

PREMIUM SAVER

CLAIMS ASSISTANCE GUIDE

What is the Premium Saver?

The Premium Saver is an employer sponsored group supplemental insurance plan which is designed to help reduce the cost of group medical coverage. Combining the Premium Saver Plan with a high deductible Major Medical plan will frequently lower medical insurance premiums for the company and the employees.

How to file a Claim:

The best way is to **Let the Provider file the claim.** This is the easiest and best way to receive benefits. Most providers will file the claims because the benefits are paid to the provider. Guidelines and claims assistance phone number are printed on the cardholder. Call our claims assistance number if needed.

Please make sure you give the provider your Premium Saver insurance card when you give them your major medical card. MorganWhite Administrators, Inc. (MWA, Inc.) will send insurance cardholders for each employee. Please put your Major Medical and Premium Saver insurance cards in the cardholder and present the cardholder to the provider. Providers ask for secondary insurance, the Premium Saver is your secondary insurance.

If the insured chooses to file their Premium Saver claim, no claim form is required. Just follow these steps:

1. The insured's claim is filed against their major medical carrier.
2. The insured's major medical provider will provide the insured with an EOB (Explanation of Benefits) when they make payment to the provider. The EOB describes the procedures covered, facility used, benefit paid and the amount applied to the insured's deductible, co-insurance or co-pays.
3. The insured should ask their doctor and/or hospital to provide them with an itemized bill (UB92 or HCFA 1500). The itemized bill describes the procedures and codes for that visit and provides specific provider information necessary to pay the provider.
4. The insured will then send the EOB and the itemized bill from the medical provider to MWA, Inc.

Claims information can be sent to MorganWhite Administrators, Inc. (MWA, Inc.) via:

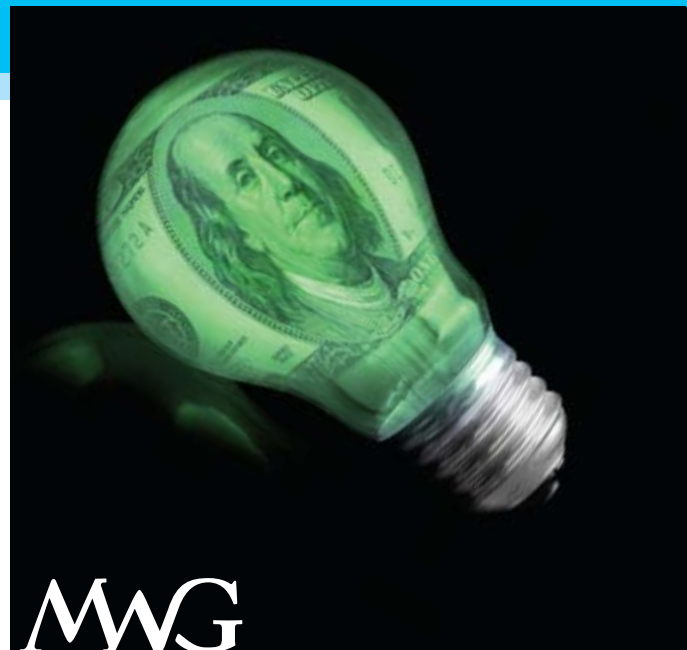
Mail: MWA, Inc. Attn: Claims Department PO Box 16708 Jackson, MS 39236

Email: mwa@morganwhite.com • Fax: (601) 956-1147

Claims Payment:

The Premium Saver Plan pays the benefits directly to the provider. Paying the provider directly saves the insured time and it is the quickest way to get payment to the providers.

If the insured sends documentation showing they have paid the provider along with the EOB and the itemized bill, we will pay the benefit to the insured.



Claims Assistance: (888) 888-2519
Customer Service (800) 800-1397 x 252