



# Health Plan Reimbursement Program Employee Experience

Kathy, David and their two children, Billy and Cindy, are currently enrolled in the health plan offered by Kathy's employer. Kathy's employer offers the Health Plan Reimbursement Program as part of their benefits package.

David is employed and has access to his employer's medical plan. With the benefit of the Health Plan Reimbursement Program, Kathy and David decide to enroll the whole family in David's medical plan and the Health Plan Reimbursement Program.

Kathy, David, Billy and Cindy are now covered primarily through David's medical plan, with the Health Plan Reimbursement Program as their secondary coverage. Through the Health Plan Reimbursement Program, Kathy, David and their children may be reimbursed 100 percent for their eligible out-of-pocket health care expenses, including co-payments, co-insurance and deductibles.

## Medical Claim Reimbursement

Kathy goes to see a provider. She presents her primary medical plan ID card for the coverage she has under David's medical plan and her Health Plan Reimbursement Program ID card. Depending on the provider, she experiences one of the two scenarios below.

### Health Plan Reimbursement Program Pays Provider

Kathy goes to see a specialist, has an ER visit or has a medical procedure and presents her primary medical plan ID Card and her Health Plan Reimbursement Program ID Card.

Kathy isn't required to pay anything up front.

Kathy's provider bills Catilize Health directly for Kathy's out-of-pocket expenses.

Catilize Health sends the payment to the provider/ER/hospital, covering her responsibility.

**Kathy's true out-of-pocket cost for her visit is \$0.**

### Health Plan Reimbursement Program Participant Pays Provider

Kathy goes to see a specialist or has an emergency and pays \$200 to the ER or has a medical procedure and pays a \$3,000 deductible as part of David's medical benefits. Kathy gets a receipt for her payment.

Kathy receives an Explanation of Benefits (EOB) from her primary medical plan, detailing the services she received.

Kathy sends her EOB and completed Claim Form for reimbursement to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](http://portal.catilize.com) and submits the required documentation.

Catilize Health reviews Kathy's EOB to ensure her medical services are eligible for reimbursement.

Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check, covering her out-of-pocket expenses.

**Kathy's true out-of-pocket cost for her visit is \$0.**



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## Pharmacy Claim Reimbursement

Kathy takes Billy to the doctor for an illness and he needs a prescription. Kathy experiences the below scenario.

### Health Plan Reimbursement Program Pays Pharmacy

Kathy goes to the pharmacy to pick up a prescription for Billy.

Kathy presents the primary medical plan ID card first and then her Health Plan Reimbursement Program ID card.

The pharmacy processes the claim through the primary medical plan and Catilize Health. **Kathy pays nothing to pick up the prescription.**

**The true out-of-pocket cost for Billy's prescription is \$0. The same scenario applies for Kathy, David and/or Cindy.**

### Health Plan Reimbursement Program Participant Pays Pharmacy

Kathy goes to the pharmacy to pick up a prescription for Billy.

If the pharmacy can't process the claim through the Health Plan Reimbursement Program, Kathy pays \$15 for Billy's prescription.

Kathy sends the RX tab and the completed Claim Form to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](http://portal.catilize.com) and submits the required documentation

Catilize Health reviews the paperwork to ensure the pharmacy expenses are eligible for reimbursement.

Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check for \$15, covering the pharmacy copayment for Billy's prescription.

**The true out-of-pocket cost for Billy's prescription is \$0. The same scenario applies for Kathy, David and/or Cindy.**