



## Transition News

August 15, 2003

Number 6

This is the latest in a series of communications to keep you informed of changes taking place with the Consortium Plan. We hope you will find this helpful to you. Please share this with your family members who are also covered under the Plan so they too will know what to expect.

### Transition “pains”

You may experience some of the following situations as a result of our change of claims administrator (TPA) and some of the information fall-out that results from any change like this.

**Situation 1:** You receive an explanation of benefits (EOB) telling you your claim has been denied because we need a certificate of creditable coverage but you had sent your certificate months ago.

**Solution:** Contact the Consortium office by email or voicemail so we may retrieve the information from our files or those of the previous TPA and send it to the new TPA.

**Situation 2:** You receive an EOB denying your child’s claim because we need confirmation of full-time student status. (Also see Plan Improvement Approved below.)

**Solution:** Contact the Consortium office by email or voicemail so we may retrieve the information from our files or those of the previous TPA and send it to the new TPA.

**Situation 3:** You receive an EOB that shows some or all of the expenses were applied to your deductible, but you had met your deductible while the previous TPA was processing claims.

**Solution:** There are several here, so read carefully. **A.** If you were and still are in the Silver Benefit, remember that the deductible changed from \$250 to \$400 on May 1. You may have met the \$250 deductible and had claims paid beyond that but now you have that added \$150 deductible to meet. **B.** The previous TPA may have processed your claim(s) incorrectly as if you had met the deductible when you actually had not and the new TPA is catching those errors and processing your claim(s) correctly. **C.** All the information on expenses that went toward meeting your deductible did not get from the previous to the current TPA.

You need to review your old EOBs to determine whether A, B or C applies. If C is the correct answer please make copies of your EOBs showing where the expenses were applied and the deductible was met and send those to the address given on the EOB. That information will be used to update your claims history and the claim that was denied will be reprocessed.

## **Plan Improvement Approved**

At the Board of Directors meeting this week the general limiting age on children was increased. Previously if your child was your dependent but age 19 or older, he or she could only be covered under the plan if in school on a full-time basis or incapable of self-support due to a disability. Effective August 15, 2003, dependent children may be covered until they reach age 24 without the full-time student status requirement. Dependent children who are full-time students may still be covered until they reach age 25 and coverage may still be continued beyond age 24 for dependent children incapable of self-support due to a disability.

Watch for additional information in the days and weeks ahead.

C. Gregg Conroy, CEBS SPHR  
Executive Director  
TICUA Benefit Consortium  
2409 21<sup>st</sup> Avenue S., Suite 202  
Nashville, TN 37212  
615.292.3535 ext 206  
615.292.3933 Fax  
[www.ticua.org/tbc](http://www.ticua.org/tbc)