



# Group Benefit Services, Inc.

ADMINISTRATION

BENEFIT INTEGRATION

CLAIMS SERVICES

CONSULTING SERVICES

FSA ADMINISTRATION

PBM SERVICES

PPO MANAGEMENT

PROVIDER AUTOMATION

STOP-LOSS

TRANSPLANT PROGRAMS

GBS is an insurance claim technology corporation. Our focus is to assist organizations in developing a variety of technology - based programs that meet your specific goals.

Our job is to design and implement a program work flow around your goals that leverage our technology and resources to save your firm time and money.

We will assemble a team of experienced, quality professionals specifically for your project.

We would welcome the opportunity to work with your organization from plan conception through final implementation.

## Is my PPO right for my health plan?

A Preferred Provider Organization, referred to as "PPO" is a network of medical providers that offer a discount on the cost of their goods and services in return for more business traffic.

Each health plan differs and provides different needs of diverse organizations. Most PPO's offers a disruption and cost-saving analyses to determine if the company's current network is a good fit for its existing health plan. Likewise, the nationwide availability of the PPO network providers is also important to consider.

In today's healthcare environment, contracting with only one PPO network leaves a plan and its members exposed to excessive out-of-network claims costs. One PPO network may be strong in a particular geographic area, but very weak in others.

Our firm constructs numerous employee benefit programs, and focuses on each location to assure everyone in the health plan has access to the best quality providers and discounts available.

Finding the proper balance between good discounts and a solid provider base is just one way GBS adds value to any organization's employee benefit program.

GBS has agreements with several organizations that provide discounts on out-of-network claims.

Our out-of-network discount programs provide valuable savings on those unexpected, and sometimes high dollar, out-of-network claims.



In addition to an out-of-network discount program, GBS also offers a bill review service on claims that meet specific criteria. This bill review program has saved hundreds of thousands of dollars on unnecessary claim expenses, often times securing discounts from 30 to 50 percent off of the actual billed charges.

On occasion our firm receives claims that were incurred in other countries, and we have several sources to secure valuable discounts on those types of claims.

All out-of-country claims are processed based upon the exchange rate on the actual date of service.

**Finding more ways to provide access to top quality providers at the best prices!**