

Your personal identification (ID) card provides an easy, convenient way to carry important information about your coverage with you at all times. You will want to familiarize yourself with the information on the ID card to fully understand how your plan works.

## Your Personal ID Card

Coverage information at your fingertips

MedBen  
basics

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### Counting (ID) Cards

If you have individual coverage, you will receive one ID card. For all other types of coverage (employee/spouse, employee/child or family) you will receive two cards. If you would like to request additional cards, call MedBen Customer Service at **(800) 686-8425** and a representative will be happy to assist you. Likewise, if you lose a card, you can request a replacement from Customer Service.

Unless you request a new ID card, you will typically receive a replacement card only when some aspect of your plan changes (i.e., new network, revised deductible); however, this will vary from plan to plan.

See the reverse page for detailed information about the various components of your personal ID card.



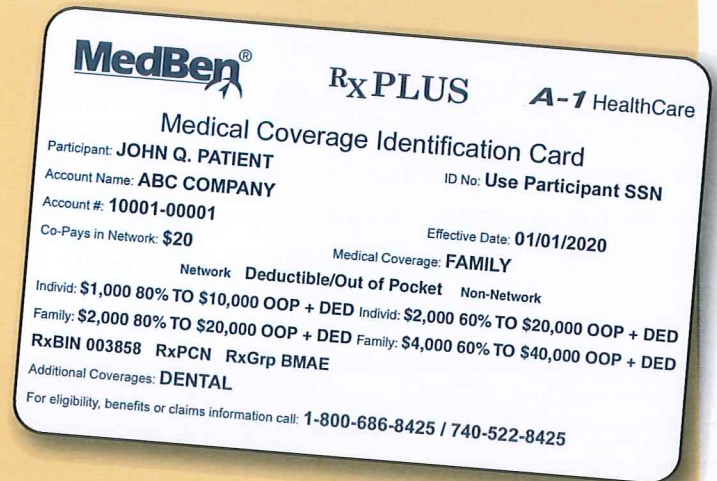
## ID Card Front

### Top

At the top of your ID card, you will find a series of company logos that work in tandem to provide your coverage. **MedBen** is the company that administers your coverage benefits, including processing claims, handling eligibility changes, answering claims questions and issuing ID cards. If you have pharmacy benefits, your **pharmacy benefit administrator** may be displayed in the top center. This logo tells your pharmacy where to bill your prescriptions. The right side of the card shows your **provider network(s)**, a group of physicians and health care facilities your plan has chosen to provide you with health services.

### Middle

Under the logos, your ID card lists basic information that enables your provider to issue a bill. This information includes: **Participant** – your name as registered with your coverage; **Account Name** – the name of the company sponsoring your coverage; **Account Number** – the account's assigned billing number; the **Effective Date** of your coverage; **Co-Pays in Network** – the amount you are responsible for paying each time you see a physician in the office; and the type of **Medical Coverage** you have signed up for – individual, employee/spouse, employee/child or family. To protect personal information, if your social security number is used as your **ID No.**, it is not identified on the card.



### Bottom

The lower portion of your ID card summarizes your **deductible and out-of-pocket maximum** (see below).

The card then lists any **Additional Coverages** you have selected. Typical additional coverages include vision and dental. The final lines contain the toll-free **MedBen Customer Service phone number**. You can call a Customer Service Representative if you have questions about eligibility, benefits availability, or the status of a claim.

If you have pharmacy benefits, the card will also contain **Rx codes** for pharmacy use.

*In our sample card, the individual deductible for medical treatment received in-network is \$1,000. After the deductible is met, the individual pays 20% of covered charges (the plan pays 80%) for any additional in-network care, up to the out-of-pocket maximum (OOP) indicated. In this case, the individual has an out-of-pocket maximum of \$10,000, separate from the deductible. If both the \$1,000 deductible and \$10,000 out-of-pocket maximum are met, the plan pays 100% of covered charges until the end of the plan year.*

### Electronic Claims Payor ID: 74323

Send all medical claims to: MedBen, P.O. Box 1099, Newark, OH 43058-1099  
To inquire regarding A-1 HealthCare Providers: 1-800-555-1234  
Provider website inquiry: [www.a1healthcare.com](http://www.a1healthcare.com)

Please do not charge the patient any more than the allowed office co-payment prior to receiving an explanation of benefits.  
This plan requires utilization management.

For pre-certification: Call 48 hours prior to an elective hospitalization or surgery, or when a pregnancy is verified. Call 1-866-555-8989.  
For Notification: Call within 48 hours of an emergency or maternity admission.

## ID Card Back

The back of your ID card contains **pertinent phone numbers and addresses** for contacting MedBen, your provider networks(s), and your pharmacy network (if you have pharmacy benefits). The content of this side will vary depending on the networks used and the benefits offered by the plan. To pre-certify a hospital stay, use the **pre-certification number** listed here.

At the top of the back side, there may be an **Envoy Payer ID number**. This is a number used by providers who submit their claims electronically for processing.



1975 Tamarack Rd. • Newark, OH 43055  
[medben.com](http://medben.com)

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