



WELCOME

Thank you for your purchase of FlexTerm Health Insurance!

It is important to review the plan benefits, limitations and exclusions described within your Certificate of Insurance. Your Certificate is available at www.InsuranceTPA.com or contact customer service to request a copy be mailed to you. FlexTerm Health Insurance is underwritten by Everest Reinsurance Company.

If you have any questions, please call InsuranceTPA.com customer service at 1-800-279-2290 or email support@insurancetpa.com. Thank you for adding a FlexTerm Health Insurance plan to your insurance portfolio.

Sincerely,
InsuranceTPA.com Customer Service

ACCOUNT

For benefit information log into www.InsuranceTPA.com. You will find the following information regarding your FlexTerm Health Insurance benefits underwritten by Everest Reinsurance Company.

- Your Completed Application
- FlexTerm Health Insurance identification card
- Frequently Asked Questions
- Benefits summary



Your I.D. Cards to use and carry with you.



FlexTermSM
Health Insurance



To locate a participating provider: Visit www.multiplan.com or call 1-800-922-4362. You have access to the PHCS provider network but are not obligated to use these providers. However, your out-of-pocket expenses may be reduced if you choose to do so.

This card does not constitute a guarantee of eligibility or claim payment.

Name:

Class Type:

Member User ID:

Effective Date:

Plan Name:

Facility charge: Plan pays up to 150% of Medicare allowable charge.



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LET'S GET STARTED

1. Review your application, ID Cards and your Benefit Summary for accuracy. If you find an error or missing information, please advise us immediately. Any incorrect information or misrepresentation could void your coverage or cause a claim to be denied.
2. Review the Frequently Asked Questions document online.
3. Understand your plan and visit www.InsuranceTPA.com to view:
 - Your Certificate of Insurance coverage
 - Billing Information
 - Temporary I.D. Cards
 - Provider Search

HOW TO USE

We make insurance smart and simple. Using your FlexTerm Health Insurance benefits is incredibly easy!

Simply take the attached I.D. Card to your provider and give them the corresponding information. Your benefits will be factored into the bill that your receive.

If you have questions regarding your I.D. Card, please call customer service at 1-800-279-2290.



Your I.D. Cards to use and carry with you.



Pre-Certification: You are required to Pre-Certify all hospitalizations and Surgeries. Failure to comply may result in a reduction of benefits.
For Pre-Certification, please call: **800-641-5566**.

Send Claims to:
InsuranceTPA.com
P.O. Box 15953
Lubbock, TX 79490

Claims Status & Verification Customer Service
Visit www.insurancetpa.com or call:
1-800-279-2290

EDI Payor ID 39182

This card does not constitute a guarantee of eligibility or claim payment.
Underwritten by the Everest Reinsurance Company.



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