- Prescription Drug Claim Form
- Authorization Forms

Contact Information
- Billing, Premium and Eligibility
- Customer Service
- Addresses and Phone Numbers
- Change of Address or ID Card Request

24 Hour Online Claims Look Up

1. Go to www.summitamerica-ins.com
2. Click on "Claims" tab
3. Click on "Student/Participant On-line Claims Lookup"
4. Click on "Register User" and follow the instructions

Online Tutorial Presentation

An Adobe Presenter tutorial is available for viewing online at anytime. It explains the plan and answers many of the questions members have while covered. Voiceover is included and members can jump directly to part of the presentation.