



Experience the ELAP Difference

Welcome to ELAP Services — Your health plan's partner for fairness and affordability

While you focus on getting better, ELAP focuses on the bills.

Healthcare is complex and oftentimes expensive. You can rely on ELAP Services (ELAP) to do a thorough review of claims so you don't overpay for healthcare.

We do the hard work, so you can stop worrying about costs and have peace of mind that what you are paying is fair. We help with bills from:

- ✓ Hospital Care
- ✓ Outpatient Procedures
- ✓ Doctor Visits
- ✓ Check-ups

We examine every bill line-by-line to make sure they do not exceed your plan's allowable limits and that there are no errors. If you are overcharged, we let your health plan know to adjust the provider's payment. That's when you need to be on the lookout for a balance bill. If you receive one, send it to ELAP right away.



Finding care that works for you

Gain the most value from your benefits by finding providers who work well with your health plan. We can help you compare providers based on location, quality scores and cost.

Just call the number on your benefits ID card for help.

Your health plan is better with ELAP

Overinflated healthcare charges cause plans to raise rates and members to pay more. We're here to help eliminate this problem so everyone only pays what's fair.

ELAP helps:

- Limit healthcare fees to what's fair and reasonable
- Eliminate excessive charges
- Avoid overpayments for healthcare needs

| General Hospital | |
|--------------------------|----------------------------|
| CT Scan | \$2100 \$500 |
| Therapy Eval | \$330 |
| Surgical Supp | \$312 |

ELAP reviews every healthcare bill to catch overcharging or billing errors. If an overcharge is identified, the provider is notified about the change and sent an adjusted payment. Most of the time, providers accept this payment amount. However, if you are sent a bill for the difference, this is called a balance bill. If that happens, ELAP is here to help. All you need to do is identify balance bills and send them to us!

YOUR PART: Identify Balance Bills

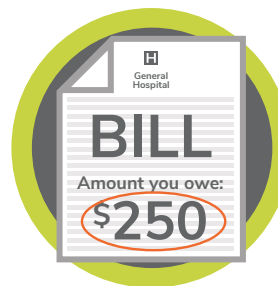
Make sure your EXPLANATION OF BENEFITS (EOB)...



From your health plan (not a bill)

Shows you what your plan covered and what you'll owe. If you owe money, you'll get a bill from the healthcare provider.

...Matches your BILL



From the healthcare provider*

If this does not match your EOB, **simply contact ELAP**. We'll take care of it.

*Providers include but are not limited to physicians, hospitals and outpatient surgical centers.

Here are three simple things that you need to do:

- Compare bills from your provider to the EOB from your health plan.
- Send the bill to ELAP if they do not match (mail, fax or email), so we can work on your behalf.
- Watch your mail for any additional provider bills to send to ELAP.

OUR PART: Advocate on Your Behalf

Most of the time, you'll never have a reason to contact us. But if you do, you can count on our dedicated team of advocacy experts to work to resolve the bill. This includes both member services and legal support, if needed. Contact us at:

Tel: 800-977-7381
Fax: 888-560-2447
Email: bb@elapservices.com

Our team truly cares about you and is focused on pursuing fair and reasonable medical pricing.

Questions about your bill?
Call us at 800-977-7381

