

Have questions about your health benefits?

Here's a quick cheat sheet to know who to call!



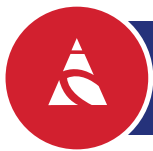
Your Insurance Broker *Advises on specifics of your plan*

- Recommends plan options
- Advises on your plan set-up and coverages
- Answers employer/ employee contribution questions
- Assists with claims questions and concerns
- Provides ongoing employer consultation
- Assists with open enrollment



Blue Cross and Blue Shield of North Carolina *Underwrites the policy and sets rates*

- Distributes ID Cards
- Answers claims/benefits questions
- Pays claims
- Confirms if provider is in network
- Provides rates for benefits
- Creates benefit plan designs
- Applies premium payments
- Provides Creditable Coverage Letter



Capstone Administrators *Manages billing and eligibility*

- Provides training on Benefitsolver
- Answers system questions for open enrollment
- Assists with employment changes
- Administers COBRA
- Produces invoices and posts to Benefitsolver
- Answers all billing and enrollment questions



Your Association: NCHBA Group Insurance Trust *Marketing and administrative support*

- Accepts premium payments
- Remits Association premium payments to carriers
- Sponsors the Trust program
- Oversees Plan with the Trustees

