

# Premium Saver

## CLAIMS ASSISTANCE GUIDE

### What is the Premium Saver?

The Premium Saver is an employer sponsored group supplemental insurance plan which is designed to help reduce the cost of group medical coverage. Combining the Premium Saver Plan with a high deductible Major Medical plan will frequently lower medical insurance premiums for the company and the employees.

### How to file a Claim:

**Let the Provider file the claim.** This is the easiest and best way to receive benefits. Most providers will file the claims because the benefits are paid to the provider.

**Please make sure you give the provider your Premium Saver insurance card when you give them your major medical card.** MWG Administrators will send insurance cardholders for each employee. Please put your Major Medical and Premium Saver insurance cards in the cardholder and present the cardholder to the provider. Premium Saver is your secondary insurance.

**If the insured chooses to file their Premium Saver claim, no claim form is required. Just follow these steps:**

1. The insured's claim is filed against their major medical carrier.
2. The insured's major medical company will provide the insured with an EOB (Explanation of Benefits) when they make payment to the provider. The EOB describes the procedures covered, facility used, benefit paid and the amount applied to the insured's deductible, coinsurance or copays.
3. The insured should ask their doctor and/or hospital to provide them with a statement that includes the provider's name, address, and tax I.D. number.
4. The insured will then send the EOB and the provider statement to MWG Administrators, Inc.

### Claims Payment:

The Premium Saver Plan pays the benefits directly to the provider which saves the insured time and it is the quickest way to get payment to the providers.

If the insured sends documentation showing they have paid the provider along with the EOB and the provider statement, we will pay the benefit to the insured.

**Claims info can be sent to MWG Administrators via:**

Electronic Claims Submissions:	Softcare Payer ID#	Healthcare Payer ID#
AmFirst Insurance Company	01757	64090
Monitor Life Insurance Company of New York	01759	16098
Standard Life and Accident Insurance Company	01758	73099



Claims Assistance  
(888) 888-2519

Customer Service  
(888) 859-3795