

WELCOME TO IHA SERVICES, LLC

IHA SERVICES would like to congratulate you for selecting a Major Medical Plan through IHA and the HBAT. Enrolling into IHA, you automatically become an Independent “Client Member” of IHA Services, LLC. Your Client Member status earns you access to valuable products and services specific to the diverse needs of Independent Contractor businesses across the country, including your new Major Medical Plan. Your membership will automatically begin with your first payment for your plan/service and ends when your plan/service expires, or you have voluntarily terminated your coverage or service. To find out more about the services and benefits you have access to as a Client Member, please contact your agent.

FREQUENTLY ASKED QUESTIONS:

Why do I need to be an Independent Client Member of IHA Services, LLC?

It is only by becoming an Independent Client Member of IHA Services that you have exclusive access to benefits and services specifically designed for Independent businesses. This includes your Major Medical plan through the HBAT. IHA Services feels it is important and appropriate to assist each of its Client Members in obtaining valuable non-insurance and insurance products through a reliable source.

Does it cost me anything to be a Client Member of IHA Services, LLC?

Only the cost of any service or benefit selected.

When will I receive my ID Cards?

Your cards have been mailed and should arrive prior to your effective date of coverage.

What if I do not have my cards by the 1st?

On the 1st you will be able to access your plan information, including your ID Card, through the plan administrator (Allied) portal. Included in this introductory packet are instructions on how to get set up. You can also use the Temporary ID Card included in your welcome email. This, along with your name and SSN, will allow you to use your plan after the 1st.

What else can I access through the Allied System?

In addition to your ID Card, you will see your Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC). You can also see the following;

- You can also review the status of your deductible and/or out of pocket maximum
- View your health claim activity under the plan
- Detailed claims report
- Check in-network hospitals
- Compare drug treatment options
- Receive wellness reminders for tests and annual exams

Who do I call with questions about my plan?

Allied is basically your concierge for anything about your plan. Their Member Service Team will be happy to help you. Allied: 888-989-1932. You can also contact your Agent.



ABOUT YOUR ALLIED ADVOCATE

It has never been more challenging for families to access quality healthcare coverage at a reasonable cost. That's why we have built a new cost-saving strategy directly into your health plan.

Allied Advocate is a behind-the-scenes program designed to help manage the rising costs of healthcare and impact how certain claims are reimbursed by your plan.



MEET YOUR ADVOCATE

Allied's Advocate Team consists of highly trained and compassionate professionals. They are here to help you and your family access the care you need at an appropriate price.

Your Advocate will help you:

- Answer questions about your coverage
- Access care at a fair and reasonable price
- Help you understand your Explanation of Benefits (EOB)

HOW IT WORKS



You or a family member receive medical care.



You may receive a bill for amounts that are above your deductible, copay(s), and /or coinsurance amounts. If this happens, simply contact Allied's Advocate Team for assistance.



Your Advocate will coordinate with your provider to assist in reducing or eliminating your balance bill.

FOR MORE INFORMATION OR QUESTIONS,
CONTACT THE HBAT CUSTOMER CARE TEAM.

888-989-1932



FRONT



SAMPLE ID CARD

Subscriber

Employer: IHA SERVICES LLC
LOCATION 1

Group #: T2H00050

*THIS IS A TEMPORARY ID CARD.
PROVIDE MEMBER ID NUMBER OR
EMPLOYEE SSN AT THE TIME OF
SERVICE.*

Medical Plan



www.multiplan.com/phcspracanc 877.952.7427

Pharmacy Plan

RxBIN: 004336

RxPCN: ADV

RxGRP: RX2149



www.caremark.com

Member: 877-860-6415

Pharmacy Use Only: 800-364-6331

Administered by ALLIED BENEFIT SYSTEMS

BACK

Medical Claims Submission:

EDI: Payer ID 37308

Mail: Allied Benefit Systems, Inc.
PO Box 909786-60690
Chicago, IL 60690
888.989.1932
www.alliedbenefit.com

SAMPLE ID CARD

Eligibility

Online at www.alliedbenefit.com or call 888.989.1932 Mon. - Thu. 7:30-7:00, Fri. 8:00-5:00, Sat. 9:00-12:00 C.S.T. See plan description for coverage details, limitations and exclusions. This temporary card does not guarantee coverage or eligibility.

Pre-Certification

Call Allied Care at 800.892.1893. See plan description for details. Penalty may apply for failure to pre-certify according to requirements.