

HOW TO ENROLL



...rising above the service you expectSM

What forms are necessary to enroll with ADVANTAGE? How do I obtain them?

In order to enroll with ADVANTAGE, a group must submit the following forms:

- Individual health statements (which may not be needed for groups with 51 or more enrolled employees that provide adequate claims information)
- Employee Enrollment Form
- Employer Group Application

To obtain the necessary forms, please contact your local Chamber representative, your insurance broker, ADVANTAGE or visit the ADVANTAGE website www.advantageplan.com.

How many plans can I offer to my employees? Groups with 10 or more enrolled employees can offer two different plan options.

How are rates structured? Groups with 2 - 20 enrolled employees will receive age/sex banded rates (rates that are based on each employee's age, gender and coverage tier). Groups with 21 or more enrolled employees will receive 4-tier composite rates (employee only, employee plus spouse, employee plus child (ren) and family).

Will ADVANTAGE give credit towards the deductible satisfied from the member's prior medical carrier?

Members who submit a detailed Explanation of Benefits (EOB's) from their prior medical insurer will receive credit on any portion of their deductible satisfied in the same calendar year. ADVANTAGE does not give coinsurance credit.

How do I pay my monthly premium? ADVANTAGE will accept both printed checks as well as electronic payment for monthly premiums.

What technology is available to employers? Once you are a member of ADVANTAGE, you can sign up for ADVANTAGE-connect. This unique online tool provides access to most health plan information. Employers can add/delete members, pay premium, change addresses, check eligibility & benefits, request a new ID card or print a temporary ID card and access provider directories or prescription drug information. In addition to many of the same features, members can also view the status of their claims.

How many ID cards will the subscriber receive? ID cards will be mailed to the subscriber's home. A separate ID card will be produced for each family member enrolled.

What, if any, claims reporting is available? Employers with less than 51 eligible full-time employees will not receive any claims reporting as that information is not credible, and is subject to HIPAA privacy guidelines. Employers with 51 or more enrolled employees will receive detailed claims information at renewal when requested; subject to HIPAA rules and regulations.

How do I contact ADVANTAGE? Please call Steve James at (317) 573-2835 or email sjames@ADVANTAGEplan.com

Does the Chamber program offer access to any ancillary insurance products? Yes. Employer sponsored and voluntary products such as life, dental, vision and disability are offered by United Healthcare (UHC) through the Chamber. For more information, please contact your local Chamber representative, your insurance broker or Deb Makepeace at United Healthcare at (513) 603-6757 or dmakepeace@uhc.com.