



Health Plan Benefit Guide

Member Experience

A short guide to help you navigate your benefits plan

How to Access Physician Care:

- Your plan participates in the PHCS physicians-only network. See your TPA's online portal for participating providers.
- If your preferred physician is not in the preferred 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 Fairos.
- Your Fairos Advocate will be dedicated to you. You will know their name and have direct access to them via phone & email.
- Your Fairos Advocate will set you up on the Fairos portal so you can track the status of your balance bill.
- You can expect frequent updates from your Fairos Advocate every 15 calendar days.

What to expect from Fairos

- Personal member advocate dedicated to you
- Access to a portal giving you real-time updates 24/7
- No member homework / balance bill packets
- Balance bills are settled within a week to a few months
- Timely updates from your personal member advocate

For more information about your benefit plan contact your TPA.

Example EOB

TPA

17475 Jovanna Drive, Suite ID
Homewood IL 60430-1082

Forwarding Service Requested
John Smith
5175 Sample Drive
Dallas, TX 75001

Claim #: 987654321-01
Patient: John Smith

Date of Service	Service Code	Total Charge	Inteligible Amount	Reason Code	Discount Amount	Eligible Amount	Unsubsidizable Amount	Co-Pay Amount	Balance Amount	Payment Amount
12/16/2019	54	\$30.00	\$0.00	Q7	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/16/2019	54	\$30.00	\$0.00	Q7	\$40.34	\$39.66	\$39.66	\$0.00	\$0.00	\$0.00
12/16/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	\$0.00
Column Totals		\$127.00	\$0.00		\$63.19	\$63.81	\$63.81	\$0.00	\$0.00	\$0.00

Patient's Responsibility: **\$163.01**

Explanation of Benefits

RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL.

Customer Service
Contact your TPA if you have any questions.

Enrollee: John Smith
Patient: John Smith
Member ID:
Group:
Location:
Location Name:
Dep Code:
Date: 1/18/20

Patient #: 00001041891
Provider: Memorial Health

Primary Carrier Allowed Amount: \$0.00
Other Credits or Adjustments: \$0.00
Total Net Payment: \$0.00

Member Journey

A short guide to help you navigate your benefits plan



Allison is an Employee



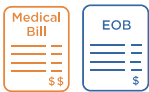
Her Employer participates in the Fairos Health Plan



Fairos is an Open Network health plan



When Allison needs to visit a hospital or see a physician, she can choose any hospital or physician she wants



She compares the medical bill & EOB



Days later, she gets a medical bill



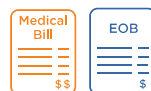
She receives treatment



She shows her Member ID Card at the front desk



If the bill matches the EOB, she pays it



If they don't match, she has a balance bill



Allison will upload the balance bill to the member app



Fairos settles her balance bill



Allison receives frequent updates on her balance bill



Her Fairos Member Advocate will work with the provider and the administrator to resolve



Her bill will be reviewed by a team of advocates

Explanation of Benefits & Medical Bill

Health Plan Benefit Guide

How to Read Your EOB & Medical Bill

TPA

Forwarding Service Requested

John Doe
5175 Sample Drive
Dallas, TX 75001

Claim #: 987654321-01
Patient: John Doe

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Paid At	Payment Amount
12/18/2019	54	\$120.00	\$0.00	Q7	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	100%	\$0.00
12/18/2019	34	\$200	\$0.00	Q7	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	100%	\$0.00
12/18/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$327.00	\$0.00		\$163.19	\$163.81	\$163.81	\$0.00	\$0.00		\$0.00

Patient's Responsibility: \$163.81

Explanation of Benefits

RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service

Contact your TPA if you have any questions.

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

Patient #: 00001041891
Provider: Memorial Health

Memorial Health

For questions, call 1-888-716-0567

John Doe
5175 Sample Drive
Dallas, TX 75001

Pay Online:
www.memorialhealth.com

Medical Bill Hospital Statement

Please Make Checks Payable To:
Memorial Health
1854 Sample Drive
Dallas, TX 75001

Service Date	Patient Info	Description	Charges	Balance Due
12/18/2019	John Doe	EMG - Extremity	\$298.70	
12/18/2019		EMG - Sensory	\$597.40	
12/18/2019		EMG - Motor	\$746.75	\$1,642.85

Balance Due: \$1,642.85

DUE DATE.....1/22/2020

The EOB says John owes **\$163.81**

The medical bill says John owes **\$1,642.85**

John's **patient responsibility** on the EOB does not match the **balance due** on his medical bill, which means he has received a **balance bill**.

So, what does John do? He simply pays the provider **\$163.81** and calls Pathways Concierge at (xxx) xxx-xxxx immediately for next steps.

Welcome to FairesRx

Effective Month. day, year, FairesRx will be the PBM for Vault Strategies

ID Cards

- You will be receiving new ID cards that include both medical and FairesRx pharmacy information. After Month Day, Year, to fill new or existing prescriptions, please present your new ID card at a participating FairesRx pharmacy. Pharmacies will need the information from your ID card to process prescription claims through your plan.

Member Tools

- A FairesRx Member Portal account can be created after enrollment information is provided to FairesRx.
- By registering for a portal account at www.FairesRx.com or downloading our mobile app, you will have access to features such as pharmacy benefit documents, drug search tool, copay calculator, deductible and out-of-pocket spend tracker, prior authorization status, mail order prescriptions, pharmacy locator tool, prescription history, printable virtual ID card, and more!

Formulary

- The formulary is a list of generic and brand-name medications used to help determine your copay based on the drug classification. The formulary can be accessed by visiting the FairesRx member portal and selecting Benefit Documents.

Pharmacy Network

- FairesRx has over 67,000 pharmacies in its nationwide network including national chain pharmacies and most independent pharmacies. To access the full list of in-network pharmacies, visit the FairesRx member portal and select the Pharmacy Locator or call FairesRx Member Services at 833-464-9600.

Contact Us

- Please contact FairesRx Member Services for any questions related to your FairesRx prescription benefits. Our team is available 24/7 to answer your questions and to deliver personalized, expert service.
- Website www.FairesRx.com
- Email ContactUs@FairesRx.com
- Member Services 833-464-9600

Maintenance Medications

- Maintenance medications can be filled for up to a 90-day supply at your local pharmacy or shipped directly to you through WellDyne mail order.
- To register for mail order, go to www.FairesRx.com to create a member portal account. Select the My Prescriptions feature, Mail Order tab, and select Visit Mail Order. You may also contact WellDyne Mail Order pharmacy directly at 877-216-2482 to register by phone.

Specialty Medications

- Specialty medications are typically high-cost medications prescribed for complex medical conditions and may require additional patient education and special handling.
- Certain specialty medications must be filled through a Specialty pharmacy as designated by FairesRx based on the lowest cost channel for the medication.
- To identify medications on the FairesRx Specialty Medication List, please use the FairesRx Member Portal and select Benefit Documents. If you are currently taking a medication listed on the FairesRx Specialty Medication List, please contact FairesRx Member Services for assistance.

Cost Saving Programs

- FairesRx offers a variety of programs designed to help you and your employer save money on brand-name medications. If you or your dependents are currently taking a medication eligible for one of these programs, FairesRx will contact you with additional information.

Portal App & Features



My Account

View member information, manage account permissions and security.



Member Card

View, print, or download a member or family prescription benefit card.



Financial Information

Current deductible or out-of-pocket financial details.



Prescriptions

Register for mail order, request mail order refills, view prior authorization status, and access prescription history.



Medication Lookup

Lookup coverage and pricing information for medications.



Pharmacy Locator

Locate network pharmacies by zip code.



Benefit Documents

View formulary, specialty medication list, quantity limits and more.



FAQs

Find answers to questions about the portal, mail order and prescription benefits.

