Catilize Health®

A healthcare revolution – and you're invited.

MCSIG
COMPLETECARE
FREQUENTLY ASKED QUESTIONS

SECTION I - COMPLETECARE BENEFITS

1. **What is covered under CompleteCare?** CompleteCare reimburses eligible co-pays, deductibles, and coinsurance for qualified medical and prescription drug expenses.

2. **Is there a calendar year maximum?** Yes, the maximum amount the program will pay per calendar year for eligible co-pays, deductibles and co-insurance is $10,600 for single coverage and $21,200 for two or more. These maximums match the Affordable Care Act maximums that any individual or family unit can incur. The result is 100% reimbursement for qualified medical and prescription services with CompleteCare.

3. **Is there an employee premium contribution required for CompleteCare?** No, there is no cost to you.

4. **What happens if the network on my alternate coverage does not include my current doctor? I've been with my doctor for a long time and don't want to change now.** CompleteCare will reimburse you for eligible co-pays, co-insurance and deductibles **only** (up to CompleteCare maximum limits) for services or benefits covered under your alternate plan. If your alternate plan does not include out-of-network services or benefits, they are not eligible for reimbursement under CompleteCare. You should check the network access on your alternate plan to ensure that your providers will be covered.

5. **If my alternate group coverage does not cover a procedure or prescription, will that procedure be a covered expense under CompleteCare?** No, if your alternate coverage does not cover the procedure, it is not a covered expense under CompleteCare and will not be reimbursed.

SECTION II - ELIGIBILITY

6. **Am I eligible to enroll into CompleteCare?** If you are a **current employee,** you and your eligible dependents who are currently enrolled on your employer's medical plan and who have access to alternate group health coverage, are eligible to enroll in your employer's CompleteCare. If you are **newly hired** and you have alternate group coverage available, you and your eligible dependents are eligible for CompleteCare upon satisfaction of your employer's eligibility requirements.

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7. **What is alternate group health coverage?** Alternate group health coverage includes other employer group health plans, such as one offered by your spouse's/domestic partner's employer, a retirement plan from a previous employer, a parent's group health plan if you're under the age of 26, or group coverage available from a second employer.

8. **What does not qualify as alternate group health coverage?** Medicare, Tricare, VA health care, Medicaid, individual policies, and limited benefit health plans do not qualify as alternate group health coverage. If your alternate coverage is through a self-employed spouse/domestic partner, please call 877-872-4232 to confirm if you would be eligible for the plan.

9. **Am I eligible for CompleteCare if my alternate coverage includes an HSA (Health Savings Account)?** Yes, you may be eligible depending on the following considerations. If these considerations are not met, your plan eligibility could be affected:
    - If the account holder of your alternate coverage is enrolled in CompleteCare, then any employee and employer contributions to the HSA must be stopped.
    - If the account holder of the alternate coverage is not enrolled in CompleteCare, they may continue to make and receive contributions to the HSA and use the HSA funds.
    - The HSA funds CANNOT be used by CompleteCare members for any CompleteCare eligible medical expenses. You cannot be reimbursed for the same expense twice.

10. **If I am enrolled in my employer's medical plan, and my eligible dependents are enrolled in alternate coverage, can I enroll myself and my eligible dependents in CompleteCare?** To be eligible for CompleteCare you must currently be enrolled in your employer's medical plan. This applies to dependents as well. Only members who were enrolled in your employer's health plan and moved to the alternate group coverage are eligible to be covered under CompleteCare.

11. **If my entire family is currently on my employer's medical plan, and I enroll my entire family in alternate group health coverage, is my entire family eligible for CompleteCare?** Yes, because the entire family is currently enrolled in your employer's medical plan, the entire family would enroll into your alternate group medical plan and would all be covered under CompleteCare.

12. **If I am age 65 or older and Medicare is my secondary coverage, am I eligible to enroll into CompleteCare?** Yes, if Medicare is your secondary coverage, and you have qualified group health coverage then you are eligible to enroll into CompleteCare. Reminder, if Medicare is your primary insurance, you are not eligible for CompleteCare.

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13. **If my spouse/domestic partner and I both work for my employer and our only coverage option is our own employer's medical plan, is either one of us eligible for CompleteCare?** No, because neither one of you has access to alternate coverage.

14. **If I currently have single coverage on my employer's medical plan and I have alternate coverage available with my other job, am I eligible for CompleteCare?** Yes, you could enroll in the group plan through your second job, and you would be eligible for CompleteCare.

15. **I recently got married and I am now eligible for alternate coverage. Can I enroll in CompleteCare?** Yes. Marriage is a Qualifying Event and, if your newly married status allows you to enroll in alternate group coverage, you and your eligible dependents may enroll in CompleteCare after you have enrolled in your alternate coverage.

16. **Can I enroll in CompleteCare and a Healthcare Flexible Spending Account (FSA)?** Employees may enroll in both CompleteCare and an FSA; however, employees may not be reimbursed for the same expenses under both plans. Employees enrolled in CompleteCare may wish to enroll in an FSA to cover expenses that are not otherwise covered by the medical plan. This includes expenses such as dental care, contact lenses, and prescription drugs not covered by your group plan. Employees who elect to enroll in CompleteCare and an FSA should carefully evaluate their expenses so that they do not contribute too much towards an FSA and risk forfeiting the unused FSA funds at year-end.

17. **What if I enroll in CompleteCare, and then lose access to my alternate group coverage?** As long as you let your employer know within their qualifying event time frame, you and your eligible dependents may enroll into your employer's medical plan with no lapse in coverage.

18. **When can I cancel CompleteCare?** You can change your election during open enrollment each year or during a qualifying event if you let your employer know within the qualifying event time frame.

19. **How is my current dental and vision coverage affected?** You may remain enrolled in your current employer-sponsored dental and vision plans. Since CompleteCare only reimburses eligible medical expenses, it has no effect on your dental and vision coverage.

SECTION III – ENROLLMENT

20. **How do I enroll into CompleteCare?**
    i. Enroll into a qualified alternate group health plan. This must be a non-MCSIG sponsored health plan.

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ii. Complete the CompleteCare Enrollment Form.
iii. Complete the Attestation Form; This is a required form that states you have other qualified group health coverage. By signing this form, you are waiving your employer's medical plan for you, your eligible dependents for the entire plan year.

21. **Will I receive enrollment confirmation?** You will receive a welcome letter from Catilize Health® in the mail, usually within 2-3 weeks. Your new CompleteCare ID cards will be shipped separately and arrive in the same time frame.

SECTION IV - CLAIMS

22. **How do I use the CompleteCare ID Card?**
    i. First, present your alternate coverage ID card.
    ii. Then, present your CompleteCare ID card. Let the provider know that CompleteCare will pay the provider directly for eligible co-pays, deductibles and co-insurance.
    iii. You pay nothing; your provider may file the claim with both your alternate coverage and with CompleteCare.

23. **Do all medical providers accept the CompleteCare ID Card?** Most providers accept the CompleteCare ID card and file claims. If the provider has questions about the coverage or claim submission process, the provider can call the toll-free number on the back of the CompleteCare ID card.

24. **Do all pharmacies accept the CompleteCare ID card?** Most pharmacies will process your claim when you present your CompleteCare ID card. If the provider has questions about the coverage or claim submission process, the provider can call the toll-free number on the back of the CompleteCare ID card. If they will not accept the CompleteCare ID card, you will need to pay your out-of-pocket expenses, and file a paper claim or submit the claim electronically to receive reimbursement. Keep in mind that many pharmacies will provide a report listing your prescriptions and co-pays.

25. **How do I submit a claim electronically?** To claim reimbursement under the plan electronically, go to portal.catilize.com and submit the required documentation: for co-pay, co-insurance or deductible, you will need to submit the Explanation of Benefits (EOB) from your alternate group health plan; and for prescriptions, submit the "tab" that includes the name of the drug, date filled, patient's name and co-pay. Do not submit a cash register or credit card receipt; these alone are not acceptable as per IRS regulations.

26. **How do I submit a paper claim?** If you are filing a "paper" claim, using the claim form provided by Catilize Health®, you'll submit that form along with the required documentation listed in question #25.

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27. **What is the deadline for submitting claims.** The deadline for member claims is 90 days after the end of the claim year or your termination from the plan. The deadline for provider claims is 1 year after the date of service.

28. **What if I receive an invoice from a provider for a claim that should have been reimbursed and paid to the provider?** Your first inquiry should be made to the provider to see if they have processed the claim through Catilize Health®.

29. **How is claim reimbursement obtained?** When you receive services from one of these providers, present your CompleteCare ID Card and the provider will file the claim. The provider will receive the payment for the out-of-pocket expenses. If you receive care from a provider who does not file CompleteCare claims, then you need to file a paper claim or submit the claim electronically. You will receive a check or direct deposit reimbursing you for your out-of-pocket expenses.

30. **I have not received my ID card yet and I have an appointment soon, will I get reimbursed for my out-of-pocket costs?** Yes, simply access your ID Card at portal.catilize.com. You may also file a paper claim or submit the claim electronically.

SECTION V – PREMIUM REIMBURSEMENTS

31. **What if the premium for my alternate plan is higher than my employer's medical plan?** Your employer will reimburse you for increases in premium that your household pays for the alternate coverage (limits apply). If the cost for the alternate plan is higher than your employer's medical plan, you will be reimbursed for the difference in cost up to a maximum of $100/single, $200/employee + spouse/domestic partner, $200/employee + child, $300/employee + child(ren) and $300/family per month. If the premium does not increase by adding dependents, then there is no eligible premium reimbursement under CompleteCare.

32. **How is my premium reimbursement calculated?** A comparison is made which considers the cost of the alternate medical coverage to the cost of your employer's medical coverage.

33. **What if the employer who provides my alternate group coverage charges a surcharge if I enroll in their plan?** Surcharges relating to alternate group coverage will be included in your premium reimbursement calculation. Tobacco-use and smoker surcharges will not be reimbursed. Please note that employers use a variety of names, such as surcharge, penalty or incentive for these additional charges. If you have questions about whether a surcharge will be reimbursed, please contact Catilize Health®. Contact information is provided below.

34. **How are employee premium contributions reimbursed?** This amount will be reimbursed through your employer's payroll if the premium contribution from your

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alternate coverage is deducted pre-tax. If your alternate group coverage has post-tax deductions, the payment will be reimbursed directly from Catilize Health® via check or direct deposit.

35. **What if there is a change to my premium contribution on the alternate group coverage?** You must inform Catilize Health® of premium changes as soon as possible, but not later than 31 days after an increase or decrease in premium contributions, so that your reimbursement may be appropriately adjusted. This information can be mailed, faxed or emailed securely.

36. **Am I eligible to receive a premium reimbursement if my alternate coverage is my parent's health coverage?** No.

37. **Am I eligible to receive a premium reimbursement if my eligible dependents move to my ex-spouse's/domestic partner's medical plan?** No.

For more information, to file claims or ask questions:

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https://britehr.app/MCSIG

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