Understanding your health plan

Working together to streamline healthcare and manage costs so you receive the most effective and appropriate care and medications.



Important things to remember:

- Ensure your provider has your ID card.
- Match bills received from providers with the Explanation of Benefits (EOB) from AmeriBen. If missing an EOB, contact your provider.
- Review EOBs carefully and pay providers directly. For claim questions, call Member Services at 855-655-6265

The four key elements to your health plan:

1. **Third party administrator — AmeriBen**
   AmeriBen handles and processes your health insurance claims. After receiving services, claims are sent to AmeriBen for processing and payment, based on the plan language.

2. **Utilization management (precertification review) — AmeriBen**
   Some health services require precertification. Utilization management reviews if services will be covered but doesn't guarantee benefits or eligibility. Failure to pre-certify may lead to covering the full cost of care.

3. **Preferred network (EPO providers) — Anthem Kentucky BlueCard PPO**
   Choose in-network providers to minimize costs. Out-of-network care costs more. Using network providers reduces expenses for both you and your employer.

4. **Pharmacy benefit manager provider — SlateRx**
   For prescription coverage, SlateRx provides lower fees for medications. Contact SlateRx using information on your ID card.

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AmeriBen is a separate and independent company providing medical benefits administration services on behalf of self-funded group health plans.