

# HOW TO USE YOUR COVERAGE

You are not required to use a MultiPlan provider to receive benefits from your coverage. However, if your provider is not in the network, you could be billed for the balance between what is considered the usual and customary charge and the fee charged by the doctor in addition to your coinsurance.

If you would like to use a MultiPlan provider, please call MultiPlan before using your coverage at 1-800-672-2140. You will then need to give the name of the doctor you are planning to see and ask if the doctor is “in the MultiPlan network”. Or, you can check MultiPlan’s website at [www.multiplan.com](http://www.multiplan.com). If the doctor is in the MultiPlan network, the fee charged will be discounted according to the agreement between the doctor and MultiPlan.

*Again, you are not required to see a doctor in the network and network providers are not available in all areas of the United States.* However, only doctors in the MultiPlan network can offer the special discounts to you as a NASCC plan insured. In addition, network providers will file your claims for you.

Here is an example of how choosing a doctor in the MultiPlan network can save you money.

### *Visiting a doctor in the MultiPlan network:*

Doctor’s charge		\$500
MultiPlan Discount		<u>\$100</u>
Doctor’s charge after discount is applied		\$400
NASCC plan pays 80% of \$400	=	\$320
<b>You pay 20% of \$400</b>	=	<b>\$80</b>

### *Visiting a doctor not in the MultiPlan network\*:*

Doctor’s charge		\$500*
MultiPlan Discount		<u>\$0</u>
Doctor’s charge after discount is applied		\$500
NASCC plan pays 80% of \$500	=	\$400
<b>You pay 20% of \$500</b>	=	<b>\$100</b>

*\*The plan pays based on Usual, Customary and Reasonable (UCR) for non-network provider charges. Amounts billed by non-network providers that exceed the UCR are patient responsibility.*

In these examples, if the doctor you see is in the MultiPlan network, you will pay \$80 out of pocket. However, if the doctor you see is not in the MultiPlan network, you will pay \$100 out of pocket.

All claims should be submitted to Summit America at the address below:

**NASCC Claims**  
**Summit America Insurance Services**  
**7400 College Blvd., Suite 100**  
**Overland Park, KS 66210**