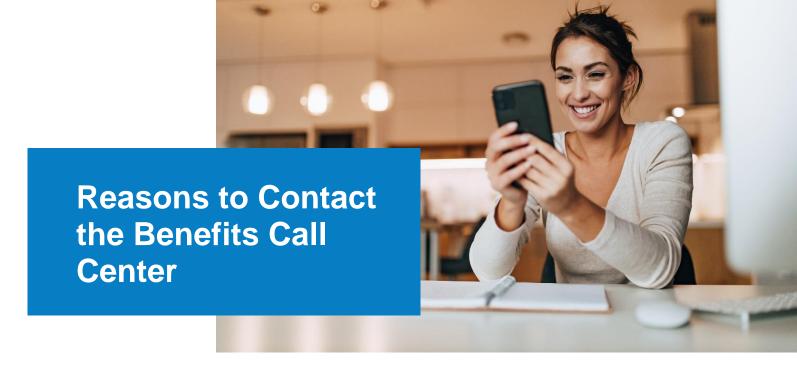


Catoosa County Board of Commissioners is delighted to partner with NFP, offering you an exceptional experience in navigating your benefit programs. NFP is at your service to assist with making benefit elections, understanding your benefits, ordering ID cards, answering eligibility questions, and resolving claims issues.

Whether it's during Open Enrollment or at any other time of the year, NFP's dedicated phone number and email address are available to assist with any concerns or questions regarding your benefits, including but not limited to:

- · Benefits and eligibility
- Plan information review
- ID card inquiries
- Claim form completion and processing
- Claims resolutions
- Claims appeals
- Qualifying Life Event changes
- Locating In-Network Providers
- Beneficiary changes
- Evidence of Insurability approval status

The Benefits Call Center is available Monday through Friday, from 8:30 a.m. to 5:00 p.m. EST. We also have an after-hours voice mailbox, and your call will be returned the next business day. The NFP Team is an invaluable resource for all your benefit and enrollment needs.



- Understanding Your Benefits: We can assist with questions about deductibles, copayments, and coinsurance. We can explain waiting periods, elimination periods, and eligibility rules.
- Enrollment Assistance: Our Benefits Call Center representative can guide you through every step of the enrollment process, whether it's an online enrollment or paper enrollment form.
- Order ID Cards: We can directly contact the insurance carrier and have your replacement card delivered in 10 to 15 business days.
- Claim Resolution and Research: We can help you
  understand your Explanation of Benefits (EOB) and
  contact the insurance carriers on your behalf. We
  can assist with appealing a denied claim, help you
  request a Prior Authorization (PA) from your
  physician, help you file out-of-network claims, and
  assist with reimbursement for medical assistance
  while traveling outside of the United States.
- Locate In-Network Providers: Staying in-network saves money. We can help you find in-network providers for medical, dental, and vision coverage, whether you're at home or traveling.

- Explain Qualifying Events: Most benefit plans
  require a Qualifying Event (like marriage, birth of a
  child, or other life event) to change your election
  outside of open enrollment. We work with your
  employer to ensure your change follows the plan
  rules, is requested within the appropriate
  timeframes, and is properly documented.
- Annual Enrollment Information: We can provide details about when open enrollment begins and ends, and if your plan designs or payroll deductions are changing.
- Confirmation Statements: We can provide copies
  of your online enrollment confirmation statement or
  a copy of your paper enrollment form at any time.
- Request Copies of Necessary Forms: We can provide medical claim forms, out-of-network claim forms, evidence of insurability forms, short and long-term disability claim forms, and any other necessary forms.

The Benefits Call Center is available from 8:30 a.m. to 5:00 p.m. EST, Monday through Friday. We also have an after-hours voice mailbox, and your call will be returned the next business day.

Contact us at 1.800.994.7429 or nfpSEcustomerservice@NFP.com

