WFSI Healthcare FAQ

In regards to some of the recent GPA insurance concerns, the following responses answer frequently asked questions about our healthcare plan.

What is my financial responsibility?

The GPA insurance plan is structured in a way in which your medical liability is \$2,600 for an individual or \$5,200 for family coverage for healthcare costs per year. This cost is your deductible. Knowing this amount can help you budget for your health needs and can be a factor in determining how much money you contribute to a Health Savings Account on an annual basis.

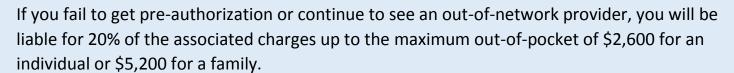
Why am I being charged more than \$2,600?

On top of your deductible, there is a \$2,600 maximum out-of-pocket associated with our GPA plan. HOWEVER, you can only be held liable for these charges through one of the following ways:

- You choose to continue seeing an out-of-network provider.
 - You can find in-network providers here: multiplan.com

OR

- You or your doctor fail to pre-authorize a procedure.
 - You can do so by calling: 800-843-6705



What if my balanced bill negotiations through ELAP "fail"?

ELAP assures us that should you get into a situation where your facility has billed you and simply will not negotiate with your assigned ELAP attorney any longer, your case will be escalated and handed over to a senior attorney. The case or lawsuit will then be settled in 1 of 3 ways:



- ELAP wins the lawsuit -> NO ONE PAYS
- ELAP loses the lawsuit -> ELAP PAYS
- The hospital or facility and ELAP settle the lawsuit -> ELAP PAYS

*Please note that in any circumstance, you will not be liable for the amount of a balanced bill once it is in ELAP's hands. In addition, it is ELAP's responsibility to ensure the bill does not damage your credit.

Please contact Beth Krause at (913)345-2120 ext. 153 or at BKrause@wilbert.com with questions or concerns

