



2023 Benefits Checklist

Coverage and Benefits

Understanding the types of services covered under your healthcare plan can simplify scheduling appointments and receiving services from healthcare providers.

Mental Health Counseling • Substance Use Counseling • Telehealth

Set aside time to call your insurance company to ask the following recommended questions:

- Is mental health counseling a covered service?
- Is substance use counseling a covered service?
- Is telehealth for mental health counseling a covered service?
- Is this provider (name of mental health professional) covered under my plan?

Out of pocket costs

Understanding your financial responsibility for covered and non-covered services is important and helps in coordinating your care needs. Consider asking the following recommended questions to learn about out-of-pocket costs associated with your plan:

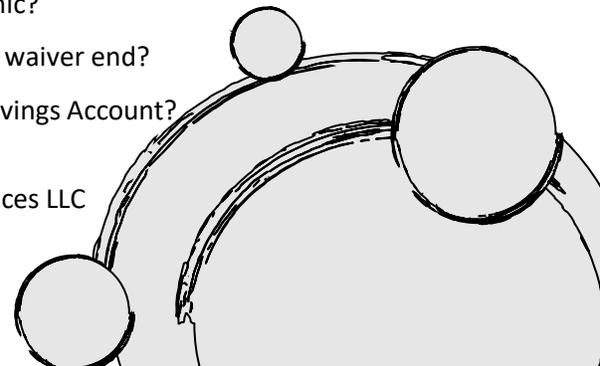
- Do I have a deductible?
- Does the deductible apply to mental health services I receive?
- What is my copay for each date of service?
- What is the amount of the co-insurance I need to pay for each date of service?
- Is my copay, deductible, or co-insurance waived due to the ongoing COVID-19 pandemic?
- When does this cost-share waiver end?
- How do I use my Health Savings Account?

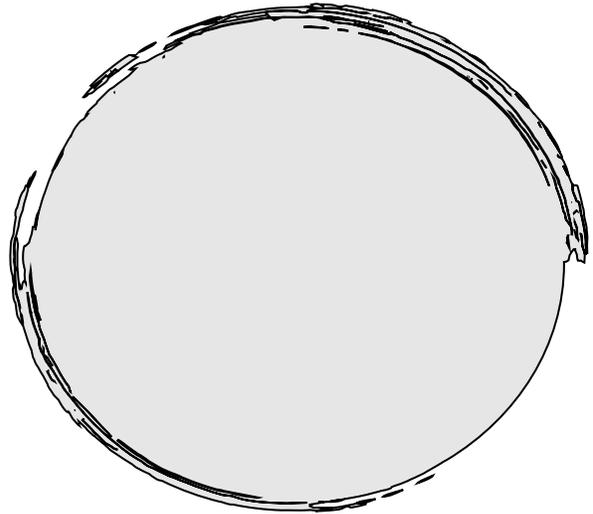
 371 Hoes Lane Suite 200
Piscataway, NJ 08854

 732-588-8740

 jmccleendon@rccwslc.com

 rccwslc.com





Type of Plan

Insurance plans are funded in diverse ways and can depend on the person's employer and their employment status with that company.

Ask your employer or insurance company if your plan is:

- Commercially funded
- Self-funded
- Federal plan

Communication

By creating an online account with your health insurance plan you can:

- Download your health insurance policy manual and important forms
- View Claims
- View deductible accumulations

Demographic Information Updates

Minimize delay in your claims being processed by updating your demographic information with your insurance plan. Some plans require an update once at least year and will not cover the costs of services until the update has been completed. You can check to see if this process can be done online or by phone. Common reported changes include:

- Coverage under another healthcare plan
- Changes in address, mailing address, phone number, and email
- Phone number change

Disclaimer: The 2023 Benefits Checklist is meant to serve as a supplemental guide to helping people understand their health insurance plan coverage and benefits. It does not take the place of any information provided by your health insurance plan.

