

Benefit
Resource Center



Your one-call benefits information hotline



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Occasionally, employees experience situations requiring an expert to resolve. Our Personal Benefit Advocates are experts on your plan, know your carriers and are committed to assisting employees in resolving those complex issues.

Benefit Resource Center

With the ever increasing cost of providing benefits and the expansion of consumer directed health plans, employers are looking for ways to improve employee access to benefit information, reduce costs and increase accountability for benefit choices. Since internal resources are often limited, many look to outsource administration and communication functions.

That's why we've developed the **Benefit Resource Center**. Our toll-free one-call benefits information hotline was specifically designed to act as a single point of contact for all benefit questions and claim issues. Outsourcing benefit questions and claim issues helps streamline your benefit administration and cut costs, while providing your employees and families with better benefit-related support services.

Our seamless integration with your human resources department frees your staff from many time consuming benefit administration duties. Contact your Account Manager to learn more about USI's Benefit Resource Center.

Personal Benefit Advocates

Our Benefit Resource Center is staffed with experienced professionals who are well versed in employee benefits. They are committed to providing superior customer service and participant advocacy.

Our Personal Benefit Advocates will be able to:

- Answer benefit plan/policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding newborns, marriage, divorce, etc.)
- Provide vendor plan contact information

Account Managers

The Benefit Resource Center works in conjunction with your USI Account Manager to ensure your health and welfare plan is operating efficiently. The BRC reporting system tracks trends, which enables us to draft communications and work with the carrier to correct benefit confusion and claim errors. This information is also shared with your USI Account Manager to further assist with designing a targeted and effective employee communication campaign.

Benefit Resource Center

Service Summary

Services

Eligibility Support

Confirm Plan Eligibility with Carrier

Assist In Resolving Eligibility Issues

Explain Plan Eligibility Based on Life Events

Plan Support

Answer Questions Regarding General Plan Inquiries for Health and Other Plan Benefits

Provide Employee Advocacy Services
- Transfer and Facilitate Calls with Insurance Vendors/Carriers

Confirm and Explain Plan Coverage Including Medical, Dental, Ancillary and Supplemental Benefits

Specialist Support for Complex Issues

Provide Carrier Contact Information

Answer Questions on HSA and HRA Plans

Guidance on Disability Claim Filing and STD to LTD Transition
- Explain Long-Term Plan Benefits and Verification of Status Requests

Discuss FSA Plans and Eligible Expenses

Medical Appeals Information and Support

Explain Beneficiary Form Requirements

Coordinate Evidence of Insurability Process for Life and Disability

Provide Contact Information for Other Benefit Service Providers

Locate Network Providers

Plan Support - Pharmacy

Educate Participants on Prescription Drug Plans

Help with Issues Obtaining Prescriptions at the Pharmacy with Appropriate Overrides

Locate Lower Cost Sources for Prescription Drugs

Provide Information on Generic Drugs

Claim Support

Research/Resolve Claims Denials and Processing Errors

Provide Payers with Additional Information Required to Pay a Claim

Research Patient Out of Pocket Expenses



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