

Spring 2015

To: All employees who are eligible for health insurance
From: Krehbiel Insurance / Employee Benefit Systems (EBS)
Re: Deductible buy-down (Brief Explanation)

Please review the following information concerning the method of funding your health insurance claims, if you have chosen a Traditional Health Plan. It is called a deductible buy-down. The major features of this funding approach are described below:

- A **\$2500** deductible plan is purchased from Wellmark. If you call a Wellmark representative, this will be the deductible that Wellmark has in their system.
- However, EBS will buy-down that deductible down to the level which you have chosen.
- Claims will be submitted to Wellmark to determine if they are covered. If the claim is covered by Wellmark, it will also be covered by the deductible buy-down.
- After processing, Wellmark will send you an explanation of benefits (EOB).
- Wellmark electronically sends a copy of the explanation of benefits to Employee Benefit Systems (EBS) who will be the third party administrator for the deductible buy-down. If additional benefits are due to you from the deductible buy-down, a separate check is sent from EBS to your provider in most cases and to you if your provider is not in the EBS database. You should receive the EBS EOB within 2 weeks of the Wellmark EOB.
- We recommend you allow ample time for your provider to receive and credit your account with any payments due from EBS, prior to paying the provider bill.
- The deductible buy-down does not affect office visits or the prescription benefit.
- **The only difference that you will notice in this system of funding claims is that there will be two explanations of benefits, one from Wellmark and one from Employee Benefit Systems (EBS).**

Please contact us if you have any questions! Thank you!



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