

HOW TO MAKE THE MOST OF YOUR TrueCost Medical Plan

IMPORTANT INFORMATION ON YOUR TRUECOST PLAN CHANGE

Preferred Provider Networks have been eliminated. This change, effective **January 1st, 2024**, means you will not be restricted to selected doctors or hospitals from a “Network.” You will, however, need to choose a hospital system; The Christ Hospital/Kettering Health Network or Tri-Health/St. Elizabeth Health/Kettering Health Network.

Option 1



Option 2



Choose a provider.

You can choose any provider within your selected hospital system or one of the many ancillary providers who accept the TrueCost plan. If you are going to a provider outside of your system and you want to know if they will accept the plan, call your Patient Advocate at **1.855.598.TRUE (8783)**.

How are providers reimbursed with TrueCost?

Your TrueCost plan reimburses all providers equally. TrueCost payments are based on Medicare pricing plus a provider bonus. Most providers routinely accept Medicare pricing and this plan will pay a bonus over Medicare.

You will owe a copayment for most services. Some hospitals and providers outside of your selected hospital system may not consider the plan's payment as “paid in full”, and will send you a bill; see below.

What to do if your doctor's office has a question about your benefits:

The office may call Custom Design Benefits at 1.800.598.2929 Monday-Friday from 8:00 a.m. to 5:00 p.m.

What to do if you receive a bill:

If you have paid your copay amount and your provider sent you a bill for any amounts above this payment, this is called a balance bill.

You must forward a copy of the balance bill to Custom Design Benefits as soon as you receive it. Please do not wait until there are late fees or it has been sent to collections. The bill can be sent via fax at 513.389.2998 or via email at Claims@CustomDesignBenefits.com.

Custom Design Benefits will work with your Patient Advocate and the provider or facility that is billing you to negotiate this charge. However, you must comply with each of the steps outlined in the balance billing process. This is only an issue when going outside of your selected hospital system or going to a non-accepting provider.

**If you have any questions regarding your TrueCost plan or the above information,
please contact Custom Design Benefits at 1.800.598.2929.**