

FAIROS

POWERED BY OCCUNET

Member Experience

A short guide to help you navigate your benefits plan

FBMLME.110821

HOW TO ACCESS PHYSICIAN CARE:

- Your plan participates in the PHCS Physicians Only Network. See your TPA's mobile app for participating providers.
- If your preferred physician is not in the PHCS Network, you may seek services from any doctor of your choice.

HOW TO ACCESS HOSPITAL CARE:

- You are part of an open network for hospital care, meaning every hospital facility is eligible to deliver services to you and your family. You may choose any hospital you and your doctor prefer.
- If the front desk has any questions about your insurance that you are unable to answer, advise them to call your TPA. Your TPA's phone number can be located on the back of your ID card.

HOW TO DETERMINE HOW MUCH TO PAY ON A MEDICAL BILL:

- **Before paying a medical bill**, compare the medical bill to the corresponding Explanation of Benefits (EOB).
- You will receive an EOB in the mail or you can access your EOB's on your TPA's mobile app.
- If the medical bill you received matches the patient responsibility, pay the bill.
- If the medical bill and EOB do not match, call your TPA.

WHAT IF I RECEIVE A BALANCE BILL?

- Call your TPA if the medical bill and EOB do not match. You can reach your TPA by calling the number on the back of your ID card.
- Your TPA will transfer you to a member advocate at Fairo's.
- Your Fairo's Advocate will be dedicated to you. You will know their name and have direct access to them via phone & email.
- Your Fairo's Advocate will set you up on the Fairo's portal so you can track the status of your balance bill.
- You can expect frequent updates from your Fairo's Advocate every 15 calendar days.

What to expect from Fairo's

- Personal dedicated member advocate
- Access to member portal giving real-time updates on balance bill
- No balance bill packets/homework
- Any balance bills are typically settled within a week - a few months.
- Timely updates from your personal member advocate

TPA

Forwarding Service Requested

John Doe
1234 Sample Drice
Dallas, Tx 75001

Explanation of Benefits

RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service

Contact Your TPA if you have any questions.

Enrolee: John Doe
Patient: John Doe
Member ID: 123456
Group:
Group #:
Location:
Dep Code:
Date: 1/18/20

Claim #: 987654321-01
Patient: JohnDoe

Patient #: 00001041891
Provider: Memorial Health

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Payment Amount
12/18/2019	54	\$120.00	\$0.00	Q7	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/18/2019	34	\$200.00	\$0.00	Q7	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	\$0.00
12/18/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	\$0.00
Column Totals:		\$327.00	\$0.00		\$168.19	\$163.81	\$163.81	\$0.00	\$0.00	\$0.00
Patient's Responsibility: \$163.81										Primary Carriers Allowed Amount: \$0.00
										Other Credits or Adjusted: \$0.00
										Total Net Payment: \$0.00

For more information about your benefit plan contact your TPA (number on the back of your ID card).

(Sample EOB)