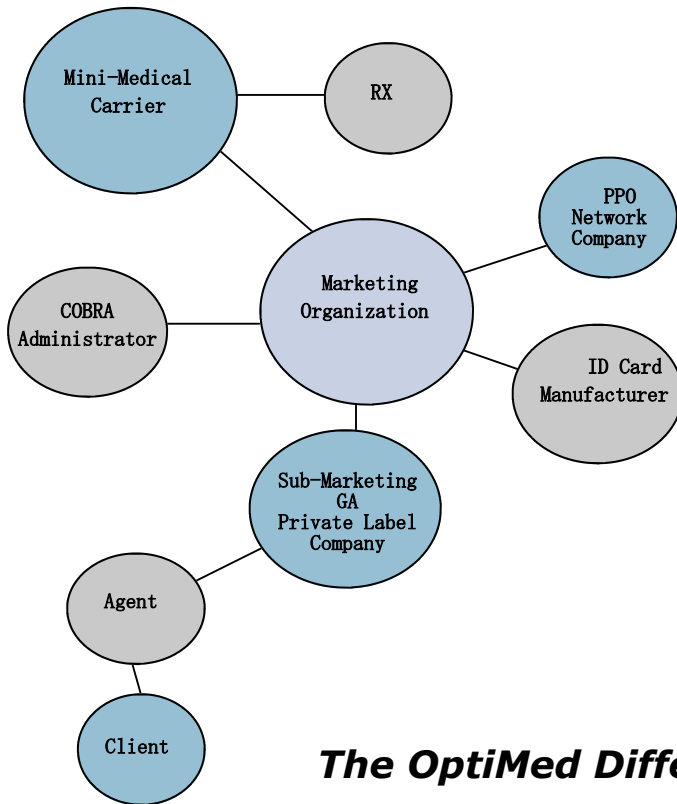


# The OptiMed Difference™

BETTER SERVICE

FASTER RESPONSE

The Competition



The OptiMed Difference™



**The OptiMed Difference™**

## What is the OptiMed Difference?

### *No Outsourcing - In House*

- Bi-Lingual Customer Call Center
- Enrollment Support
  - Client always has direct communication with OptiMed
    - Telephonic
    - Online
    - Face-to-Face
- Old Fashioned Customer Service
- ID/RX Cards and Certificate Fulfillment within 3-5 business days, guaranteed.
- Free Section 125 Administration
- Free COBRA Administration

*"OptiMed - Excellence in Service"*



[www.optimedhealth.com](http://www.optimedhealth.com)

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## Why Are We Different?



<i><b>SERVICE</b></i>	<i><b>OPTIMED</b></i>	<i><b>COMPETITION</b></i>
<p><b>Catastrophic Care Services™</b> A service that specializes in helping your employees receive funding for expensive surgical procedures and medication</p>	Included	Included
<p><b>In-House Call Center</b> A toll free telephone number is available for plan participants, clients and healthcare providers to speak directly with the person responsible for managing the day-to-day administrative activities of the plan. Most inquiries are answered accurately and immediately.</p>	Trained Customer Service Reps Provides this service free of charge. OptiMed's Customer Service Representatives are trained Claims Examiners allowing us to resolve problems immediately.	Outsourced Customer Service Reps are scripted call center employees. No Medical Claims Training.
<p><b>In-House Fulfillment Center</b> Custom ID cards for plan participants are designed to assure that the healthcare providers receive the complete and current information needed for quick and effective patient processing. Summary Plan Descriptions are prepared for the plan participants so that they know exactly how a particular benefit will impact upon them and their families.</p>	ID cards and Summary Plan Description Booklets are processed in-house and guaranteed to be mailed within three to five business days	Fulfillment Outsourced. Fulfillment can take 30-45 days for initial enrollees and any future enrollees.
<p><b>Patient Advocacy</b> Confirming Benefits Providing Financial Assistance Advice Helping Negotiate Bills Find the Appropriate Facility Helping Members Find the Correct Centers of Excellence</p>	Included – In-house	Not Included or Outsourced

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<b><i>SERVICE</i></b>	<b><i>OPTIMED</i></b>	<b><i>COMPETITION</i></b>
<b>National PPO Networks</b> The ability to offer choice, flexibility, quality and ease of access with the largest PPO Networks in the country as well as strong local and regional PPOs.	Integrated PPO Network. Multiple PPO Network Options Available. Up to five (5) PPO Network Options.	Normally Non-Integrated and offered as a PPO Discount Card, not as a PPO Network. PPO Discount card results in lesser savings and a loss of the assignment of benefits.
<b>Real Generic/Brand Drug Copay Prescription Drug Card</b>	Included – In-House	Outsourced or a Reimbursement Plan with limited reimbursements per prescription.
<b>Claims Payment</b> Reliable and fast claims payment.	Claims paid within 10 days. Average is 5 days.	Claims may take up to and over 30 days to process.
<b>Specialty Lab Program</b> This program allows for savings for employees of up to 80% off of blood work	Included	Not Included
<b>Specialty Catastrophic Pharmacy</b> This program allows for access to expensive injectibles and other drugs at strong discounts.	Included	Not Included
<b>www.AskAProvider.com</b> Ask A Provider's mission is to improve health by providing direct, online access to medical services, making it much more convenient to get the information you need to take better care of yourself. You can email a doctor any question and receive a response within 24 hours.	Employees Can send unlimited emails to licensed medical doctors, attach pictures and receive answers back for free.	Not Available.
<b>FREE COBRA Administration</b>	Included & Administered In-house	Not Included and Outsourced
<b>Free Section 125 POP plan</b>	Included & Administered In-house	Not Included and Outsourced
<b>Online Enrollment</b>	Free & Included	Not offered or fee for service
<b>Call Center for Enrollments</b>	Administered In-House	Outsourced
<b>DVD Enrollment Videos</b>	Provided Free of Charge for Groups 500 + Eligibles.	Not Offered
<b>Consolidated Billing</b>	Administered In-house	Outsourced
<b>Deduction Reconciliation</b>	Electronic Data Interchange (EDI) Interfaces to existing payroll and HR Systems, including deduction reconciliation.	Not offered, or if offered outsourced

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*BETTER SERVICE*

*FASTER RESPONSE*

## **The OptiMed Difference™**

### Questions Employers Should Ask

1. Is billing, customer service, eligibility confirmation of benefits, production of ID/Rx cards and certificates of coverage provided, printed and serviced at one location or outsourced?
2. Will Human Resources have one dedicated contact person for billing, customer service, eligibility, confirmation of benefits, Health and Rx issues, production of ID/Rx cards and certificates of coverage?
3. If Human Resources company has one dedicated account representative, will this dedicated account representative have to deal with outside vendors to resolve issues, or can they utilize the TPA software to resolve issues electronically and in real time?
4. Can Human Resources or employees go online to add and terminate employees or change coverage?
5. Is the normal turnaround time for resolving eligibility issues, billing issues and/or provider/prescription drug issues immediately within one hour?
6. Are customer service representatives experienced medical claims examiners/processors?
7. Are customer service representatives bi-lingual?
8. Is billing available electronically to employers?
9. What third party administration software do you utilize to input and manage enrollees and COBRA participants in your mini-medical plan?
10. Are you a sub-marketer and are these plans that your company administers?
11. Does your employee receive employer ID/Rx cards and fulfillment within 72 hours?



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