

ABC Company MERP™ Plan Process

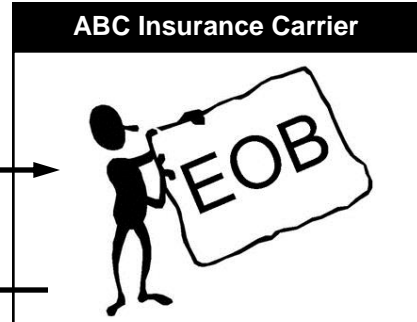
1

Employee sees Medical Provider for Services. Provider's office sends claim to ABC Insurance Carrier.



2

ABC Insurance Carrier adjudicates the claim and sends the Employee an Explanation of Benefits (EOB) to their home.



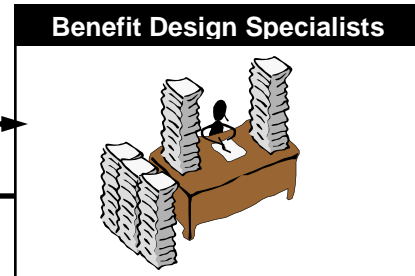
3

Employee receives EOB and sends the EOB along with a completed Request for Reimbursement Claim Form to Benefit Design Specialists (BDS) in the MERP™ Plan envelope. (You can also email or fax claims.)



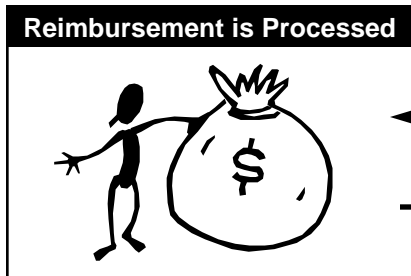
4

BDS adjusts the EOB for the deductible difference and sends a new MERP™ Plan EOB Report to the employer.



5

BDS, on behalf of ABC Company drafts a reimbursement to be made by direct deposit or physical check to the Employee based on the MERP™ Plan report



6

Employee is reimbursed for the deductible expense, and pays the provider directly.



****You will have XX days after the end of the plan year or XX days after your termination date to submit claims for processing. Please refer to your SPD for more specific information**

**Administered by:
Benefit Design Specialists, Inc.**