

Group Limited HealthCare Program



Careington Concierge Service

Careington International Corporation provides you with a significant competitive advantage through our personalized concierge service as part of our physician discount program. This industry acclaimed service features live operators, who are experienced and trained to educate both the healthcare providers and program members about the physician discount program.

The benefit of **Careington's** concierge approach is the seamless integration of the Group Limited HealthCare program with the physician discount network — ensuring that both the healthcare provider and the member fully understand how these two can work together.

We're Here to Help

The Physician Relations Specialist helps healthcare providers verify eligibility, explain coverage and plan levels, explain patient responsibilities and offer re-pricing options, including re-pricing over the phone. Additionally, the Physician Relations Specialist helps educate members on coverage levels and identifies participating network providers, specialists and hospitals — with the end-goal of helping minimize out-of-pocket expenses, thus increasing the value of the member's limited healthcare program.

It's easy for members to take advantage of the concierge service. The process is:

1. The Group Limited HealthCare member will receive a fulfillment kit, including an identification card, a "Dear Doctor" letter and instructions to contact **Careington's** Concierge Service at **1-888-442-2791**, then select option 2 for claims assistance.
2. A highly trained Physician Relations Specialist (PRS) will answer any questions the member has, provide an explanation of benefits and contact the chosen healthcare provider.
3. The PRS will explain the member's limited benefit program and the Benefit Solutions re-pricing procedures to the healthcare provider, then either schedule the doctor's appointment on behalf of the member, if requested, or notify the member to contact the doctor's office to make further arrangements.
4. When the member goes to the appointment, they will present the ID card and "Dear Doctor" letter (included in the welcome packet).
5. At the conclusion of the member's appointment, the staff at the doctor's office will contact one of our specialists to verify member coverage and re-price the claim over the phone.
6. The provider submits the claim to the Tampa Solutions Center (via phone, fax, e-mail or mail) for payment according to services rendered.
7. If the provider decides to mail or fax the claim before it is re-priced, the claim will be re-priced upon receipt, and **Careington** will forward the claim to the Tampa Solutions Center for payment.
8. A letter and explanation of the re-priced amount are sent to both the member and provider for their records.

Savings You Can Count On

Below are savings examples utilizing the Private Healthcare Systems (PHCS) discount with the Group Limited HealthCare program. They illustrate the level of savings members can experience when taking advantage of this program!

Doctor's Office Visit*		
	Example #1 No coverage	Example #2 Group Limited HealthCare
Cost	\$150	\$150
Point-of-Service Medical Discount	\$0	\$65 (43%)
Point-of-Service Out-of-Pocket Expenses	\$150	\$85
Reimbursement	\$0	\$75
After-Service Medical Discount	\$0	\$0
Total to Customer	\$150	\$10
% Savings	0%	93%

Blood Test*		
	Example #1 No coverage	Example #2 Group Limited HealthCare
Cost	\$285	\$285
Point-of-Service Medical Discount	\$0	\$202 (71%)
Point-of-Service Out-of-Pocket Expenses	\$285	\$83
Reimbursement	\$0	\$75
After-Service Medical Discount	\$0	\$0
Total to Customer	\$285	\$8
% Savings	0%	97%

*This actual savings example is from a dermatology office visit in Florida, and the representative discount is based on the PHCS network discount.

American General Life Companies

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-L-60000

www.americangeneral.com/employeebenefits

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American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products and worksite benefits to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are the issuing insurer's responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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