
 <p>Insured by: <b>Companion Life</b> Provided by Pivot Health</p>	<p><b>NO PPO REQUIREMENTS</b> All licensed medical providers accepted</p>	<p><b>Send Claims To:</b> Insurance Benefit Administrators c/o Zelis Box 247 Alpharetta, GA 30009-0247</p>	<p><b>BIN: 018729</b> <b>PCN: GBX*</b> <b>GRP: HCHRX</b></p>
	<p>Member Name: _____ Insured Spouse: _____ Dependent(s): _____</p>	<p>EDY Payor ID: 07689</p>	<p><b>For Claim &amp; Benefit Questions:</b> Client Services: 844.630.7500 Benefit Verification: 866.323.2985 Pre-certification: 866.317.5273</p>
<p>Member ID: _____ Effective Date: _____ Primary Care Office Visit Copay: _____ Specialty Doctor Office Visit Copay: _____</p>		<p> <b>CERPASSRx</b> Prescription Drug Help Desk: 844.636.7506</p>	
<p>All hospitalizations, other Inpatient care, and Surgeries or Surgical Procedures must be Pre-certified. Reimburses up to 125%/150% of Medicare for Physicians/Facility fees. This short term medical coverage is not subject to Affordable Care Act Requirements.</p>		<p><i>Possession of this card does not guarantee eligibility or payment of benefits. *CerpaxRx discount is not insured by Companion Life Ins. Co.</i></p>	

## Benefit Verification Instructions for Providers

Step-by-step process for submitting claims

1. Your patient will provide you an ID card for their short term medical plan. Pivot Health plans are underwritten by insurance carrier Companion Life Insurance Company.
2. This fully-insured insurance plan has no PPO network restrictions or requirements. All licensed healthcare providers are accepted.
3. Payment is up to 25% more than what Medicare pays for doctor office visits and up to 50% more for facilities.
4. If you would like to verify insurance benefits, contact the benefit verification line: 866-323-2985.
5. Copay plans (when applicable) can be collected at the time of service for the office visit.
6. Medical claims can be sent to: Insurance Benefit Administrators c/o Zelis, Box 247, Alpharetta, GA 30009-0247  
EDY Payor ID: 07689

## Pre-Certification Requirements

1. All hospitalizations, other Inpatient care, and Surgeries or Surgical Procedures must be Pre-certified.
2. To comply with the Pre-certification requirements, the Covered Person must:
  - a. Contact the pre-certification review agent at the telephone number contained in the Insured's certificate or ID card as soon as possible before the expense is to be incurred; and
  - b. Comply with the instructions of the pre-certification review agent and submit any information or documents they require; and
  - c. Notify all Doctors, Hospitals and other providers that this insurance contains Pre-certification requirements and ask them to fully cooperate with the pre-certification review agent.
3. In the event of an emergency Hospital admission, Pre-certification must be made within 48 hours after the admission, or as soon as is reasonably possible.
4. Pre-certification Does Not Guarantee Benefits – The fact that expenses are Pre-certified does not guarantee either payment of benefits or the amount of benefits. Eligibility for and payment of benefits are subject to all the terms, conditions, provisions and exclusions herein.
5. Concurrent Review – For Inpatient stays of any kind, the pre-certification review agent will Pre-certify a limited number of days of confinement. Additional days of Inpatient confinement may later be Pre-certified if a Covered Person receives prior approval.