

How a Claim Is Paid With ASI Medical Expense Reimbursement Plan

1. Employee goes to doctor and pays any applicable co-pay or co-insurance if required.
2. Doctor sends claim to Insurance Company.
3. Insurance Company processes claim using Doctor discount, applies balance to deductible, and mails EOB (Explanation of Benefits) to Employee.
4. Employee verifies that services on EOB were performed, then faxes or mails EOB to ASI.
5. ASI re-calculates claim to Employer's plan design, prints check payable to provider, sends payment to provider and sends verified EOB to Employee and Employer.
6. Doctor mails invoice showing payments made by plan and any balance owed by employee.