CompleteCare®

Get reimbursed with MCSIG CompleteCare®



What is CompleteCare?

CompleteCare reimburses you (the employee) and your dependents for eligible health care expenses and premium expenses incurred under alternate group health coverage.

CompleteCare Benefits

- Co-pays, deductibles and co-insurance reimbursed by CompleteCare up to $10,600/single and $21,200/family per year.
- You will be reimbursed for the premium contribution paid for the alternate coverage if it exceeds the premium contribution that you would have paid to remain on the MCSIG medical plan up to a monthly maximum of $100/single, $200/2-party and $300/family. If the cost of alternate coverage is less than you would have paid for the MCSIG medical plan, the premium contribution reimbursement is $0.

IRS Rules

- You may be enrolled in an HRA or FSA. You CANNOT be reimbursed from both CompleteCare and your HRA or FSA.
- You are NOT eligible for CompleteCare if your alternate coverage:
  - a high deductible health plan (HDHP) with active contributions to a Health Savings Account (HSA);
  - Medicare, Medicaid, Tricare or an Individual Policy.

How Does CompleteCare Work?

ENROLL

Enroll in the alternate group medical plan.

Complete the CompleteCare Enrollment Form.

Complete the Attestation Form.

Provide proof of your premium cost for the alternate group medical plan.

INCUR

Co-pays

Deductibles

Co-insurance

FILE

Present your alternate medical plan ID Card.

Next, present your CompleteCare ID Card for Co-pays, Deductibles and Out-of-Pocket qualified expenses.

Your provider will file claims with your alternate Medical Plan and CompleteCare.

GET REIMBURSED

Most claims will be paid directly to the provider through use of the ID card. If you pay an out-of-pocket eligible expense, you may submit a paper claim for reimbursement. You will receive a check mailed to your home.

Premium reimbursements will be issued and mailed to your home. If your spouse's contributions are pre-tex, you will receive an IRS Form 1099 at year end.

(continued on back)

Are you eligible for CompleteCare?

Do you have access to an alternate Group Health Plan* that is not an HSA, plus your spouse is not an employee of MCSIG?

YES

Continue to see if you are eligible to enroll in CompleteCare...

NO

I am not eligible to enroll in CompleteCare and may remain or enroll in a MCSIG health plan.

Are you currently in open enrollment, have a qualifying event or are you a new employee?

YES

I am eligible to enroll in CompleteCare.

NO

I am not eligible to enroll in CompleteCare unless I enroll during open enrollment or a qualifying event.

*Your alternate plan's open enrollment is considered a qualifying event.

If at any point an employee loses access to their alternate group health plan – a Qualifying Event – you will be able to enroll in MCSIG's group health plan.

CompleteCare participants are eligible for MCSIG life insurance; no other MCSIG value added benefits are eligible (e.g. Teladoc, Transcarent, Acupuncture, etc.).

For more information, scan the QR code to access the Resource Center, contact Catilize Health at 877-872-4232 or email us at completecare@catilizehealth.com.

MCSIG municipalities • colleges • schools insurance group

Keenan®

Keenan & Associates
CA License No. 0451271 | 24.FLY.09.13

Catilize Health