



HELPFUL FACTS TO ASSIST YOU WITH ANY BALANCE BILL OR COLLECTION NOTICES

HOW DO I CONTACT ELAP?

ELAP Services is located at

961 Pottstown Pike
Chester Springs, PA 19425

E-mail: balancebills@elapservices.com

Customer Service Phone: Toll Free 800-977-7381

[Leave a message for call back](#)

Fax: 1-888-560-2447

Web: www.elapservices.com

WHY DID I GET A BILL?

The reimbursement paid by your benefits plan conforms to allowable claim limits that the plan is permitted to pay for the service provided. The provider is seeking reimbursement in excess of what your plan has paid already.

WHAT SHOULD I DO IF I GET A BILL?

If you receive a bill from the hospital/facility it is VERY important that you notify ELAP immediately. ELAP will arrange for an attorney to represent you, and that attorney is responsible for your defense in this matter. This defense is made available through ELAP Services. ELAP will work directly with the law firm and the hospital/facility to limit your involvement. The key for you is to notify ELAP each time you receive a bill or a call.

WHAT HAPPENS AFTER ELAP IS INVOLVED?

ELAP will ask you to sign a form, officially appointing a lawyer to represent you in this matter. Once you return the signed representation form, you can send all correspondence that you receive from the medical provider to ELAP.

WHAT DO I HAVE TO PAY UNDER MY PLAN?

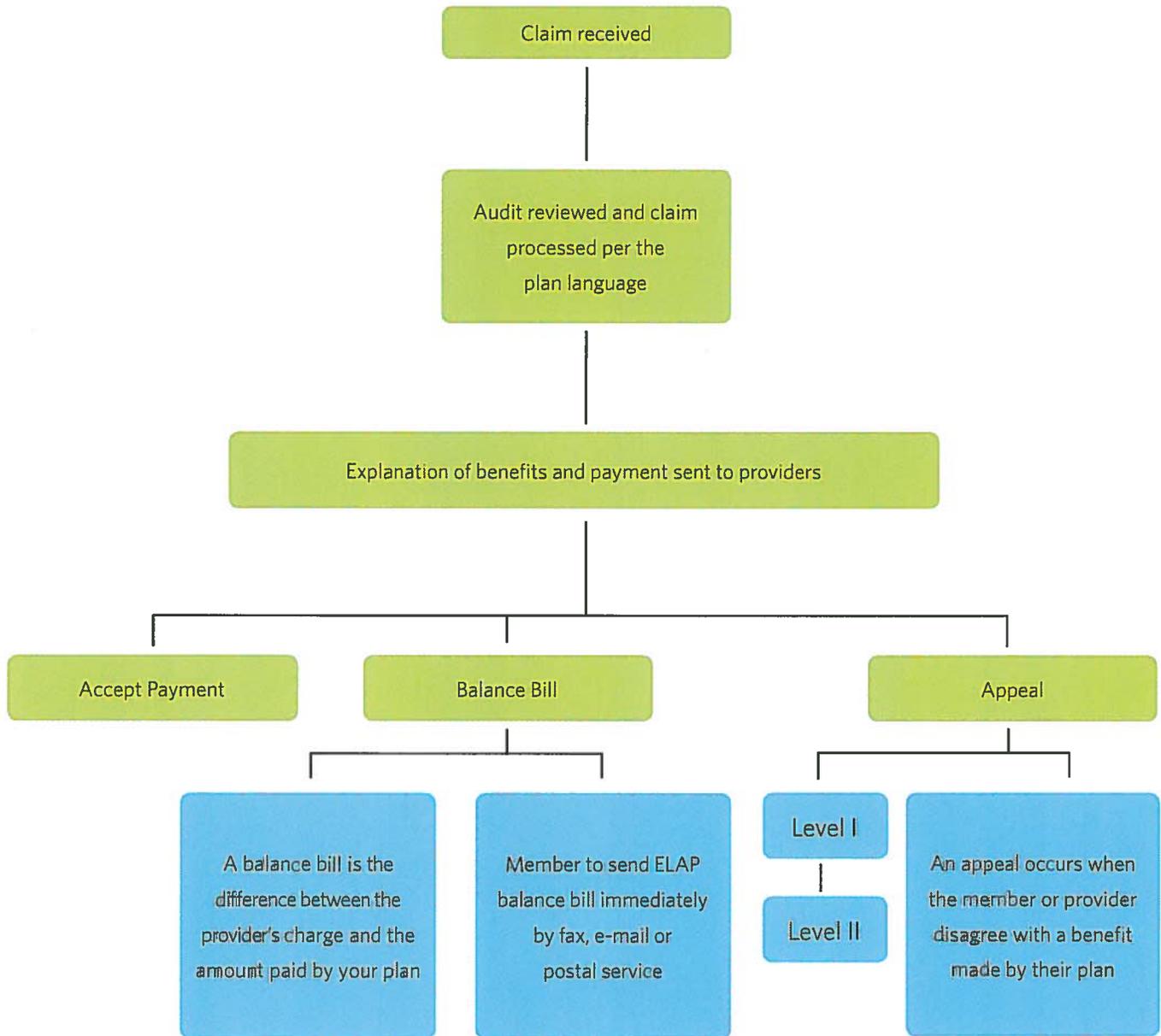
Under your plan, you are responsible for paying the out-of-pocket expenses (co-pay, co-insurance and/or deductible) that are associated with these services. This amount is listed on your Explanation of Benefits (EOB).

WHO DO I CALL IF I HAVE A QUESTION ABOUT WHAT I OWE UNDER THE PLAN?

Merrill Benefit Administrators, Inc.
P.O. Box 57340
Salt Lake City, UT 84157-0340
1-800-877-3727



THE CLAIM CYCLE



**Additional payment from the plan could be required based on review*