



HRA / SELF-FUNDING COMMON MEMBER QUESTIONS:

Is E.D.I.S. an insurance company?

E.D.I.S. is a Third Party Administrator (TPA). This could mean:

- If you are self-funded - Your employer has taken the risk that typically the insurance company takes on and E.D.I.S. is the company hired to administer the benefit plan for your employer.
- If you have a fully-insured plan with an HRA – You have two components to your group health plan. One is the insurance carrier who has a high deductible and the other is your employer who has decided to self-fund and share the cost of the carrier deductible with you. E.D.I.S. has been hired by your employer to administer the HRA portion, then the carrier will step in and E.D.I.S. will step out once your deductible has been met.
- If you have a fully-insured plan, then E.D.I.S. has been contracted by the carrier to handle the administration of the fully-insured plan on behalf of the carrier.

Who do you call when you have benefit or claims related questions?

Always call E.D.I.S. at 888-886-7973. We have a Customer Service Team who is trained to handle your questions.

What happens when I go to the doctor or the pharmacy if I have an HRA?

You will need to show your E.D.I.S. ID card and your insurance carrier ID card. This tells your doctor that you have a deductible with the carrier, but your E.D.I.S. plan allows you to only pay a copay. If your doctor or pharmacist has any questions, please have them contact our Customer Service Team.

Should I receive a bill from my doctor?

Some doctors bill very quickly after your visit. If you receive a billing statement within 30 days after your visit, please disregard as it may not be a bill. You will receive an Explanation of Benefits from E.D.I.S. which outlines how much E.D.I.S. paid your provider and what is your responsibility.

Why would my employer select a plan like this?

Your employer has seen the cost of its group medical plan increase by double digits for years. The options for an employer are to lower benefits and increase your contribution, but your employer chose this plan instead. It gives the employer premium savings from the high deductible, and the benefits you have come to expect.

PLEASE NOTE: All members have access to our proprietary benefit portal, www.yourbenportal.com where each member can view his or her benefits, claims, eligibility and so much more! Be sure to visit and register if you haven't already done so.