



About the HIP Plan Benefit

Offered by New Riegel Local Schools

Effective January 1, 2020

Your employer, New Riegel Local Schools, is sponsoring a **HIP Plan** that works like secondary insurance coverage to help cover certain expenses not covered by your primary insurance with ANTHEM. Custom Design Benefits administers the program.

WHAT YOUR PLAN COVERS

Your HIP plan covers medical & prescription **expenses** that apply to ANTHEM's in-network & out-of-network deductible.

COVERED EXPENSE	ANTHEM Plan	HIP PLAN: In-network with Anthem's plan You Pay:	HIP PLAN: Out-of-network with Anthem's plan You Pay:
Deductible	\$5,000 Single \$10,000 Family (\$5,000/person)	\$200 Single \$400 Family (\$200/person)	\$300 Single \$600 Family (\$300/person)
Coinsurance	100% after deductible	10% after deductible	20% after deductible
Preventive Services	Paid at 100%	Paid by ANTHEM	Paid by ANTHEM
Physician Office Visits	100% after deductible	10% after deductible	20% after deductible
Emergency Room	100% after deductible	10% after deductible	20% after deductible
Urgent Care	100% after deductible	10% after deductible	20% after deductible
All other services	100% after deductible	10% after deductible	20% after deductible
Prescription Drugs	\$10/\$35/\$70 after deductible	10% after deductible	20% after deductible

HOW IT WORKS

- You have **TWO** insurance cards:
 - o an ANTHEM card (Primary insurance)
 - o a Custom Design Benefits' HIP Card (Secondary insurance)
- Give BOTH cards to your provider. The provider must first file claims with ANTHEM and then with the Custom Design Benefits' HIP Plan.
- The healthcare provider submits their claim to the primary insurance (ANTHEM plan) and then to HIP.
- You will receive a **monthly statement** when there is activity on your account for you or anyone in your family. Online access is also available to review claims, ask questions or request an ID Card (instructions below).

CONTACTING US

PHONE

800-598-2929 Toll-free
Or **513-598-2929** Local Cincinnati
M - F 8:00am - 5 pm EST

MAIL

HIP - Custom Design Benefits
5589 Cheviot Road
Cincinnati, OH 45247

ONLINE www.CustomDesignBenefits.com / Member Portal / HIP Plan

Enter user name (Ex: Joe.Jones) and password which is the ID# from your ID Card

- Check claims
- Ask Questions
- Request an ID Card