Your one-call benefits information hotline
Benefit Resource Center

Your one-call benefits information hotline

Occasionally, employees experience situations requiring an expert to resolve. Our Personal Benefit Advocates are experts on your plan, know your carriers and are committed to assisting employees in resolving those complex issues.

Benefit Resource Center

With the ever increasing cost of providing benefits and the expansion of consumer directed health plans, employers are looking for ways to improve employee access to benefit information, reduce costs and increase accountability for benefit choices. Since internal resources are often limited, many look to outsource administration and communication functions.

That’s why we’ve developed the Benefit Resource Center. Our toll-free one-call benefits information hotline was specifically designed to act as a single point of contact for all benefit questions and claim issues. Outsourcing benefit questions and claim issues helps streamline your benefit administration and cut costs, while providing your employees and families with better benefit-related support services.

Our seamless integration with your human resources department frees your staff from many time consuming benefit administration duties. Contact your Account Manager to learn more about USI’s Benefit Resource Center.

Personal Benefit Advocates

Our Benefit Resource Center is staffed with experienced professionals who are well versed in employee benefits. They are committed to providing superior customer service and participant advocacy.

Our Personal Benefit Advocates will be able to:
- Answer benefit plan/policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding newborns, marriage, divorce, etc.)
- Provide vendor plan contact information

Account Managers

The Benefit Resource Center works in conjunction with your USI Account Manager to ensure your health and welfare plan is operating efficiently. The BRC reporting system tracks trends, which enables us to draft communications and work with the carrier to correct benefit confusion and claim errors. This information is also shared with your USI Account Manager to further assist with designing a targeted and effective employee communication campaign.
Benefit Resource Center
Service Summary

Services

Eligibility Support

Confirm Plan Eligibility with Carrier
Assist In Resolving Eligibility Issues
Explain Plan Eligibility Based on Life Events

Plan Support

Answer Questions Regarding General Plan Inquiries for Health and Other Plan Benefits
Provide Employee Advocacy Services
  - Transfer and Facilitate Calls with Insurance Vendors/Carriers
Confirm and Explain Plan Coverage Including Medical, Dental, Ancillary and Supplemental Benefits
Specialist Support for Complex Issues
Provide Carrier Contact Information
Answer Questions on HSA and HRA Plans
Guidance on Disability Claim Filing and STD to LTD Transition
  - Explain Long-Term Plan Benefits and Verification of Status Requests
Discuss FSA Plans and Eligible Expenses
Medical Appeals Information and Support
Explain Beneficiary Form Requirements
Coordinate Evidence of Insurability Process for Life and Disability
Provide Contact Information for Other Benefit Service Providers
Locate Network Providers

Plan Support - Pharmacy

Educate Participants on Prescription Drug Plans
Help with Issues Obtaining Prescriptions at the Pharmacy with Appropriate Overrides
Locate Lower Cost Sources for Prescription Drugs
Provide Information on Generic Drugs

Claim Support

Research/Resolve Claims Denials and Processing Errors
Provide Payers with Additional Information Required to Pay a Claim
Research Patient Out of Pocket Expenses