

SELECT BENEFIT ADMINISTRATORS OF AMERICA (SBAA)

Address and Contact Information

Select Benefit Administrators of America
118 Third Street East **or**
PO Box 440
Ashland, WI 54806

Customer Service: 1-800-497-3699

Local: 1-715-682-5990

Fax: 1-715-682-5919

Enrollment

Once SBAA receives enrollment forms, employee ID cards are printed and mailed to the employer along with the *Employee Certificate* and *Summary of Benefits*. The employer then distributes these items to covered employees. (There is a single card for both medical and prescription claims.)

SBAA provides enrollment forms for new participants. Employers are free to make copies, as needed. Additionally, SBAA provides sample letters that employers can use to generate interest in their new plan. Sample employee certificates and ID cards can also be sent so employers can see what those enrolling in the plan receive.

Online Enrollment

Select Benefit Administrators of America is pleased to offer online enrollment and account access for employers and employees. With the enrollment site, www.selectbenefitonline.net, employers can easily access their company plan to review and approve enrollment applications. They can also update employee information.

Employees can use this site to enroll in the plan rather than using a paper application. They can also go online and check the status of a claim or verify their eligibility.

If you are interested in using the Select Benefits online enrollment site, talk with your Symetra Financial representative.

Open Enrollment

If employers choose to have an open enrollment period, they must notify SBAA in writing of the planned date. For example, an annual open enrollment could be in December for a January 1 effective date.

Proof of Good Health for Late Entrants

If employees or dependents do not enroll within 31 days of their eligibility, they are required to show proof of good health for life and disability income benefits. SBAA provides *Proof of Good Health* forms and an *Authorization for Release of Medical Information* which the employee or dependent needs to complete and sign. The employer attaches completed forms to the employee's enrollment form and sends it to SBAA. Late entrants' coverage becomes effective the first day of the month following SBAA approval of their application.

Enrollment and *Proof of Good Health* forms are mailed to:

Select Benefit Administrators of America

Attention: Eligibility Department
118 Third Street East
PO Box 440
Ashland, WI 54806

Monthly Billing Procedures

Bills are printed and mailed on the fifteenth of each month and premium is due by the first. **Employers need to pay as billed.**

If an employee terminates during the billed month, employers mark the change with a single line through the employee's name and write the termination date next to the name. Terminations are only made at the beginning of the month. Employers may fax the termination notice to SBAA at 1-715-682-5919. The notice needs to include the employee's name, group number and termination date.

Employers cannot make any changes to the amount due. Terminations show up on the following month's bill as a retro termination so employers receive credit on that bill. Any retro additions appear with the premium due.

If employers are interested in making premium payments through wire transfer, they can contact the Billing Department at 1-800-497-3699.

Hourly Plan Billing Procedures

To determine benefits for hourly plans, the previous month's hours are used. For example, hours worked in January determine the level of coverage for February.

Employers are required to complete an *Hours and Contribution Report* for all employees participating in the plan. (SBAA can provide a disk with a sample report.) Each employee, the subscriber number and the total hours worked for the reported month must be listed on the report. The total hours reported times the hourly rate is the premium remitted.

SBAA is flexible in how they receive reporting information. SBAA can help employers set up their desired format and assist with transmission, security and ease of use. For support, please call the IT department at 1-800-497-3699.

The completed *Hours and Contribution Report* can be faxed to 1-715-682-5919 or e-mailed. (Please call SBAA for an e-mail address.) Premium may be sent by mail or wire transfer. If sending premium through wire transfer, please contact the Billing Department for assistance. Note: premium must be remitted by the tenth of each month.

It is important for SBAA to receive the *Hours and Contribution Report* as early in the month as possible. Because previous month's hours determine current month's coverage, current hours are critical when quoting benefit levels to employees.

If SBAA does not receive hours and contribution information for an employee, they will be terminated from the plan. If hours are received within 90 days of termination, the employee will be reinstated effective for the month SBAA receives hours and contribution. If it is beyond 90 days, the employee must complete a new enrollment form since they are treated as a new employee.

Medical Claim Processing

When going to a medical provider for service, an employee should present the Select Benefits ID card. This allows their provider to bill SBAA directly and saves the employee time. SBAA can process the claim and pay the provider directly. The employee receives an *Explanation of Benefits* in the mail showing what was paid and the balance not covered by their plan. If they need to see a provider before receiving an ID card, covered employees can call 1-800-497-3699 and a customer service representative can assist.

If an employee has a provider who will not submit insurance information, the employee needs to obtain an itemized bill from their provider listing dates of service, procedure and diagnosis codes. SBAA cannot process a claim without CPT/procedure codes and ICD9/diagnosis codes. Employees should ask for *Health Care Financing Administration (HCFA)* claim forms from the doctor's office and *UB92* forms if seen at a hospital. (SBAA accepts the standard claim forms used by most providers.) The employee can then send completed forms to SBAA to be reimbursed directly. SBAA cannot pay off of a statement received from the provider showing only the balance due. They also cannot use other insurance companies' *Explanation of Benefits* to pay claims.

Claims should be mailed or faxed to:

Select Benefit Administrators of America

Attention: Claims Department

118 Third Street East **or**

PO Box 440

Ashland, WI 54806

Fax: 1-715-682-5919

Occasionally, an employee has a provider who does not honor Select Benefit ID cards. In this situation, the employee can have the provider call SBAA customer service at 1-800-497-3699 to verify coverage.

Disability Income Claim Filing

SBAA provides *Disability Income Claim* forms that employers can use when they have an employee that is out of work due to a covered non-work-related illness or injury.

It is important that employers tell SBAA at the time they file a claim how they deduct for premium. SBAA needs to know if premium is taken on a pretax or after-tax basis, and the portion of premium they pay. This information determines if the benefit is taxable since SBAA deducts and reports the employee portion of taxes withheld from the disability payment. This information will be sent to employers whenever they have an employee receiving disability benefits.

All Social Security, Medicare (FICA) and FIT withholdings are deposited directly to the IRS as required by Public Law 97-123. This law requires employers to report and deposit an equal amount with the IRS that represents the employer's share of the Social Security and Medicare (FICA) withholdings.

The law affecting Social Security, Medicare (FICA) and FIT withholdings from sick pay does not require SBAA to prepare W-2 forms for employers. It is important that employers keep this information to assist in preparing W-2s at the end of the year. Employers may prepare a supplemental W-2 form that addresses only sick pay benefits, or sick pay benefit information may be included on regular W-2 forms.

For questions about disability income issues, employers can contact SBAA customer service at 1-800-497-3699.

Life Insurance Claim Filing

If an employee, or dependent of an employee, dies while covered under Select Benefits life insurance, please contact a Life Claims Representative at 1-800-497-3699 for assistance.

Life Insurance Conversion

If an employee terminates and wants to convert their Select Benefits life insurance to an individual policy, they need to complete an *Employee Conversion Information Request* form.

Prescription Claim Filing

The current prescription plan administrator is RESTAT.

Co-Pay Plans

If an employer elects a prescription co-pay plan, the pharmacy benefit can be accessed with the same Select Benefits ID card used for filing medical claims. When filling a prescription, the employee takes this card to a participating pharmacy that processes it at point of service.

Along with their ID card, employees receive information about the pharmacy mail-in option. For more details, employees can call SBAA. SBAA staff has access to RESTAT online information.

Employees who do not receive their ID cards and pay for their prescriptions out-of-pocket can mail in their receipt for reimbursement.

Requests for reimbursement are sent to:

RESTAT

Patient Reimbursement
PO Box 758
West Bend, WI 53095-0758

Note: This applies only to the co-pay plans, not the discount plan. All manual reimbursements on prescriptions take 30-45 days to process.

Discount Plan

To access the pharmacy discount, employees must go to a participating pharmacy. The discount will vary due to formulas used to calculate the discount. Neither SBAA nor RESTAT will process discount reimbursements.

Continuation of Benefits

If an employee terminates, continuation of benefits coverage is automatically administered unless employers state, in writing, that they prefer to do it themselves or work with a Third Party Administrator.

Select Benefits coverage ends once the employer notifies SBAA that an employee has terminated. To set up continuation of benefits coverage, the employee needs to complete the election form and send payment directly to SBAA. SBAA then sends invoices for premium directly to the employee for payment due. The employer does not need to track these benefits.

Survivor Benefit

If an employee dies while covered under a Select Benefits plan, all covered dependents will be extended benefits (other than Dependent life) without premium payments for up to two years after the employee's death. The employer's plan must remain in force and the covered dependent(s) must meet the coverage requirements in this provision. SBAA can work with employer groups to help surviving dependents use their benefits.

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